2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

KBC Group NV

	Actual	Baseline Scenario			Adverse Scenario		
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	4,733	5,228	5,253	5,321	3,551	4,415	4,678
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	563	159	159	159	-163	119	119
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-180	-885	-683	-620	-2,864	-1,607	-1,259
Profit or (-) loss for the year	**3,058**	**2,007**	**1,923**	**1,940**	**-2,374**	**-42**	**534**
Coverage ratio: non-performing exposure (%)	47.00%	44.88%	39.74%	36.38%	47.22%	44.55%	41.97%
Common Equity Tier 1 capital	16,925	17,862	18,773	19,622	13,279	12,893	13,415
Total Risk exposure amount (all transitional adjustments included)	109,883	111,810	111,802	112,507	113,209	118,068	117,269
Common Equity Tier 1 ratio, %	**15.40%**	**15.98%**	**16.79%**	**17.44%**	**11.73%**	**10.92%**	**11.44%**
Fully loaded Common Equity Tier 1 ratio, %	**15.30%**	**15.92%**	**16.75%**	**17.44%**	**11.34%**	**10.79%**	**11.44%**
Tier 1 capital	18,425	19,362	20,273	21,122	14,779	14,393	14,915
Total leverage ratio exposures	346,614	346,614	346,614	346,614	346,614	346,614	346,614
Leverage ratio, %	**5.32%**	**5.59%**	**5.85%**	**6.09%**	**4.26%**	**4.15%**	**4.30%**
Fully loaded leverage ratio, %	**5.29%**	**5.57%**	**5.84%**	**6.10%**	**4.15%**	**4.11%**	**4.30%**
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %	**15.40%**	**15.97%**	**16.79%**	**17.44%**	**11.70%**	**10.91%**	**11.44%**

IFRS 9 transitional arrangements?	Yes (static and dynamic)

2023 EU-wide Stress Test: Credit risk IRB

KBC Group NV

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
KBC Group NV	**Central banks**	2,327	0	20,166	0	273	0	63	0	3,571	0	0	0	0	0	-
	Central governments	41,015	60	2,489	0	4,523	23	255	0	40,695	153	60	7	0	1	1.56%
	Institutions	14,579	9	364	0	3,104	0	158	0	12,665	344	9	3	1	2	18.48%
	Corporates	74,366	2,289	3,344	379	33,926	832	2,718	0	65,014	10,924	2,667	135	208	1,376	51.61%
	Corporates - Of Which: Specialised Lending	10,195	339	805	5	4,634	2	781	0	10,124	787	344	49	20	72	20.83%
	Corporates - Of Which: SME	23,571	891	690	105	7,449	625	452	0	18,990	5,162	995	42	90	476	47.82%
	Retail	108,015	1,142	0	0	16,016	547	0	0	96,106	11,806	1,142	143	124	423	36.98%
	Retail - Secured on real estate property	93,489	680	0	0	12,562	349	0	0	83,965	9,524	680	70	69	175	25.80%
	Retail - Secured on real estate property - Of Which: SME	10,997	92	0	0	1,406	56	0	0	9,752	1,244	92	13	9	4	4.85%
	Retail - Secured on real estate property - Of Which: non-SME	82,492	588	0	0	11,155	293	0	0	74,213	8,279	588	57	59	171	29.07%
	Retail - Qualifying Revolving	1,084	4	0	0	57	1	0	0	1,015	69	4	4	0	1	34.04%
	Retail - Other Retail	13,442	459	0	0	3,357	197	0	0	11,126	2,313	459	69	55	246	53.57%
	Retail - Other Retail - Of Which: SME	7,979	288	0	0	1,723	148	0	0	6,443	1,534	288	32	43	145	50.15%
	Retail - Other Retail - Of Which: non-SME	5,463	171	0	0	1,634	49	0	0	4,683	780	171	37	12	101	59.36%
	Equity	207	0			9,886	0			220	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	43,721	0			3,556	0			0	0	0	0	0	0	-
	IRB TOTAL	**284,229**	**3,500**	**26,363**	**379**	**71,284**	**1,403**	**3,195**	**0**	**218,271**	**23,328**	**3,877**	**288**	**332**	**1,801**	**46.46%**

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
BELGIUM	**Central banks**	13	0	0	0	0	0	0	0	6	0	0	0	0	0	-
	Central governments	9,279	0	5	0	842	0	0	0	8,702	151	0	1	0	0	0.00%
	Institutions	4,906	2	9	0	859	0	3	0	4,571	308	2	0	0	1	75.97%
	Corporates	42,138	1,477	0	234	17,065	304	0	0	36,748	4,911	1,711	28	86	866	50.62%
	Corporates - Of Which: Specialised Lending	4,824	220	0	0	2,144	0	0	0	4,546	264	220	10	4	44	19.81%
	Corporates - Of Which: SME	16,403	658	0	91	4,814	273	0	0	13,486	2,899	748	6	31	353	47.19%
	Retail	64,988	512	0	0	5,080	300	0	0	55,924	9,062	512	22	40	134	26.20%
	Retail - Secured on real estate property	56,247	267	0	0	3,544	169	0	0	48,829	7,418	267	6	20	25	9.36%
	Retail - Secured on real estate property - Of Which: SME	10,835	89	0	0	1,309	55	0	0	9,594	1,241	89	6	9	3	2.90%
	Retail - Secured on real estate property - Of Which: non-SME	45,412	179	0	0	2,235	114	0	0	39,235	6,177	179	0	11	22	12.55%
	Retail - Qualifying Revolving	933	2	0	0	72	0	0	0	865	67	2	1	0	0	15.14%
	Retail - Other Retail	7,809	242	0	0	1,464	131	0	0	6,230	1,577	242	14	20	109	44.90%
	Retail - Other Retail - Of Which: SME	5,754	219	0	0	1,070	129	0	0	4,811	940	219	14	17	99	45.36%
	Retail - Other Retail - Of Which: non-SME	2,055	23	0	0	394	2	0	0	1,418	636	23	1	3	9	40.56%
	Equity	133	0			9,610	0			133	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	41,200	0			2,599	0			0	0	0	0	0	0	-
	IRB TOTAL	**162,658**	**1,991**	**14**	**234**	**36,056**	**604**	**3**	**0**	**106,086**	**14,432**	**2,224**	**50**	**126**	**1,001**	**45.02%**

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
CZECH REPUBLIC	**Central banks**	1,037	0	19,111	0	14	0	27	0	1,369	0	0	0	0	0	-
	Central governments	12,574	0	413	0	723	0	43	0	12,363	1	0	0	0	0	-
	Institutions	514	0	156	0	145	0	74	0	444	13	0	0	1	0	-
	Corporates	12,339	263	283	0	4,493	236	216	0	9,616	2,817	263	49	82	130	49.30%
	Corporates - Of Which: Specialised Lending	2,950	32	25	0	896	1	30	0	2,654	312	32	12	10	13	39.97%
	Corporates - Of Which: SME	4,289	157	41	0	1,130	206	22	0	3,063	1,232	157	22	46	75	47.88%
	Retail	25,163	261	0	0	5,674	202	0	0	23,149	2,014	261	58	37	113	43.17%
	Retail - Secured on real estate property	21,210	110	0	0	4,449	151	0	0	19,826	1,383	110	28	10	19	17.50%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	1	0	0	0	1	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	21,209	110	0	0	4,448	151	0	0	19,826	1,383	110	28	10	19	17.50%
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	0	0	100.00%
	Retail - Other Retail	3,951	152	0	0	1,224	51	0	0	3,321	630	152	30	27	94	61.70%
	Retail - Other Retail - Of Which: SME	1,274	42	0	0	331	8	0	0	683	591	42	2	26	24	57.62%
	Retail - Other Retail - Of Which: non-SME	2,677	110	0	0	893	43	0	0	2,638	39	110	28	2	69	63.27%
	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	**51,626**	**524**	**19,964**	**0**	**11,049**	**438**	**359**	**0**	**46,941**	**4,845**	**524**	**108**	**120**	**242**	**46.24%**

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SLOVAKIA	**Central banks**	0	0	1,055	0	0	0	36	0	1,055	0	0	0	0	0	-
	Central governments	1,159	0	2,010	0	83	0	206	0	3,079	0	0	0	0	0	-
	Institutions	138	0	148	0	50	0	62	0	272	0	0	0	0	0	-
	Corporates	282	0	2,717	30	78	0	2,255	0	2,524	13	30	23	0	26	85.77%
	Corporates - Of Which: Specialised Lending	51	0	660	5	3	0	656	0	700	0	5	11	0	5	92.94%
	Corporates - Of Which: SME	5	0	647	14	1	0	429	0	648	2	14	5	0	12	82.94%
	Retail	7,145	50	0	0	971	12	0	0	7,123	22	50	47	0	29	58.18%
	Retail - Secured on real estate property	6,308	19	0	0	640	8	0	0	6,288	21	19	22	0	6	31.13%
	Retail - Secured on real estate property - Of Which: SME	135	2	0	0	93	0	0	0	135	0	2	7	0	2	72.47%
	Retail - Secured on real estate property - Of Which: non-SME	6,173	17	0	0	547	8	0	0	6,152	21	17	15	0	4	24.95%
	Retail - Qualifying Revolving	133	1	0	0	23	1	0	0	133	0	1	3	0	1	65.96%
	Retail - Other Retail	704	29	0	0	308	3	0	0	703	2	29	22	0	22	75.46%
	Retail - Other Retail - Of Which: SME	427	20	0	0	188	2	0	0	427	0	20	17	0	17	80.92%
	Retail - Other Retail - Of Which: non-SME	277	9	0	0	120	2	0	0	276	2	9	5	0	5	62.74%
	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	**8,725**	**50**	**5,929**	**30**	**1,182**	**12**	**2,559**	**0**	**14,454**	**36**	**79**	**70**	**0**	**54**	**68.54%**

2023 EU-wide Stress Test: Credit risk IRB

KBC Group NV

BULGARIA

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	36	0	10	0	9	0	4	0	46	0	0	0	0	0	-
Institutions	1	0	0	0	1	0	0	0	0	0	0	0	0	0	-
Corporates	72	0	0	0	62	0	0	0	71	1	0	0	0	0	-
Corporates - Of Which: Specialised Lending	10	0	0	0	18	0	0	0	10	0	0	0	0	0	-
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail	4	0	0	0	2	0	0	0	4	0	0	0	0	0	51.16%
Retail - Secured on real estate property	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0.00%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0.00%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	3	0	0	0	1	0	0	0	3	0	0	0	0	0	57.89%
Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	1	0	0	0	0	0	57.89%
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	**113**	**0**	**10**	**0**	**74**	**0**	**4**	**0**	**121**	**1**	**0**	**0**	**0**	**0**	**51.16%**

HUNGARY

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,187	0	0	0	245	0	0	0	1,063	0	0	0	0	0	-
Central governments	2,487	0	0	0	922	0	0	0	2,423	0	0	1	0	0	-
Institutions	86	0	0	0	49	0	0	0	71	0	0	0	0	0	-
Corporates	4,864	53	110	0	3,685	167	97	0	2,980	1,863	53	18	21	21	38.79%
Corporates - Of Which: Specialised Lending	855	0	48	0	1,012	0	59	0	725	173	0	6	5	0	-
Corporates - Of Which: SME	1,790	44	0	0	993	144	0	0	899	843	44	8	10	16	36.13%
Retail	2,127	93	0	0	692	16	0	0	1,773	354	93	16	18	34	36.85%
Retail - Secured on real estate property	1,730	67	0	0	489	14	0	0	1,471	259	67	13	11	19	28.35%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	1,730	67	0	0	489	14	0	0	1,471	259	67	13	11	19	28.35%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%
Retail - Other Retail	398	26	0	0	204	2	0	0	302	96	26	3	7	15	58.55%
Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	395	26	0	0	203	2	0	0	300	96	26	3	7	15	58.55%
Equity	0	0			0	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	255	0			469	0			0	0	0	0	0	0	-
IRB TOTAL	**11,006**	**147**	**110**	**0**	**6,063**	**183**	**97**	**0**	**8,309**	**2,218**	**147**	**35**	**39**	**55**	**37.56%**

IRELAND

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	3	0	0	0	0	0	0	0	5	0	0	0	0	0	-
Central governments	1,092	0	5	0	56	0	0	0	1,011	0	0	0	0	0	-
Institutions	46	0	0	0	16	0	0	0	9	0	0	0	0	0	-
Corporates	377	12	0	0	192	0	0	0	75	10	12	0	0	5	39.19%
Corporates - Of Which: Specialised Lending	68	12	0	0	34	0	0	0	47	8	12	0	0	5	39.19%
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail	7,934	208	0	0	3,425	0	0	0	7,499	436	208	0	28	106	50.98%
Retail - Secured on real estate property	7,932	208	0	0	3,428	0	0	0	7,497	436	208	0	28	106	51.01%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	7,932	208	0	0	3,428	0	0	0	7,497	436	208	0	28	106	51.01%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0.00%
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0.00%
Retail - Other Retail - Of Which: non-SME	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	-
Securitisation															
Other non-credit obligation assets	2,265	0			488	0			0	0	0	0	0	0	-
IRB TOTAL	**11,719**	**220**	**5**	**0**	**4,180**	**0**	**0**	**0**	**8,599**	**446**	**220**	**0**	**28**	**111**	**50.33%**

FRANCE

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	3,250	0	0	0	220	0	0	0	3,159	0	0	0	0	0	-
Institutions	1,487	0	15	0	388	0	5	0	1,225	0	0	0	0	0	-
Corporates	2,366	42	7	0	1,838	2	5	0	2,134	154	42	2	4	34	81.03%
Corporates - Of Which: Specialised Lending	228	0	1	0	72	0	1	0	226	2	0	0	0	0	-
Corporates - Of Which: SME	174	9	1	0	96	0	1	0	155	20	9	0	1	7	72.25%
Retail	71	1	0	0	20	1	0	0	70	2	1	0	0	0	17.50%
Retail - Secured on real estate property	4	1	0	0	0	0	0	0	3	0	1	0	0	0	0.00%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Retail - Secured on real estate property - Of Which: non-SME	3	1	0	0	0	0	0	0	3	0	1	0	0	0	0.00%
Retail - Qualifying Revolving	3	0	0	0	0	0	0	0	3	0	0	0	0	0	0.00%
Retail - Other Retail	65	0	0	0	19	1	0	0	64	1	0	0	0	0	42.86%
Retail - Other Retail - Of Which: SME	62	0	0	0	19	0	0	0	62	0	0	0	0	0	62.50%
Retail - Other Retail - Of Which: non-SME	3	0	0	0	1	0	0	0	2	1	0	0	0	0	5.88%
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	**7,175**	**43**	**21**	**0**	**2,466**	**3**	**10**	**0**	**6,587**	**156**	**43**	**3**	**4**	**34**	**79.26%**

2023 EU-wide Stress Test: Credit risk IRB

KBC Group NV

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED STATES	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	1,309	0	46	0	61	0	2	0	1,340	0	0	0	0	0	-
	Institutions	209	7	3	0	65	0	1	0	67	0	7	0	0	0	5.85%
	Corporates	1,600	22	0	61	788	0	0	0	1,490	109	82	0	0	69	83.45%
	Corporates - Of Which: Specialised Lending	40	0	0	0	0	0	0	0	40	0	0	0	0	0	-
	Corporates - Of Which: SME	27	0	0	0	7	0	0	0	26	1	0	0	0	0	-
	Retail	66	1	0	0	13	2	0	0	66	1	1	0	0	0	3.77%
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0.00%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0.00%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	65	1	0	0	13	2	0	0	65	0	1	0	0	0	3.92%
	Retail - Other Retail - Of Which: SME	64	1	0	0	13	2	0	0	64	0	1	0	0	0	1.02%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75.00%
	Equity	13	0			47	0			26	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**3,196**	**30**	**49**	**61**	**973**	**2**	**2**	**0**	**3,009**	**110**	**90**	**0**	**0**	**69**	**76.51%**

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
NETHERLANDS	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	206	0	0	0	1	0	0	0	206	0	0	0	0	0	-
	Institutions	445	0	0	0	97	0	0	0	369	0	0	0	0	0	-
	Corporates	2,644	91	32	0	1,797	2	34	0	2,449	213	91	1	5	27	30.28%
	Corporates - Of Which: Specialised Lending	417	33	0	0	115	0	0	0	416	0	33	0	0	0	0.00%
	Corporates - Of Which: SME	307	3	0	0	172	1	0	0	257	49	3	0	1	2	61.94%
	Retail	178	2	0	0	40	1	0	0	175	3	2	0	0	2	100.00%
	Retail - Secured on real estate property	15	0	0	0	1	0	0	0	13	2	0	0	0	0	0.00%
	Retail - Secured on real estate property - Of Which: SME	7	0	0	0	0	0	0	0	7	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	1	0	0	0	6	1	0	0	0	0	0.00%
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	0	0	-
	Retail - Other Retail	161	1	0	0	39	1	0	0	160	1	1	0	0	2	118.98%
	Retail - Other Retail - Of Which: SME	156	1	0	0	38	1	0	0	156	1	1	0	0	2	120.00%
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	1	0	0	0	4	1	0	0	0	0	50.00%
	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	**3,473**	**92**	**32**	**0**	**1,935**	**3**	**34**	**0**	**3,199**	**217**	**92**	**1**	**5**	**29**	**31.51%**

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	91	0	0	0	5	0	0	0	91	0	0	0	0	0	-
	Institutions	348	0	0	0	116	0	0	0	348	0	0	0	0	0	-
	Corporates	1,631	58	107	0	762	0	43	0	1,444	42	58	1	0	38	65.88%
	Corporates - Of Which: Specialised Lending	266	0	66	0	119	0	30	0	314	0	0	0	0	0	-
	Corporates - Of Which: SME	17	0	0	0	8	0	0	0	9	8	0	0	0	0	-
	Retail	41	0	0	0	14	0	0	0	40	1	0	0	0	0	51.16%
	Retail - Secured on real estate property	3	0	0	0	1	0	0	0	3	0	0	0	0	0	0.00%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	1	0	0	0	3	0	0	0	0	0	0.00%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
	Retail - Other Retail	37	0	0	0	13	0	0	0	36	0	0	0	0	0	68.75%
	Retail - Other Retail - Of Which: SME	35	0	0	0	13	0	0	0	35	0	0	0	0	0	0.00%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	88.00%
	Equity	1	0			3	0			1	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**2,112**	**58**	**107**	**0**	**900**	**0**	**43**	**0**	**1,925**	**42**	**58**	**1**	**1**	**38**	**65.78%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

KBC Group NV

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
KBC Group NV	**Central banks**	3,438	124	9	3	0	3	40.00%	3,321	233	16	3	1	7	40.00%	3,217	329	24	3	1	10	40.00%
	Central governments	39,097	1,697	113	18	8	45	39.89%	37,796	2,949	162	21	12	65	39.85%	36,716	3,965	226	20	13	90	39.84%
	Institutions	11,741	1,241	36	1	6	5	13.55%	10,936	1,988	94	1	6	7	7.65%	10,318	2,531	168	1	6	10	5.99%
	Corporates	60,900	14,200	3,505	129	353	1,723	49.16%	56,640	17,373	4,592	115	428	1,998	43.51%	53,823	18,977	5,806	108	429	2,290	39.45%
	Corporates - Of Which: Specialised Lending	9,307	1,478	471	27	108	181	38.57%	8,665	1,947	644	24	149	220	34.16%	8,239	2,173	843	23	156	259	30.71%
	Corporates - Of Which: SME	18,547	5,266	1,334	44	109	591	44.32%	17,384	6,004	1,758	40	113	707	40.22%	16,555	6,373	2,219	37	105	830	37.41%
	Retail	94,621	12,644	1,890	91	172	653	34.56%	92,181	14,205	2,768	83	188	860	31.08%	90,187	15,245	3,722	79	201	1,083	29.10%
	Retail - Secured on real estate property	83,419	9,539	1,212	47	91	328	27.07%	81,882	10,455	1,832	44	107	447	24.42%	80,503	11,148	2,517	43	114	579	23.00%
	Retail - Secured on real estate property - Of Which: SME	9,184	1,685	219	20	21	76	34.67%	8,348	2,366	374	16	27	131	35.14%	7,805	2,740	543	15	29	192	35.34%
	Retail - Secured on real estate property - Of Which: non-SME	74,235	7,853	992	26	70	252	25.39%	73,534	8,089	1,458	28	79	316	21.67%	72,698	8,408	1,975	28	85	387	19.61%
	Retail - Qualifying Revolving	869	214	5	0	1	2	42.12%	764	317	7	0	2	3	38.35%	703	376	9	0	2	3	36.33%
	Retail - Other Retail	10,334	2,891	674	44	79	323	47.98%	9,536	3,433	930	38	90	410	44.15%	8,981	3,721	1,196	36	85	501	41.87%
	Retail - Other Retail - Of Which: SME	6,168	1,637	460	37	43	202	43.95%	5,684	1,918	664	31	44	267	40.28%	5,342	2,056	867	29	41	331	38.21%
	Retail - Other Retail - Of Which: non-SME	4,166	1,254	213	8	36	121	56.69%	3,852	1,515	266	7	46	143	53.81%	3,639	1,666	329	7	44	169	51.52%
	Equity	220	0	0	0	0	0	-	220	0	0	0	0	0	-	220	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**210,018**	**29,906**	**5,552**	**242**	**538**	**2,429**	**43.76%**	**201,095**	**36,748**	**7,633**	**223**	**646**	**2,937**	**38.47%**	**194,482**	**41,048**	**9,946**	**212**	**649**	**3,483**	**35.02%**

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	**Central banks**	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	1	0	0	0	0	40.00%
	Central governments	8,344	502	8	3	3	3	40.00%	8,068	770	16	3	3	6	40.00%	7,855	973	25	3	4	10	40.00%
	Institutions	4,312	558	11	0	1	1	12.87%	4,062	788	30	0	1	2	6.13%	3,855	969	57	0	1	2	4.37%
	Corporates	34,275	6,933	2,162	79	179	1,092	50.51%	31,212	9,469	2,689	64	252	1,256	46.71%	29,289	10,835	3,246	60	276	1,425	43.91%
	Corporates - Of Which: Specialised Lending	4,116	626	289	16	86	122	42.34%	3,775	891	365	12	126	147	40.23%	3,577	1,010	442	12	135	170	38.43%
	Corporates - Of Which: SME	13,206	2,993	929	31	36	433	46.55%	12,246	3,752	1,130	25	42	507	44.91%	11,611	4,185	1,332	24	44	583	43.75%
	Retail	55,244	9,351	903	65	76	299	33.07%	53,504	10,633	1,361	56	89	443	32.54%	52,180	11,474	1,843	53	96	592	32.12%
	Retail - Secured on real estate property	48,661	7,311	542	33	60	142	26.29%	47,558	8,079	877	30	71	237	27.08%	46,628	8,640	1,246	29	77	342	27.41%
	Retail - Secured on real estate property - Of Which: SME	9,041	1,668	215	20	19	73	34.11%	8,215	2,341	367	16	24	128	34.73%	7,681	2,711	532	15	26	186	34.96%
	Retail - Secured on real estate property - Of Which: non-SME	39,620	5,643	327	13	41	69	21.17%	39,343	5,738	510	14	46	110	21.57%	38,947	5,929	714	14	50	156	21.78%
	Retail - Qualifying Revolving	732	200	3	0	1	1	31.31%	635	296	4	0	1	1	28.36%	579	351	5	0	1	1	26.75%
	Retail - Other Retail	5,851	1,840	358	32	16	155	43.34%	5,311	2,258	480	26	18	204	42.53%	4,973	2,483	592	24	18	249	42.08%
	Retail - Other Retail - Of Which: SME	4,626	1,013	333	32	13	145	43.70%	4,224	1,294	452	26	15	194	42.89%	3,959	1,450	562	24	16	238	42.42%
	Retail - Other Retail - Of Which: non-SME	1,225	827	25	0	3	10	38.49%	1,087	963	28	0	3	10	36.80%	1,015	1,033	30	0	3	11	35.59%
	Equity	133	0	0	0	0	0	-	133	0	0	0	0	0	-	133	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**102,314**	**17,344**	**3,084**	**147**	**259**	**1,395**	**45.24%**	**96,986**	**21,660**	**4,096**	**123**	**346**	**1,707**	**41.68%**	**93,319**	**24,252**	**5,172**	**116**	**377**	**2,030**	**39.25%**

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CZECH REPUBLIC	**Central banks**	1,325	42	2	1	0	1	40.00%	1,286	80	3	1	0	1	40.00%	1,250	114	3	1	0	2	40.00%
	Central governments	11,965	382	17	5	1	7	40.00%	11,611	722	30	5	1	12	40.00%	11,295	1,026	43	5	1	17	40.00%
	Institutions	378	78	2	0	4	0	16.67%	322	125	10	0	4	1	13.56%	284	152	21	0	4	3	12.87%
	Corporates	9,025	3,197	473	20	95	163	34.43%	8,309	3,555	832	22	92	209	25.16%	7,622	3,798	1,275	21	76	265	20.78%
	Corporates - Of Which: Specialised Lending	2,473	453	71	7	14	19	26.29%	2,269	582	145	8	14	26	18.03%	2,082	673	241	7	12	35	14.64%
	Corporates - Of Which: SME	2,899	1,276	276	9	54	96	34.72%	2,671	1,316	465	11	49	123	26.43%	2,442	1,324	686	10	40	154	22.49%
	Retail	22,699	2,241	483	17	64	153	31.76%	22,211	2,435	779	18	68	195	25.03%	21,781	2,534	1,109	17	62	243	21.90%
	Retail - Secured on real estate property	19,619	1,444	256	9	17	43	16.80%	19,322	1,559	438	9	18	58	13.19%	19,056	1,624	640	9	17	74	11.60%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	14.53%	1	0	0	0	0	0	14.12%	0	0	0	0	0	0	13.87%
	Retail - Secured on real estate property - Of Which: non-SME	19,619	1,444	256	9	17	43	16.80%	19,321	1,559	438	9	18	58	13.19%	19,055	1,624	640	9	17	74	11.60%
	Retail - Qualifying Revolving	2	0	0	0	0	0	65.41%	2	0	0	0	0	0	52.33%	1	0	0	0	0	0	47.56%
	Retail - Other Retail	3,079	797	227	8	47	110	48.64%	2,887	875	340	8	50	137	40.27%	2,724	909	469	8	45	168	35.94%
	Retail - Other Retail - Of Which: SME	687	534	94	2	24	32	33.82%	661	487	168	3	19	43	25.39%	622	446	248	2	14	54	21.93%
	Retail - Other Retail - Of Which: non-SME	2,391	263	133	6	24	78	59.17%	2,226	388	172	6	31	94	54.88%	2,102	464	221	5	31	114	51.66%
	Equity	0	0	0	0	0	0	-	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		0	0	0	0	0	0	
	IRB TOTAL	**45,392**	**5,940**	**978**	**42**	**165**	**324**	**33.19%**	**43,740**	**6,916**	**1,654**	**46**	**166**	**419**	**25.32%**	**42,232**	**7,624**	**2,453**	**43**	**144**	**530**	**21.59%**

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVAKIA	**Central banks**	1,021	32	3	1	0	1	40.00%	990	60	5	1	0	2	40.00%	962	85	8	1	0	3	40.00%
	Central governments	2,979	92	8	3	0	3	40.00%	2,889	175	15	3	1	6	40.00%	2,808	248	23	3	1	9	40.00%
	Institutions	243	28	0	0	0	0	17.28%	221	50	0	0	0	0	17.28%	202	69	1	0	0	0	17.28%
	Corporates	2,699	224	44	3	13	31	69.46%	2,532	370	66	3	19	38	58.12%	2,403	465	100	3	22	50	50.36%
	Corporates - Of Which: Specialised Lending	647	51	8	0	1	5	66.53%	606	87	11	0	2	6	48.75%	575	114	16	0	3	6	36.17%
	Corporates - Of Which: SME	577	67	21	2	9	15	74.26%	527	106	32	2	14	21	66.61%	490	124	50	2	15	31	61.25%
	Retail	6,851	272	72	3	15	34	47.15%	6,646	439	110	3	23	42	37.84%	6,485	544	166	3	27	53	32.22%
	Retail - Secured on real estate property	6,094	197	36	2	8	8	23.18%	5,942	320	65	2	13	12	18.01%	5,819	402	106	2	15	16	15.56%
	Retail - Secured on real estate property - Of Which: SME	121	13	4	0	2	3	68.83%	111	21	6	0	3	4	62.45%	103	25	9	0	3	5	58.14%
	Retail - Secured on real estate property - Of Which: non-SME	5,973	184	32	1	6	6	17.85%	5,832	299	59	1	10	8	13.62%	5,716	377	97	1	12	11	11.48%
	Retail - Qualifying Revolving	122	10	2	0	0	1	59.70%	115	16	3	0	1	1	52.94%	111	19	4	0	1	2	48.08%
	Retail - Other Retail	635	65	34	2	7	24	71.52%	588	103	42	2	10	29	67.07%	555	122	58	2	12	35	62.72%
	Retail - Other Retail - Of Which: SME	381	42	24	1	6	19	75.97%	348	68	31	1	9	22	70.80%	324	82	42	1	10	28	65.75%
	Retail - Other Retail - Of Which: non-SME	254	23	10	0	1	6	60.37%	240	34	11	0	1	7	56.93%	231	41	14	0	2	7	53.45%
	Equity	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
	IRB TOTAL	**13,793**	**649**	**127**	**10**	**28**	**69**	**54.26%**	**13,279**	**1,094**	**197**	**10**	**44**	**88**	**44.80%**	**12,861**	**1,411**	**296**	**10**	**50**	**116**	**39.08%**

2023 EU-wide Stress Test: Credit risk IRB

KBC Group NV

BULGARIA

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	45	0	0	0	0	0	1.00%	45	0	1	0	0	0	1.00%	45	0	1	0	0	0	1.00%
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Corporates	69	3	0	0	1	0	49.91%	67	5	0	0	1	0	49.90%	65	6	1	0	1	0	49.90%
Corporates - Of Which: Specialised Lending	10	0	0	0	0	0	49.91%	9	0	0	0	0	0	49.91%	9	1	0	0	0	0	49.91%
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail	4	0	0	0	0	0	52.40%	4	0	0	0	0	0	52.26%	3	0	1	0	0	0	52.07%
Retail - Secured on real estate property	1	0	0	0	0	0	12.73%	1	0	0	0	0	0	12.44%	1	0	0	0	0	0	12.01%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	12.73%	1	0	0	0	0	0	12.44%	1	0	0	0	0	0	12.01%
Retail - Qualifying Revolving	0	0	0	0	0	0	55.87%	0	0	0	0	0	0	56.07%	0	0	0	0	0	0	56.14%
Retail - Other Retail	3	0	0	0	0	0	57.47%	3	0	0	0	0	0	57.11%	3	0	0	0	0	0	56.69%
Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	21.41%	2	0	0	0	0	0	21.99%	2	0	0	0	0	0	22.46%
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	57.73%	1	0	0	0	0	0	57.61%	1	0	0	0	0	0	57.50%
Equity	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
IRB TOTAL	**118**	**3**	**1**	**0**	**1**	**0**	**34.99%**	**116**	**5**	**2**	**0**	**1**	**0**	**30.85%**	**113**	**7**	**2**	**0**	**1**	**1**	**30.56%**

HUNGARY

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,013	46	4	1	0	2	40.00%	969	87	0	1	0	3	40.00%	929	122	11	1	0	4	40.00%
Central governments	2,308	105	9	3	0	4	40.00%	2,208	198	17	3	1	7	40.00%	2,118	279	25	3	1	10	40.00%
Institutions	66	5	0	0	0	0	14.64%	62	9	0	0	0	0	14.64%	60	11	1	0	0	0	14.64%
Corporates	3,099	1,716	81	1	20	32	39.51%	3,259	1,530	107	0	16	42	39.05%	3,471	1,303	122	0	13	47	38.77%
Corporates - Of Which: Specialised Lending	736	161	1	0	3	0	43.28%	763	133	3	0	2	1	44.46%	802	93	4	0	1	2	44.59%
Corporates - Of Which: SME	968	753	66	0	6	24	35.81%	1,047	659	80	0	5	28	35.31%	1,126	571	89	0	4	31	35.06%
Retail	1,700	399	122	2	12	46	37.97%	1,721	356	144	2	14	54	37.39%	1,689	365	166	2	13	61	36.69%
Retail - Secured on real estate property	1,448	270	79	1	4	21	26.77%	1,463	243	92	1	3	23	25.43%	1,436	256	105	1	4	26	24.30%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	1,448	270	79	1	4	21	26.77%	1,463	243	92	1	3	23	25.43%	1,436	256	105	1	4	26	24.30%
Retail - Qualifying Revolving	0	0	0	0	0	0	86.78%	0	0	0	0	0	0	81.11%	0	0	0	0	0	0	77.12%
Retail - Other Retail	252	129	42	1	8	25	58.84%	258	113	52	1	11	30	58.41%	253	109	61	1	9	35	58.01%
Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	27.63%	2	0	0	0	0	0	30.23%	2	0	0	0	0	0	30.88%
Retail - Other Retail - Of Which: non-SME	250	129	42	1	8	25	58.84%	256	113	52	1	11	30	58.41%	252	109	61	1	9	35	58.02%
Equity	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
IRB TOTAL	**8,186**	**2,271**	**216**	**7**	**33**	**84**	**38.66%**	**8,218**	**2,179**	**276**	**7**	**31**	**106**	**38.24%**	**8,267**	**2,080**	**326**	**6**	**27**	**123**	**37.81%**

IRELAND

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%	5	1	0	0	0	0	40.00%
Central governments	965	44	2	1	0	1	40.00%	930	78	3	1	1	1	40.00%	903	103	5	1	1	2	40.00%
Institutions	8	1	0	0	0	0	2.38%	8	1	0	0	0	0	2.38%	7	1	0	0	0	0	2.38%
Corporates	70	14	13	0	0	5	38.04%	67	16	15	0	0	5	36.74%	65	17	16	0	0	6	35.63%
Corporates - Of Which: Specialised Lending	44	10	13	0	0	5	38.13%	42	11	14	0	0	5	36.91%	41	11	15	0	0	5	35.83%
Corporates - Of Which: SME	0	0	0	0	0	0	67.47%	0	0	0	0	0	0	67.37%	0	0	0	0	0	0	67.32%
Retail	7,543	309	290	3	3	112	38.49%	7,543	247	352	3	2	116	32.93%	7,512	219	411	3	2	120	29.14%
Retail - Secured on real estate property	7,541	309	290	3	3	112	38.50%	7,542	247	351	3	2	116	32.93%	7,510	219	411	3	2	120	29.14%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	7,541	309	290	3	3	112	38.50%	7,542	247	351	3	2	116	32.93%	7,510	219	411	3	2	120	29.14%
Retail - Qualifying Revolving	0	0	0	0	0	0	18.49%	0	0	0	0	0	0	18.51%	0	0	0	0	0	0	18.52%
Retail - Other Retail	1	0	0	0	0	0	30.62%	1	0	0	0	0	0	33.16%	1	0	0	0	0	0	35.59%
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	30.64%	1	0	0	0	0	0	33.22%	1	0	0	0	0	0	35.70%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	18.48%	0	0	0	0	0	0	18.49%	0	0	0	0	0	0	18.51%
Equity	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
IRB TOTAL	**8,591**	**369**	**305**	**3**	**4**	**117**	**38.48%**	**8,553**	**342**	**370**	**4**	**3**	**123**	**33.15%**	**8,492**	**341**	**433**	**4**	**3**	**128**	**29.51%**

FRANCE

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	3,020	138	2	1	0	1	40.00%	2,912	243	3	1	1	1	40.00%	2,830	324	5	1	1	2	40.00%
Institutions	1,115	105	4	0	0	0	2.38%	1,027	186	11	0	0	0	2.38%	963	242	20	0	0	0	2.38%
Corporates	1,957	311	61	4	7	40	64.85%	1,862	382	86	4	8	47	54.52%	1,809	409	112	4	7	54	48.55%
Corporates - Of Which: Specialised Lending	200	26	2	0	1	0	19.49%	186	37	4	0	1	1	20.14%	179	41	7	0	1	1	20.46%
Corporates - Of Which: SME	149	24	11	0	1	7	66.55%	145	26	12	0	1	8	62.14%	143	27	14	0	1	8	58.90%
Retail	64	8	1	0	0	1	38.71%	60	11	2	0	0	1	45.61%	58	12	2	0	0	1	50.51%
Retail - Secured on real estate property	3	0	1	0	0	0	14.15%	3	0	1	0	0	0	14.51%	3	0	0	0	0	0	14.91%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	31.60%	0	0	0	0	0	0	33.74%	0	0	0	0	0	0	35.59%
Retail - Secured on real estate property - Of Which: non-SME	3	0	1	0	0	0	13.85%	3	0	1	0	0	0	14.14%	3	0	1	0	0	0	14.46%
Retail - Qualifying Revolving	2	1	0	0	0	0	35.17%	2	1	0	0	0	0	34.39%	2	1	0	0	0	0	33.41%
Retail - Other Retail	58	7	1	0	0	0	60.73%	55	9	1	0	0	1	65.09%	53	11	2	0	0	1	67.48%
Retail - Other Retail - Of Which: SME	56	6	1	0	0	0	68.01%	53	8	1	0	0	1	70.55%	51	9	1	0	0	1	71.78%
Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	0	35.82%	2	1	0	0	0	0	35.58%	1	1	0	0	0	0	35.29%
Equity	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
IRB TOTAL	**6,156**	**562**	**68**	**5**	**8**	**41**	**59.89%**	**5,862**	**822**	**102**	**5**	**9**	**49**	**48.09%**	**5,660**	**987**	**139**	**5**	**8**	**58**	**41.64%**

2023 EU-wide Stress Test: Credit risk IRB

KBC Group NV

UNITED STATES

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	1,281	59	1	0	0	0	40.00%	1,235	103	2	1	1	1	40.00%	1,198	137	5	1	1	2	40.00%
Institutions	80	7	2	0	0	3	37.50%	74	13	8	0	0	3	35.54%	70	17	9	0	0	3	33.47%
Corporates	1,363	222	96	3	5	76	79.40%	1,297	271	114	3	6	82	72.02%	1,256	292	133	3	5	88	66.12%
Corporates - Of Which: Specialised Lending	36	4	0	0	0	0	14.31%	34	6	1	0	0	0	14.31%	32	7	1	0	0	0	14.31%
Corporates - Of Which: SME	24	3	0	0	0	0	44.68%	23	4	0	0	0	0	44.42%	23	4	1	0	0	0	44.28%
Retail	60	6	1	0	0	1	39.53%	57	9	2	0	0	1	47.09%	55	10	2	0	0	1	52.46%
Retail - Secured on real estate property	1	0	0	0	0	0	17.44%	1	0	0	0	0	0	19.90%	1	0	0	0	0	0	21.65%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	30.63%	0	0	0	0	0	0	30.63%	0	0	0	0	0	0	30.63%
Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	17.27%	1	0	0	0	0	0	19.60%	1	0	0	0	0	0	21.27%
Retail - Qualifying Revolving	0	0	0	0	0	0	18.90%	0	0	0	0	0	0	18.91%	0	0	0	0	0	0	18.92%
Retail - Other Retail	59	6	1	0	0	1	40.33%	55	9	2	0	0	1	47.96%	54	10	2	0	0	1	53.35%
Retail - Other Retail - Of Which: SME	58	6	1	0	0	0	39.25%	55	9	2	0	0	1	47.32%	53	10	2	0	0	1	52.95%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	74.41%	0	0	0	0	0	0	73.71%	0	0	0	0	0	0	73.08%
Equity	26	0	0	0	0	0	-	26	0	0	0	0	0	-	26	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**2,810**	**294**	**106**	**4**	**6**	**80**	**75.63%**	**2,688**	**396**	**125**	**4**	**7**	**86**	**68.86%**	**2,605**	**456**	**149**	**4**	**6**	**94**	**63.22%**

NETHERLANDS

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	197	9	0	0	0	0	40.00%	190	16	0	0	0	0	40.00%	185	21	0	0	0	0	40.00%
Institutions	342	27	1	0	0	0	2.38%	317	50	2	0	0	0	2.38%	301	65	4	0	0	0	2.38%
Corporates	2,266	367	120	6	9	52	43.87%	2,169	431	152	6	9	63	41.26%	2,111	456	186	6	8	72	39.37%
Corporates - Of Which: Specialised Lending	369	42	38	2	1	15	40.17%	344	61	44	2	1	18	39.85%	331	68	50	2	1	20	39.41%
Corporates - Of Which: SME	253	50	6	0	2	3	52.95%	250	50	9	0	1	4	48.00%	247	50	12	0	1	5	45.30%
Retail	159	18	2	0	0	2	91.54%	151	25	3	0	0	3	85.63%	146	29	5	0	0	4	82.28%
Retail - Secured on real estate property	13	2	0	0	0	0	19.21%	13	2	0	0	0	0	23.16%	13	2	0	0	0	0	25.91%
Retail - Secured on real estate property - Of Which: SME	6	1	0	0	0	0	41.33%	6	1	0	0	0	0	41.02%	6	1	0	0	0	0	40.81%
Retail - Secured on real estate property - Of Which: non-SME	7	1	0	0	0	0	16.04%	7	1	0	0	0	0	17.76%	7	1	0	0	0	0	19.10%
Retail - Qualifying Revolving	2	0	0	0	0	0	18.90%	2	1	0	0	0	0	18.91%	1	1	0	0	0	0	18.91%
Retail - Other Retail	144	16	2	0	0	2	102.75%	137	23	3	0	0	3	93.94%	132	26	4	0	0	4	89.02%
Retail - Other Retail - Of Which: SME	141	15	2	0	0	2	103.43%	133	21	3	0	0	3	94.46%	129	24	4	0	0	4	89.45%
Retail - Other Retail - Of Which: non-SME	4	1	0	0	0	0	44.46%	3	1	0	0	0	0	40.23%	3	2	0	0	0	0	37.41%
Equity	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
IRB TOTAL	**2,964**	**421**	**123**	**7**	**10**	**55**	**44.60%**	**2,828**	**522**	**158**	**6**	**10**	**66**	**41.70%**	**2,743**	**571**	**194**	**6**	**8**	**77**	**39.69%**

UNITED KINGDOM

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	87	4	0	0	0	0	40.00%	84	7	0	0	0	0	40.00%	81	9	1	0	0	0	40.00%
Institutions	320	28	1	0	0	0	2.38%	296	50	3	0	0	0	2.38%	279	65	5	0	0	0	2.38%
Corporates	1,278	194	71	5	7	44	61.38%	1,186	266	92	4	8	51	55.51%	1,131	298	115	4	7	59	51.08%
Corporates - Of Which: Specialised Lending	272	39	3	1	1	1	28.41%	249	59	6	1	2	2	26.80%	235	69	10	1	2	5	26.05%
Corporates - Of Which: SME	11	6	0	0	0	0	41.80%	12	4	1	0	0	0	42.09%	13	4	1	0	0	0	42.31%
Retail	37	4	1	0	0	0	62.89%	35	6	1	0	0	1	65.61%	34	7	1	0	0	1	67.35%
Retail - Secured on real estate property	3	0	0	0	0	0	14.56%	3	0	0	0	0	0	15.82%	3	0	0	0	0	0	17.27%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	16.35%	0	0	0	0	0	0	16.35%	0	0	0	0	0	0	16.35%
Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	14.53%	3	0	0	0	0	0	15.81%	3	0	0	0	0	0	17.31%
Retail - Qualifying Revolving	1	0	0	0	0	0	18.93%	1	0	0	0	0	0	18.93%	1	0	0	0	0	0	18.94%
Retail - Other Retail	33	4	0	0	0	0	74.37%	31	5	1	0	0	1	74.27%	30	6	1	0	0	1	74.31%
Retail - Other Retail - Of Which: SME	31	3	0	0	0	0	60.45%	30	5	0	0	0	0	67.40%	29	6	1	0	0	1	70.07%
Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	87.55%	1	0	0	0	0	0	86.98%	1	1	0	0	0	0	86.46%
Equity	1	0	0	0	0	0	-	1	0	0	0	0	0	-	1	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**1,723**	**230**	**73**	**5**	**7**	**44**	**60.59%**	**1,601**	**329**	**95**	**5**	**8**	**52**	**54.10%**	**1,525**	**380**	**121**	**4**	**8**	**60**	**49.37%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

KBC Group NV

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
KBC Group NV	**Central banks**	3,435	124	12	5	0	5	40.00%	3,312	233	26	4	1	10	40.00%	3,205	329	36	4	1	15	40.00%
	Central governments	39,056	1,697	154	33	11	61	39.86%	37,717	2,942	247	28	15	99	39.85%	36,621	3,953	333	26	15	133	39.84%
	Institutions	11,524	1,431	63	3	10	6	10.31%	10,396	2,410	212	2	11	13	5.92%	9,725	2,954	338	2	9	18	5.36%
	Corporates	59,123	15,294	4,188	451	540	2,110	50.38%	52,342	19,866	6,398	218	595	3,056	47.76%	49,253	21,030	8,323	187	540	3,709	44.56%
	Corporates - Of Which: Specialised Lending	9,042	1,662	552	64	131	222	40.25%	7,994	2,419	843	38	154	319	37.84%	7,556	2,569	1,132	33	144	386	34.15%
	Corporates - Of Which: SME	17,993	5,545	1,608	165	173	758	47.16%	16,053	6,728	2,366	89	175	1,124	47.48%	15,092	6,999	3,056	75	155	1,385	45.33%
	Retail	92,946	13,745	2,464	381	364	982	39.88%	86,995	17,807	4,353	222	430	1,696	38.95%	85,024	18,026	6,105	185	399	2,296	37.61%
	Retail - Secured on real estate property	82,328	10,220	1,620	260	188	554	34.18%	78,902	12,227	3,040	152	207	1,018	33.47%	77,160	12,694	4,316	127	198	1,403	32.50%
	Retail - Secured on real estate property - Of Which: SME	8,918	1,767	403	151	33	200	49.48%	7,649	2,625	814	71	37	456	56.00%	7,003	2,917	1,168	56	37	644	55.08%
	Retail - Secured on real estate property - Of Which: non-SME	73,411	8,453	1,217	109	155	354	29.11%	71,253	9,601	2,226	81	170	562	25.23%	70,157	9,777	3,147	70	162	759	24.12%
	Retail - Qualifying Revolving	782	300	6	1	2	2	42.37%	209	868	10	0	5	4	39.11%	365	706	17	0	5	6	34.35%
	Retail - Other Retail	9,835	3,225	839	120	175	427	50.88%	7,883	4,712	1,303	70	218	674	51.75%	7,500	4,626	1,773	58	196	888	50.06%
	Retail - Other Retail - Of Which: SME	5,933	1,732	600	95	88	276	46.08%	5,121	2,207	938	50	99	458	48.79%	4,730	2,277	1,258	42	88	594	47.25%
	Retail - Other Retail - Of Which: non-SME	3,902	1,493	239	25	87	150	62.95%	2,763	2,505	365	20	119	217	59.33%	2,770	2,349	515	16	108	293	56.92%
	Equity	220	0	0	0	0	0	-	220	0	0	0	0	0	-	220	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**206,304**	**32,291**	**6,881**	**873**	**926**	**3,166**	**46.00%**	**190,982**	**43,257**	**11,237**	**474**	**1,052**	**4,873**	**43.37%**	**184,048**	**46,292**	**15,136**	**403**	**964**	**6,170**	**40.76%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	**Central banks**	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	1	0	0	0	0	40.00%
	Central governments	8,342	502	9	4	3	4	40.00%	8,064	769	21	3	3	8	40.00%	7,850	972	33	3	4	13	40.00%
	Institutions	4,247	615	18	1	2	2	8.86%	3,841	960	81	0	2	3	4.14%	3,653	1,110	117	0	2	4	3.70%
	Corporates	33,637	7,304	2,429	301	190	1,280	52.69%	29,229	10,631	3,511	104	232	1,837	52.34%	27,383	11,614	4,372	90	234	2,165	49.50%
	Corporates - Of Which: Specialised Lending	4,050	680	300	36	86	135	44.82%	3,560	1,059	411	14	107	188	45.84%	3,367	1,154	510	13	105	219	42.90%
	Corporates - Of Which: SME	12,952	3,124	1,052	133	45	548	52.09%	11,501	4,186	1,440	64	51	807	56.00%	10,812	4,533	1,782	53	52	981	55.13%
	Retail	54,271	10,098	1,128	256	137	455	40.30%	50,007	13,500	1,990	128	168	899	45.17%	48,894	13,795	2,809	108	168	1,239	44.10%
	Retail - Secured on real estate property	47,994	7,771	749	179	94	282	37.58%	45,680	9,400	1,435	92	107	610	42.51%	44,448	9,961	2,106	76	108	882	41.88%
	Retail - Secured on real estate property - Of Which: SME	8,777	1,750	397	149	30	195	49.25%	7,522	2,600	802	70	33	448	55.90%	6,884	2,887	1,153	56	32	634	54.99%
	Retail - Secured on real estate property - Of Which: non-SME	39,217	6,021	352	31	64	86	24.45%	38,158	6,800	633	22	75	162	25.55%	37,564	7,073	953	20	76	248	26.02%
	Retail - Qualifying Revolving	646	285	3	1	1	1	31.36%	82	846	6	0	4	2	31.89%	243	680	12	0	4	3	28.15%
	Retail - Other Retail	5,631	2,042	376	76	41	172	45.81%	4,246	3,254	548	36	57	287	52.27%	4,203	3,154	692	32	56	354	51.15%
	Retail - Other Retail - Of Which: SME	4,546	1,075	350	75	37	162	46.38%	3,968	1,488	515	36	47	274	53.27%	3,695	1,629	647	31	48	339	52.36%
	Retail - Other Retail - Of Which: non-SME	1,085	967	26	1	5	10	38.31%	278	1,766	34	0	9	12	37.01%	508	1,525	45	0	8	15	33.65%
	Equity	133	0	0	0	0	0	-	133	0	0	0	0	0	-	133	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**100,637**	**18,520**	**3,585**	**561**	**332**	**1,740**	**48.54%**	**91,280**	**25,860**	**5,602**	**235**	**406**	**2,748**	**49.05%**	**87,919**	**27,492**	**7,331**	**201**	**408**	**3,421**	**46.66%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CZECH REPUBLIC	**Central banks**	1,323	42	3	1	0	1	40.00%	1,284	80	5	1	0	2	40.00%	1,248	113	8	1	0	3	40.00%
	Central governments	11,954	382	28	8	1	11	40.00%	11,531	721	49	7	2	20	40.00%	11,070	1,025	69	7	2	28	40.00%
	Institutions	365	89	3	1	8	1	20.28%	302	138	18	0	8	3	16.02%	260	163	35	0	6	5	15.08%
	Corporates	8,668	3,347	680	32	169	218	32.05%	7,899	3,671	1,126	39	158	298	26.43%	7,125	3,871	1,700	33	124	397	23.37%
	Corporates - Of Which: Specialised Lending	2,371	507	118	11	28	30	24.98%	2,154	629	214	13	25	42	19.86%	1,942	711	343	11	20	59	17.20%
	Corporates - Of Which: SME	2,763	1,306	383	15	90	127	33.25%	2,514	1,328	611	18	81	172	28.24%	2,251	1,314	887	15	62	227	25.57%
	Retail	22,208	2,534	682	68	160	268	39.33%	21,063	3,082	1,278	52	179	433	33.85%	20,598	2,977	1,848	42	149	605	32.73%
	Retail - Secured on real estate property	19,371	1,630	319	36	49	80	25.20%	18,681	1,971	667	25	49	140	21.07%	18,506	1,871	943	22	41	188	19.95%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	19.79%	0	0	0	0	0	0	19.35%	0	0	0	0	0	0	19.06%
	Retail - Secured on real estate property - Of Which: non-SME	19,370	1,630	319	36	49	80	25.20%	18,681	1,971	667	25	49	140	21.07%	18,505	1,871	942	22	41	188	19.95%
	Retail - Qualifying Revolving	2	0	0	0	0	0	65.28%	1	0	0	0	0	0	56.99%	1	0	0	0	0	0	54.94%
	Retail - Other Retail	2,836	904	363	32	112	188	51.75%	2,381	1,111	611	27	131	292	47.78%	2,091	1,106	906	21	108	417	46.03%
	Retail - Other Retail - Of Which: SME	552	555	209	10	40	83	39.64%	392	566	359	10	36	135	37.75%	315	471	530	7	23	196	36.92%
	Retail - Other Retail - Of Which: non-SME	2,284	349	154	21	72	105	68.24%	1,989	545	253	18	95	157	62.02%	1,776	635	376	14	85	221	58.87%
	Equity	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
	IRB TOTAL	**44,519**	**6,394**	**1,397**	**110**	**338**	**499**	**35.76%**	**42,141**	**7,692**	**2,477**	**100**	**346**	**755**	**30.48%**	**40,501**	**8,149**	**3,660**	**83**	**282**	**1,038**	**28.37%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVAKIA	**Central banks**	1,020	32	3	1	0	1	40.00%	988	60	7	1	0	3	40.00%	960	85	10	1	0	4	40.00%
	Central governments	2,978	92	10	4	0	4	40.00%	2,884	175	21	4	1	8	40.00%	2,802	248	30	3	1	12	40.00%
	Institutions	242	30	0	0	0	0	19.87%	214	57	1	0	0	0	19.87%	188	82	2	0	0	0	19.87%
	Corporates	2,683	222	63	16	19	40	62.84%	2,485	349	133	5	27	67	50.36%	2,251	439	177	5	32	83	46.72%
	Corporates - Of Which: Specialised Lending	643	50	11	1	2	6	50.72%	596	84	26	1	4	8	29.67%	562	108	36	1	4	9	24.85%
	Corporates - Of Which: SME	570	65	29	9	14	21	73.95%	511	96	57	61	21	40	70.37%	475	116	73	2	21	51	69.13%
	Retail	6,825	270	100	26	25	44	43.65%	6,520	408	267	15	35	83	31.17%	6,298	494	403	12	38	113	28.18%
	Retail - Secured on real estate property	6,074	195	58	19	15	14	24.34%	5,828	295	205	13	20	41	20.16%	5,642	358	327	10	21	64	19.55%
	Retail - Secured on real estate property - Of Which: SME	120	13	5	2	3	4	70.44%	108	20	10	1	4	7	67.58%	100	24	13	0	4	9	66.68%
	Retail - Secured on real estate property - Of Which: non-SME	5,954	182	53	17	12	11	19.78%	5,720	275	194	12	16	34	17.64%	5,542	334	314	10	16	55	17.55%
	Retail - Qualifying Revolving	122	10	2	0	1	1	58.95%	115	16	3	0	1	2	51.65%	111	19	5	0	1	2	48.37%
	Retail - Other Retail	630	64	40	6	10	28	71.41%	577	97	59	2	14	40	68.34%	545	118	71	2	16	47	66.73%
	Retail - Other Retail - Of Which: SME	377	41	29	6	8	22	75.39%	338	63	46	2	12	33	71.98%	315	78	55	2	14	39	70.63%
	Retail - Other Retail - Of Which: non-SME	253	23	10	1	1	6	59.98%	239	34	13	0	2	7	55.67%	230	40	16	0	2	8	52.97%
	Equity	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
	IRB TOTAL	**13,747**	**646**	**176**	**47**	**45**	**88**	**50.20%**	**13,092**	**1,049**	**429**	**25**	**63**	**162**	**37.69%**	**12,598**	**1,349**	**622**	**22**	**70**	**213**	**34.21%**

2023 EU-wide Stress Test: Credit risk IRB

KBC Group NV

BULGARIA

(mln EUR, %)	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	45	0	1	0	0	0	1.00%	45	0	1	0	0	0	1.00%	44	0	1	0	0	0	1.00%
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Corporates	67	4	1	1	2	0	57.75%	63	7	2	0	4	1	57.82%	60	9	3	0	3	2	57.86%
Corporates - Of Which: Specialised Lending	9	0	0	0	0	0	57.70%	9	1	0	0	0	0	57.77%	8	1	0	0	0	0	57.81%
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail	4	0	0	0	0	0	52.79%	3	0	1	0	0	0	53.04%	3	0	1	0	0	0	53.25%
Retail - Secured on real estate property	1	0	0	0	0	0	15.50%	1	0	0	0	0	0	15.31%	1	0	0	0	0	0	15.05%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	15.50%	1	0	0	0	0	0	15.31%	1	0	0	0	0	0	15.05%
Retail - Qualifying Revolving	0	0	0	0	0	0	65.69%	0	0	0	0	0	0	65.94%	0	0	0	0	0	0	66.10%
Retail - Other Retail	3	0	0	0	0	0	57.31%	3	0	0	0	0	0	57.04%	3	0	1	0	0	0	57.05%
Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	27.05%	2	0	0	0	0	0	27.82%	1	0	0	0	0	0	28.53%
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	58.13%	1	0	0	0	0	0	59.02%	1	0	0	0	0	0	59.70%
Equity	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
IRB TOTAL	**116**	**4**	**2**	**1**	**2**	**1**	**37.72%**	**111**	**7**	**4**	**0**	**4**	**2**	**41.80%**	**107**	**9**	**5**	**0**	**3**	**2**	**42.86%**

HUNGARY

(mln EUR, %)	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,011	46	5	3	0	2	40.00%	964	87	13	2	0	5	40.00%	923	122	18	2	0	7	40.00%
Central governments	2,305	105	12	7	0	5	40.00%	2,196	197	29	4	0	12	40.00%	2,104	278	40	4	0	16	40.00%
Institutions	64	6	0	0	0	0	16.84%	58	12	1	0	0	0	16.84%	56	14	2	0	0	0	16.84%
Corporates	2,875	1,899	122	17	31	48	39.32%	2,349	2,189	358	2	37	146	40.70%	2,478	1,972	446	1	27	183	41.06%
Corporates - Of Which: Specialised Lending	698	197	3	4	3	1	42.82%	533	333	33	0	5	14	44.14%	602	251	45	0	3	20	44.48%
Corporates - Of Which: SME	850	845	90	2	10	32	35.55%	703	904	179	0	13	63	35.34%	748	825	213	0	12	76	35.56%
Retail	1,566	441	214	19	31	85	39.75%	1,442	425	348	17	39	130	37.51%	1,370	360	471	13	37	171	36.39%
Retail - Secured on real estate property	1,328	300	168	17	22	58	34.18%	1,227	284	285	15	25	92	32.28%	1,147	255	395	12	25	124	31.51%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	1,328	300	168	17	22	58	34.18%	1,227	284	285	15	25	92	32.28%	1,147	255	395	12	25	124	31.51%
Retail - Qualifying Revolving	0	0	0	0	0	0	86.13%	0	0	0	0	0	0	80.16%	0	0	0	0	0	0	77.14%
Retail - Other Retail	238	140	46	2	9	28	60.21%	220	141	63	1	13	38	61.30%	223	125	76	1	12	47	61.77%
Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	27.59%	1	1	0	0	0	0	32.12%	1	1	0	0	0	0	33.02%
Retail - Other Retail - Of Which: non-SME	236	140	46	2	9	28	60.22%	218	141	63	1	13	38	61.34%	222	124	76	1	12	47	61.82%
Equity	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
IRB TOTAL	**7,822**	**2,497**	**354**	**45**	**62**	**140**	**39.59%**	**7,014**	**2,910**	**749**	**25**	**76**	**293**	**39.13%**	**6,930**	**2,766**	**976**	**21**	**64**	**378**	**38.70%**

IRELAND

(mln EUR, %)	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%	5	1	0	0	0	0	40.00%
Central governments	965	44	2	1	0	1	40.00%	929	78	5	1	1	2	40.00%	901	103	7	1	1	3	40.00%
Institutions	8	1	0	0	0	0	2.74%	7	1	0	0	0	0	2.74%	7	2	0	0	0	0	2.74%
Corporates	67	16	15	1	1	7	46.20%	61	19	18	0	1	8	43.58%	58	19	21	0	1	9	41.97%
Corporates - Of Which: Specialised Lending	42	11	14	0	1	6	46.19%	38	12	16	0	1	7	43.44%	36	12	18	0	1	8	41.66%
Corporates - Of Which: SME	0	0	0	0	0	0	77.80%	0	0	0	0	0	0	77.72%	0	0	0	0	0	0	77.68%
Retail	7,510	316	316	9	8	118	37.35%	7,436	268	439	7	5	131	29.95%	7,368	240	535	6	4	142	26.53%
Retail - Secured on real estate property	7,509	316	316	9	8	118	37.35%	7,434	267	439	7	5	131	29.94%	7,366	239	535	6	4	142	26.51%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	7,509	316	316	9	8	118	37.35%	7,434	267	439	7	5	131	29.94%	7,366	239	535	6	4	142	26.51%
Retail - Qualifying Revolving	0	0	0	0	0	0	27.49%	0	0	0	0	0	0	27.37%	0	0	0	0	0	0	27.28%
Retail - Other Retail	1	0	0	0	0	0	48.17%	1	0	0	0	0	0	52.64%	1	0	0	0	0	0	55.23%
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	48.23%	1	0	0	0	0	0	52.80%	1	0	0	0	0	0	55.49%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	27.61%	0	0	0	0	0	0	27.45%	0	0	0	0	0	0	27.35%
Equity	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
IRB TOTAL	**8,555**	**377**	**333**	**10**	**9**	**126**	**37.76%**	**8,438**	**366**	**462**	**8**	**7**	**141**	**30.58%**	**8,339**	**363**	**563**	**7**	**6**	**154**	**27.27%**

FRANCE

(mln EUR, %)	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Central governments	3,019	138	2	1	0	1	40.00%	2,912	243	4	1	1	2	40.00%	2,829	324	6	1	1	3	40.00%
Institutions	1,100	118	6	0	0	0	2.74%	1,000	207	18	0	0	0	2.74%	923	270	32	0	0	1	2.74%
Corporates	1,891	362	76	10	17	46	61.07%	1,749	457	124	8	18	64	51.47%	1,680	480	169	7	15	80	47.33%
Corporates - Of Which: Specialised Lending	193	32	3	1	1	1	24.31%	174	45	8	1	2	2	25.29%	165	49	13	1	1	3	25.71%
Corporates - Of Which: SME	145	27	12	1	2	8	64.55%	138	31	15	1	2	9	59.34%	134	32	18	0	1	10	56.42%
Retail	62	9	2	0	0	1	51.63%	57	13	2	0	0	2	62.33%	55	14	3	0	0	2	67.93%
Retail - Secured on real estate property	3	0	1	0	0	0	20.48%	3	0	1	0	0	0	21.23%	3	0	0	0	0	0	21.90%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	42.55%	0	0	0	0	0	0	45.75%	0	0	0	0	0	0	47.98%
Retail - Secured on real estate property - Of Which: non-SME	3	0	1	0	0	0	20.07%	3	0	1	0	0	0	20.66%	3	0	1	0	0	0	21.19%
Retail - Qualifying Revolving	2	1	0	0	0	0	48.44%	2	1	0	0	0	0	46.54%	2	1	0	0	0	0	44.95%
Retail - Other Retail	56	8	1	0	0	1	73.04%	52	12	2	0	0	1	79.36%	50	13	2	0	0	2	81.91%
Retail - Other Retail - Of Which: SME	54	7	1	0	0	1	78.01%	50	10	2	0	0	1	82.87%	48	12	2	0	0	2	84.65%
Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	0	49.48%	2	1	0	0	0	0	48.91%	1	1	0	0	0	0	48.38%
Equity	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
IRB TOTAL	**6,073**	**627**	**86**	**11**	**18**	**48**	**56.02%**	**5,718**	**920**	**148**	**9**	**19**	**67**	**45.53%**	**5,488**	**1,088**	**211**	**8**	**16**	**86**	**40.68%**

2023 EU-wide Stress Test: Credit risk IRB

KBC Group NV

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	1,277	59	4	1	1	2	40.00%	1,230	103	8	1	1	3	40.00%	1,193	136	12	1	1	5	40.00%
	Institutions	79	8	7	0	0	3	42.02%	72	15	8	0	0	3	38.30%	67	19	9	0	0	3	34.99%
	Corporates	1,303	267	112	7	13	86	76.83%	1,206	327	148	6	13	100	67.60%	1,155	343	183	5	10	114	62.12%
	Corporates - Of Which: Specialised Lending	34	5	1	0	0	0	17.50%	31	7	2	0	0	0	17.53%	29	8	3	0	0	1	17.55%
	Corporates - Of Which: SME	24	3	0	0	0	0	49.04%	22	4	1	0	0	0	48.85%	21	5	1	0	0	1	48.76%
	Retail	58	8	2	0	0	1	55.46%	53	11	3	0	0	2	63.97%	51	13	3	0	0	2	68.32%
	Retail - Secured on real estate property	1	0	0	0	0	0	26.94%	1	0	0	0	0	0	31.40%	1	0	0	0	0	0	33.53%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	33.68%	0	0	0	0	0	0	33.72%	0	0	0	0	0	0	33.74%
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	26.75%	1	0	0	0	0	0	31.27%	1	0	0	0	0	0	33.51%
	Retail - Qualifying Revolving	0	0	0	0	0	0	26.84%	0	0	0	0	0	0	26.79%	0	0	0	0	0	0	26.75%
	Retail - Other Retail	57	8	2	0	0	1	56.33%	52	11	2	0	0	2	64.80%	50	12	3	0	0	2	69.09%
	Retail - Other Retail - Of Which: SME	56	8	2	0	0	1	55.89%	52	11	2	0	0	2	64.66%	50	12	3	0	0	2	69.05%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	73.87%	0	0	0	0	0	0	72.79%	0	0	0	0	0	0	71.87%
	Equity	26	0	0	0	0	0	-	26	0	0	0	0	0	-	26	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**2,743**	**342**	**125**	**9**	**14**	**92**	**73.25%**	**2,587**	**456**	**167**	**8**	**14**	**108**	**64.77%**	**2,492**	**511**	**207**	**7**	**11**	**124**	**59.76%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	197	9	0	0	0	0	40.00%	190	16	0	0	0	0	40.00%	185	21	0	0	0	0	40.00%
	Institutions	337	31	1	0	0	0	2.74%	309	56	3	0	0	0	2.74%	287	75	7	0	0	0	2.74%
	Corporates	2,211	406	135	13	19	67	49.28%	2,067	495	191	11	18	89	46.42%	1,993	516	243	9	15	109	44.72%
	Corporates - Of Which: Specialised Lending	360	49	41	4	2	21	51.32%	327	71	52	3	3	26	50.53%	310	78	61	3	2	30	49.66%
	Corporates - Of Which: SME	247	54	8	1	3	4	54.40%	239	58	13	1	2	6	50.12%	234	58	17	1	2	8	48.22%
	Retail	156	21	3	1	1	3	94.34%	145	30	5	1	1	4	90.25%	140	33	7	1	1	6	88.52%
	Retail - Secured on real estate property	13	2	0	0	0	0	30.74%	12	2	0	0	0	0	35.96%	12	2	1	0	0	0	38.75%
	Retail - Secured on real estate property - Of Which: SME	6	1	0	0	0	0	48.38%	5	1	0	0	0	0	48.01%	5	1	0	0	0	0	47.79%
	Retail - Secured on real estate property - Of Which: non-SME	7	1	0	0	0	0	26.83%	7	1	0	0	0	0	30.19%	7	1	0	0	0	0	32.55%
	Retail - Qualifying Revolving	2	0	0	0	0	0	27.91%	2	1	0	0	0	0	27.83%	1	1	0	0	0	0	27.76%
	Retail - Other Retail	142	18	3	1	1	3	103.27%	131	27	4	1	1	4	96.61%	126	30	6	1	1	6	93.85%
	Retail - Other Retail - Of Which: SME	138	17	3	1	1	3	103.85%	128	25	4	1	1	4	97.05%	123	28	6	1	1	6	94.24%
	Retail - Other Retail - Of Which: non-SME	4	1	0	0	0	0	45.19%	3	2	0	0	0	0	41.01%	3	2	0	0	0	0	38.37%
	Equity	0	0	0	0	0	0	-	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	-	0	0	0	0	0	0	-
	IRB TOTAL	**2,902**	**466**	**139**	**14**	**20**	**69**	**49.87%**	**2,712**	**596**	**200**	**12**	**19**	**93**	**46.70%**	**2,605**	**646**	**257**	**10**	**15**	**115**	**44.71%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	87	4	0	0	0	0	40.00%	84	7	1	0	0	0	40.00%	81	9	1	0	0	0	40.00%
	Institutions	315	31	1	0	0	0	2.74%	284	59	5	0	0	0	2.74%	264	75	9	0	0	0	2.74%
	Corporates	1,230	230	84	13	18	52	61.56%	1,091	323	129	11	20	72	55.59%	1,015	353	175	9	17	91	52.18%
	Corporates - Of Which: Specialised Lending	261	47	5	2	3	2	35.95%	228	73	13	2	4	4	34.01%	210	83	21	1	4	7	32.97%
	Corporates - Of Which: SME	11	6	1	0	0	0	47.36%	11	5	1	0	0	1	47.72%	11	4	2	0	0	1	47.97%
	Retail	36	5	1	0	0	1	71.21%	33	7	1	0	0	1	75.81%	31	9	2	0	0	2	77.74%
	Retail - Secured on real estate property	3	0	0	0	0	0	21.57%	3	0	0	0	0	0	25.02%	3	0	0	0	0	0	27.89%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	18.32%	0	0	0	0	0	0	18.37%	0	0	0	0	0	0	18.39%
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	21.64%	3	0	0	0	0	0	25.39%	3	0	0	0	0	0	28.67%
	Retail - Qualifying Revolving	1	0	0	0	0	0	30.05%	1	0	0	0	0	0	29.87%	1	0	0	0	0	0	29.74%
	Retail - Other Retail	32	4	1	0	0	1	80.07%	29	7	1	0	0	1	81.64%	27	8	2	0	0	1	82.33%
	Retail - Other Retail - Of Which: SME	30	4	0	0	0	0	75.64%	28	6	1	0	0	1	80.41%	26	7	2	0	0	1	81.84%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	87.34%	1	0	0	0	0	0	86.28%	1	1	0	0	0	0	85.21%
	Equity	1	0	0	0	0	0	-	1	0	0	0	0	0	-	1	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,669**	**271**	**86**	**14**	**18**	**52**	**60.58%**	**1,492**	**397**	**137**	**11**	**21**	**73**	**53.67%**	**1,393**	**446**	**187**	**9**	**17**	**94**	**50.11%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA

KBC Group NV

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
KBC Group NV	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	5.098	0	27	0	5.098	0	0	0	0	0	0.00%
	Regional governments or local authorities	335	2	67	0	335	0	2	0	0	1	50.99%
	Public sector entities	13	3	4	4	11	2	3	0	0	0	2.68%
	Multilateral Development Banks	389	0	0	0	389	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	727	2	125	0	380	0	2	0	0	2	99.72%
	Corporates	5.503	110	4.829	86	5.269	210	110	26	8	50	44.95%
	of which: SME	2.449	67	1.907	69	2.281	167	67	17	2	26	39.46%
	Retail	3.680	218	2.467	95	3.354	327	218	55	9	121	56.19%
	of which: SME	1.344	79	746	45	1.022	323	79	17	6	32	39.93%
	Secured by mortgages on immovable property	3.137	0	1.188	0	3.137	1	0	15	0	0	0.00%
	of which: SME	598	0	235	0	598	0	0	5	0	0	0.00%
	Items associated with particularly high risk	44	0	65	0	44	0	0	1	0	0	0.00%
	Covered bonds	33	0	3	0	33	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	120	0	22	0	120	0	0	0	0	0	0.00%
	Equity	38	0	49	0	16	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	3.162	0	2.153	0	3.162	0	0	0	0	0	0.00%
	Standardised Total	22.280	338	10.999	185	21.348	539	338	98	17	179	53.00%

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
BELGIUM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	88	0	0	0	88	0	0	0	0	0	0.00%
	Regional governments or local authorities	4	0	1	0	4	0	0	0	0	0	0.00%
	Public sector entities	4	3	1	4	4	0	3	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	18	0	5	0	18	0	0	0	0	0	0.00%
	Corporates	440	0	422	1	440	0	0	0	0	0	0.00%
	of which: SME	61	0	47	0	61	0	0	0	0	0	0.00%
	Retail	20	0	12	0	20	0	0	0	0	0	100.00%
	of which: SME	19	0	11	0	19	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1,345	0	1,138	0	1,345	0	0	0	0	0	0.00%
	Standardised Total	1,920	3	1,579	4	1,920	0	3	0	0	0	0.67%

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
CZECH REPUBLIC	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	86	0	0	0	86	0	0	0	0	0	0.00%
	Regional governments or local authorities	1	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	57	0	19	0	57	0	0	0	0	0	0.00%
	Corporates	249	2	225	1	230	19	2	0	6	0	29.03%
	of which: SME	115	2	98	1	114	1	2	0	0	0	29.03%
	Retail	38	4	28	0	36	1	4	0	0	4	93.55%
	of which: SME	2	1	1	0	2	0	1	0	0	1	98.90%
	Secured by mortgages on immovable property	1	0	1	0	1	1	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	5	0	13	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	224	0	232	0	224	0	0	0	0	0	0.00%
	Standardised Total	660	6	517	1	634	21	6	0	6	5	76.57%

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SLOVAKIA	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	34	0	0	0	34	0	0	0	0	0	0.00%
	Regional governments or local authorities	241	0	48	0	241	0	0	0	0	0	100.00%
	Public sector entities	4	0	2	0	2	2	0	0	0	0	63.64%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	56	0	17	0	56	0	0	0	0	0	0.00%
	Corporates	622	18	506	8	431	191	18	3	2	11	60.07%
	of which: SME	499	15	385	7	334	166	15	2	2	9	59.50%
	Retail	1.069	38	680	30	744	325	38	4	8	13	34.89%
	of which: SME	637	26	359	24	314	323	26	3	6	8	32.37%
	Secured by mortgages on immovable property	464	0	168	0	464	0	0	5	0	0	0.00%
	of which: SME	25	0	9	0	25	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	1	0	3	0	1	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	517	0	195	0	517	0	0	0	0	0	0.00%
	Standardised Total	3.009	56	1.624	38	2.491	517	56	12	10	24	43.07%

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KBC Group NV

BULGARIA

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	3,952	0	0	0	3,952	0	0	0	0	0	0.00%
Regional governments or local authorities	67	1	13	0	67	0	1	0	0	1	50.34%
Public sector entities	5	0	1	0	5	0	0	0	0	0	0.00%
Multilateral Development Banks	6	0	0	0	6	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	43	0	19	0	39	0	0	0	0	0	0.00%
Corporates	3,707	87	3,294	75	3,684	0	87	22	0	35	40.41%
of which: SME	1,753	50	1,362	60	1,751	0	50	14	0	17	33.66%
Retail	2,478	163	1,709	63	2,478	0	163	47	0	93	57.75%
of which: SME	649	53	365	21	649	0	53	10	0	22	42.58%
Secured by mortgages on immovable property	2,644	0	981	0	2,644	0	0	9	0	0	0.00%
of which: SME	547	0	206	0	547	0	0	3	0	0	0.00%
Items associated with particularly high risk	44	0	85	0	44	0	0	1	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	10	0	11	0	9	0	0	0	0	0	0.00%
Securitisation											
Other exposures	626	0	284	0	626	0	0	0	0	0	0.00%
Standardised Total	**13,581**	**249**	**6,378**	**138**	**13,553**	**0**	**249**	**79**	**0**	**128**	**51.65%**

HUNGARY

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	472	0	0	0	472	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	21	0	8	0	21	0	0	0	0	0	0.00%
Corporates	70	0	67	0	69	0	0	1	0	0	0.00%
of which: SME	13	0	10	0	13	0	0	0	0	0	0.00%
Retail	4	1	2	0	3	1	1	0	0	1	88.16%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	6	0	6	0	2	0	0	0	0	0	0.00%
Securitisation											
Other exposures	181	0	2	0	181	0	0	0	0	0	0.00%
Standardised Total	**754**	**1**	**85**	**0**	**748**	**1**	**1**	**1**	**0**	**1**	**88.16%**

IRELAND

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	37	0	0	0	37	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	7	0	1	0	7	0	0	0	0	0	0.00%
Corporates	5	0	4	0	5	0	0	0	0	0	0.00%
of which: SME	5	0	4	0	5	0	0	0	0	0	0.00%
Retail	65	8	31	1	65	0	8	4	0	7	89.51%
of which: SME	37	0	10	0	37	0	0	4	0	0	0.00%
Secured by mortgages on immovable property	26	0	38	0	26	0	0	1	0	0	0.00%
of which: SME	26	0	19	0	26	0	0	1	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	1	0	1	0	1	0	0	0	0	0	0.00%
Standardised Total	**141**	**8**	**75**	**1**	**141**	**0**	**8**	**5**	**0**	**7**	**89.51%**

FRANCE

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	60	0	0	0	60	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	2	0	0	0	2	0	0	0	0	0	0.00%
Corporates	229	0	134	0	229	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	0	0	0	0	50.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	65	0	65	0	65	0	0	0	0	0	0.00%
Standardised Total	**356**	**0**	**199**	**0**	**356**	**0**	**0**	**0**	**0**	**0**	**50.00%**

2023 EU-wide Stress Test: Credit risk STA

KBC Group NV

UNITED STATES

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	167	0	0	0	167	0	0	0	0	0	0.00%
Regional governments or local authorities	23	0	5	0	23	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	19	0	4	0	19	0	0	0	0	0	0.00%
Corporates	9	0	9	0	9	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	120	0	22	0	120	0	0	0	0	0	0.00%
Equity	15	0	15	0	4	0	0	0	0	0	0.00%
Securitisation											
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	**353**	**0**	**55**	**0**	**342**	**0**	**0**	**0**	**0**	**0**	**0.00%**

NETHERLANDS

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	3	0	1	0	3	0	0	0	0	0	0.00%
Corporates	39	0	39	0	38	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	0	0	0	0	50.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	**42**	**0**	**40**	**0**	**41**	**0**	**0**	**0**	**0**	**0**	**50.00%**

UNITED KINGDOM

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	290	0	9	0	17	0	0	0	0	0	0.00%
Corporates	7	0	5	0	7	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	1	4	0	1	1	0	4	0	0	3	82.38%
of which: SME	0	0	0	0	0	0	0	0	0	0	100.00%
Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	**298**	**4**	**14**	**1**	**25**	**0**	**4**	**0**	**0**	**3**	**82.38%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA

KBC Group NV

KBC Group NV

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	4,882	187	29	11	2	12	40.00%	4,681	358	58	11	3	23	40.00%	4,494	516	88	11	4	35	40.00%
Regional governments or local authorities	325	9	3	0	0	1	39.57%	317	16	4	0	0	1	34.89%	309	23	5	0	0	2	32.32%
Public sector entities	11	2	3	0	0	1	40.51%	11	2	3	0	0	1	40.04%	11	2	3	0	0	1	39.59%
Multilateral Development Banks	361	28	4	0	0	6	2.38%	327	50	2	0	0	0	2.38%	319	67	4	0	6	0	2.38%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	349	31	8	0	1	7	52.66%	322	56	10	0	1	7	76.25%	303	73	12	0	1	8	62.85%
Corporates	5,000	443	146	10	30	84	57.54%	4,727	620	192	10	33	104	54.17%	4,569	782	253	10	31	130	51.36%
of which: SME	2,248	183	83	2	23	41	49.76%	2,210	191	101	2	21	50	48.18%	2,190	193	132	2	18	61	46.53%
Retail	3,065	562	270	14	49	164	60.61%	2,927	627	343	15	54	203	59.39%	2,816	649	431	14	51	252	58.32%
of which: SME	1,035	287	102	2	21	57	55.69%	1,044	254	126	2	18	71	56.10%	1,044	226	154	2	15	86	56.09%
Secured by mortgages on immovable property	2,967	167	3	0	2	0	16.46%	2,901	227	9	1	3	1	13.07%	2,841	277	19	1	4	2	11.99%
of which: SME	590	7	1	0	0	0	29.75%	584	12	3	0	1	1	32.54%	578	15	5	0	1	2	33.50%
Items associated with particularly high risk	43	1	0	0	0	0	49.91%	42	2	0	0	0	0	49.91%	41	3	0	0	0	0	49.91%
Covered bonds	30	3	0	0	0	0	2.38%	28	4	0	0	0	0	2.38%	27	6	0	0	0	0	2.38%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	110	8	2	1	0	2	75.82%	104	12	4	1	0	3	75.82%	99	15	6	1	0	4	75.82%
Equity	16	0	0	0	0	0	0.00%	16	0	0	0	0	0	0.00%	16	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	3,162	0	0	0	0	0	0.00%	3,162	0	0	0	0	0	0.00%	3,162	0	0	0	0	0	0.00%
Standardised Total	20,321	1,439	464	37	84	271	58.34%	19,626	1,974	625	39	95	345	55.22%	19,008	2,396	821	37	90	434	52.86%

BELGIUM

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	84	4	0	0	0	0	40.00%	81	7	0	0	0	0	40.00%	79	9	0	0	0	0	40.00%
Regional governments or local authorities	4	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%
Public sector entities	4	0	3	0	0	1	40.00%	4	0	3	0	0	1	40.00%	4	0	3	0	0	1	40.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	17	1	0	0	0	0	2.38%	16	2	0	0	0	0	2.38%	15	3	0	0	0	0	2.38%
Corporates	388	46	6	1	1	2	29.57%	353	75	13	1	2	4	28.96%	333	87	20	1	2	6	28.79%
of which: SME	55	6	0	0	0	0	44.99%	49	11	1	0	0	0	44.94%	45	14	2	0	0	1	44.91%
Retail	18	3	0	0	0	0	51.27%	16	4	0	0	0	0	47.37%	15	5	1	0	0	1	46.16%
of which: SME	17	2	0	0	0	0	44.35%	15	4	0	0	0	0	44.35%	14	4	1	0	0	0	44.35%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	1,345	0	0	0	0	0	0.00%	1,345	0	0	0	0	0	0.00%	1,345	0	0	0	0	0	0.00%
Standardised Total	1,861	53	9	1	1	3	32.87%	1,819	88	16	1	2	5	31.03%	1,794	105	24	1	2	7	30.30%

CZECH REPUBLIC

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	81	5	0	0	0	0	40.00%	81	5	0	0	0	0	40.00%	79	7	0	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Public sector entities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	48	8	0	0	1	0	23.35%	41	15	1	0	1	0	14.09%	36	18	2	0	0	0	13.09%
Corporates	213	33	4	0	1	1	29.33%	105	46	10	1	1	2	19.57%	178	55	17	0	1	3	16.18%
of which: SME	105	9	3	0	0	1	36.56%	95	16	6	0	1	1	24.60%	86	21	10	0	1	2	19.90%
Retail	33	4	5	0	0	4	89.09%	31	6	5	0	0	4	83.36%	29	7	6	0	0	5	77.79%
of which: SME	2	0	1	0	0	1	96.93%	2	0	1	0	0	1	92.78%	1	0	1	0	0	1	87.56%
Secured by mortgages on immovable property	1	0	0	0	0	0	7.94%	1	0	0	0	0	0	7.97%	1	0	0	0	0	0	7.99%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	224	0	0	0	0	0	0.00%	224	0	0	0	0	0	0.00%	224	0	0	0	0	0	0.00%
Standardised Total	603	49	9	1	2	5	60.36%	573	72	16	1	2	7	40.41%	548	87	26	1	2	8	30.61%

SLOVAKIA

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	33	1	0	0	0	0	40.00%	32	2	0	0	0	0	40.00%	31	3	0	0	0	0	40.00%
Regional governments or local authorities	233	7	1	0	0	0	41.86%	226	14	1	0	0	1	40.98%	220	19	2	0	0	1	40.67%
Public sector entities	2	2	0	0	0	0	61.38%	1	2	0	0	0	0	59.66%	1	2	0	0	0	0	58.19%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	50	6	0	0	0	0	17.28%	46	10	0	0	0	0	17.28%	42	14	0	0	0	0	17.28%
Corporates	425	184	32	1	23	21	66.45%	419	174	47	1	20	29	61.01%	412	162	66	1	17	38	57.74%
of which: SME	329	158	27	1	22	18	67.23%	326	147	42	1	20	26	62.17%	320	136	59	1	17	35	59.18%
Retail	733	314	60	1	23	39	65.34%	728	293	86	2	20	54	62.98%	721	272	115	2	17	70	61.19%
of which: SME	338	278	46	1	21	33	70.32%	364	240	69	1	17	46	66.82%	360	208	94	1	14	61	64.66%
Secured by mortgages on immovable property	448	15	1	0	1	0	15.67%	436	25	3	0	1	1	15.57%	426	32	7	0	1	1	15.81%
of which: SME	22	2	0	0	0	0	44.59%	20	4	1	0	0	0	49.65%	19	5	1	0	0	1	52.28%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	517	0	0	0	0	0	0.00%	517	0	0	0	0	0	0.00%	517	0	0	0	0	0	0.00%
Standardised Total	2,442	528	94	3	46	61	64.87%	2,406	520	138	3	41	84	60.89%	2,371	504	189	3	36	110	58.15%

2023 EU-wide Stress Test: Credit risk STA

KBC Group NV

BULGARIA

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	3,786	138	27	10	2	11	40.00%	3,628	270	54	10	3	21	40.00%	3,476	395	80	10	4	32	40.00%
Regional governments or local authorities	66	0	2	0	0	1	38.81%	66	0	2	0	0	1	31.68%	65	0	3	0	0	1	26.79%
Public sector entities	5	0	0	0	0	0	1.00%	5	0	0	0	0	0	1.00%	5	0	0	0	0	0	1.00%
Multilateral Development Banks	6	0	0	0	0	0	1.00%	6	0	0	0	0	0	1.00%	6	0	0	0	0	0	1.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	39	0	0	0	0	0	1.00%	39	0	0	0	0	0	1.00%	39	0	0	0	0	0	1.00%
Corporates	3,526	151	94	3	5	52	55.10%	3,385	280	106	4	9	57	53.66%	3,235	409	128	3	9	66	51.96%
of which: SME	1,741	8	53	1	0	22	41.53%	1,731	13	56	1	0	23	40.38%	1,720	19	61	1	0	24	38.93%
Retail	2,214	233	191	12	26	108	56.64%	2,091	310	237	13	34	133	56.06%	1,994	348	285	12	35	164	55.64%
of which: SME	646	3	54	0	0	23	42.34%	642	5	55	0	0	23	41.89%	638	7	57	0	0	23	41.26%
Secured by mortgages on immovable property	2,493	159	2	0	2	0	12.48%	2,460	198	6	0	2	0	8.05%	2,391	241	12	0	3	1	7.11%
of which: SME	564	2	1	0	0	0	20.23%	561	4	2	0	0	0	21.06%	558	6	4	0	0	1	21.25%
Items associated with particularly high risk	43	1	0	0	0	0	49.91%	42	2	0	0	0	0	49.91%	41	3	0	0	0	0	49.91%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	9	0	0	0	0	0	0.00%	9	0	0	0	0	0	0.00%	9	0	0	0	0	0	0.00%
Securitisation																						
Other exposures	626	0	0	0	0	0	0.00%	626	0	0	0	0	0	0.00%	626	0	0	0	0	0	0.00%
Standardised Total	12,814	672	316	25	34	172	54.43%	12,337	1,060	405	27	49	212	52.48%	11,888	1,396	519	26	49	265	51.00%

HUNGARY

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	450	20	2	1	0	1	40.00%	430	38	3	1	0	1	40.00%	413	54	5	1	0	2	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	19	1	0	0	0	0	14.64%	18	3	0	0	0	0	14.64%	17	3	0	0	0	0	14.64%
Corporates	68	2	0	0	0	0	33.09%	67	3	0	0	0	0	35.52%	67	3	0	0	0	0	35.95%
of which: SME	12	1	0	0	0	0	24.77%	11	1	0	0	0	0	29.15%	11	2	0	0	0	0	30.22%
Retail	3	1	1	0	0	1	83.58%	3	1	1	0	0	1	81.14%	3	1	1	0	0	1	79.13%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	19.34%	0	0	0	0	0	0	18.22%	0	0	0	0	0	0	17.61%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%
Securitisation																						
Other exposures	181	0	0	0	0	0	0.00%	181	0	0	0	0	0	0.00%	181	0	0	0	0	0	0.00%
Standardised Total	722	25	3	1	0	1	52.96%	700	45	5	1	0	2	48.11%	682	61	6	1	0	3	45.85%

IRELAND

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	34	3	0	0	0	0	2.38%	32	4	0	0	0	0	2.38%	31	6	0	0	0	0	2.38%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	7	1	0	0	0	0	2.38%	7	1	0	0	0	0	2.38%	6	1	0	0	0	0	2.38%
Corporates	5	1	0	0	0	0	66.96%	5	1	0	0	0	0	66.45%	4	1	0	0	0	0	66.23%
of which: SME	5	1	0	0	0	0	67.48%	5	1	0	0	0	0	67.38%	4	1	0	0	0	0	67.34%
Retail	58	7	8	0	0	7	88.64%	53	11	8	0	0	7	87.59%	49	15	9	0	0	8	86.41%
of which: SME	33	4	0	0	0	0	67.48%	31	5	1	0	0	0	67.38%	30	6	1	0	0	1	67.34%
Secured by mortgages on immovable property	23	2	0	0	0	0	67.40%	22	4	0	0	0	0	67.32%	21	4	1	0	0	0	67.28%
of which: SME	23	2	0	0	0	0	67.48%	22	4	0	0	0	0	67.38%	21	4	1	0	0	0	67.34%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																						
Other exposures	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
Standardised Total	128	13	8	0	0	7	87.51%	119	21	9	0	0	8	85.17%	113	27	10	0	0	8	82.83%

FRANCE

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	57	3	0	0	0	0	40.00%	55	5	0	0	0	0	40.00%	53	6	0	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	2	0	0	0	0	0	2.38%	2	0	0	0	0	0	2.38%	2	0	0	0	0	0	2.38%
Corporates	211	15	4	3	0	3	75.79%	199	23	7	2	0	6	75.79%	191	28	11	2	0	8	75.79%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	49.96%	0	0	0	0	0	0	49.93%	0	0	0	0	0	0	49.87%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	39.49%	0	0	0	0	0	0	39.49%	0	0	0	0	0	0	39.49%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																						
Other exposures	65	0	0	0	0	0	0.00%	65	0	0	0	0	0	0.00%	65	0	0	0	0	0	0.00%
Standardised Total	335	17	4	3	0	3	75.24%	320	28	8	3	0	6	75.23%	311	34	11	2	0	8	75.15%

2023 EU-wide Stress Test: Credit risk STA

KBC Group NV

UNITED STATES

(mln EUR, %)	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	159	7	0	0	0	0	40.00%	153	13	0	0	0	0	40.00%	149	17	1	0	0	0	40.00%
Regional governments or local authorities	22	1	0	0	0	0	40.00%	21	2	0	0	0	0	40.00%	21	2	0	0	0	0	40.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	17	1	0	0	0	0	2.38%	16	3	0	0	0	0	2.38%	15	4	0	0	0	0	2.38%
Corporates	9	1	0	0	0	0	75.82%	8	1	0	0	0	0	75.82%	8	1	0	0	0	0	75.82%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	18.92%	0	0	0	0	0	0	18.91%	0	0	0	0	0	0	18.92%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	110	8	2	1	0	2	75.82%	104	12	4	1	0	3	75.82%	99	15	6	1	0	4	75.82%
Equity	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	**321**	**18**	**2**	**2**	**0**	**2**	**72.24%**	**307**	**30**	**5**	**2**	**0**	**3**	**71.31%**	**296**	**39**	**7**	**2**	**0**	**5**	**69.80%**

NETHERLANDS

(mln EUR, %)	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	3	0	0	0	0	0	2.38%	2	0	0	0	0	0	2.38%	2	1	0	0	0	0	2.38%
Corporates	35	2	1	0	0	1	75.77%	33	4	1	0	0	1	75.77%	31	5	2	0	0	1	75.77%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	49.98%	0	0	0	0	0	0	49.95%	0	0	0	0	0	0	49.93%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	**38**	**3**	**1**	**0**	**0**	**1**	**74.51%**	**35**	**4**	**1**	**0**	**0**	**1**	**74.48%**	**34**	**5**	**2**	**0**	**0**	**1**	**74.44%**

UNITED KINGDOM

(mln EUR, %)	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	15	1	0	0	0	0	2.38%	14	2	0	0	0	0	2.38%	14	3	0	0	0	0	2.38%
Corporates	6	0	0	0	0	0	75.79%	6	1	0	0	0	0	75.79%	6	1	0	0	0	0	75.79%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	0	0	4	0	0	3	82.38%	0	0	4	0	0	3	82.37%	0	0	4	0	0	3	82.36%
of which: SME	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
Secured by mortgages on immovable property	1	0	0	0	0	0	39.44%	1	0	0	0	0	0	39.44%	1	0	0	0	0	0	39.44%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	**23**	**2**	**4**	**0**	**0**	**3**	**81.25%**	**21**	**3**	**4**	**0**	**0**	**3**	**79.48%**	**20**	**4**	**4**	**0**	**0**	**3**	**77.67%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk STA

KBC Group NV

		Adverse Scenario																							
		31/12/2023							31/12/2024							31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
KBC Group NV	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	4,859	187	32	16	3	21	40.00%	4,647	357	93	14	4	37	40.00%	4,453	512	132	13	5	53	40.00%
	Regional governments or local authorities	325	9	3	0	0	1	35.17%	316	16	5	0	0	1	31.67%	308	23	6	0	0	2	29.82%
	Public sector entities	11	2	3	0	0	1	40.14%	11	2	3	0	0	1	39.52%	11	2	3	0	0	1	38.96%
	Multilateral Development Banks	353	35	2	0	0	0	2.73%	320	64	5	0	0	0	2.74%	299	81	5	0	0	0	2.74%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	342	37	8	0	1	7	85.65%	308	67	13	0	1	8	60.51%	286	85	17	0	1	8	47.71%
	Corporates	4,852	549	188	40	64	119	63.42%	4,402	862	325	26	74	193	59.41%	4,127	1,015	448	21	63	256	57.20%
	of which: SME	2,224	188	102	10	35	57	55.92%	2,152	200	157	6	31	83	52.94%	2,112	207	186	5	27	99	50.68%
	Retail	2,968	619	310	37	86	201	64.93%	2,729	709	459	19	85	297	64.70%	2,651	684	552	18	71	362	64.38%
	of which: SME	1,024	282	118	6	32	76	64.11%	1,012	243	169	3	25	109	64.58%	1,005	222	196	3	21	126	64.03%
	Secured by mortgages on immovable property	2,958	172	7	4	3	2	25.41%	2,898	298	31	2	5	7	22.52%	2,747	335	55	2	6	12	21.42%
	of which: SME	585	9	4	2	1	1	33.29%	569	17	12	1	1	4	34.21%	559	21	19	1	1	7	34.70%
	Items associated with particularly high risk	43	1	0	0	0	0	57.70%	40	3	1	0	0	1	57.77%	38	4	2	0	0	1	57.81%
	Covered bonds	30	3	0	0	0	0	2.74%	27	6	0	0	0	0	2.74%	25	7	1	0	0	0	2.74%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	105	10	5	3	0	4	92.72%	96	15	9	3	1	8	92.73%	90	18	12	2	0	11	92.75%
	Equity	16	0	0	0	0	0	0.00%	16	0	0	0	0	0	0.00%	16	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	3,162	0	0	0	0	0	0.00%	3,162	0	0	0	0	0	0.00%	3,162	0	0	0	0	0	0.00%
	Standardised Total	20,023	1,623	579	101	157	357	61.73%	18,885	2,397	943	66	170	553	58.61%	18,213	2,766	1,245	57	146	706	56.66%

		Adverse Scenario																							
		31/12/2023							31/12/2024							31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	84	4	0	0	0	0	40.00%	81	7	0	0	0	0	40.00%	79	9	0	0	0	0	40.00%
	Regional governments or local authorities	4	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%
	Public sector entities	4	0	3	0	0	1	40.00%	4	0	3	0	0	1	40.00%	4	0	3	0	0	1	40.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	17	1	0	0	0	0	2.74%	15	3	0	0	0	0	2.74%	14	4	0	0	0	0	2.74%
	Corporates	383	51	7	3	1	3	36.07%	335	89	17	1	1	7	41.93%	312	102	27	1	2	10	38.46%
	of which: SME	54	7	1	0	0	0	53.36%	46	14	1	0	0	1	68.51%	42	17	2	0	0	1	63.30%
	Retail	18	2	0	0	0	0	57.60%	15	5	0	0	0	0	68.89%	14	6	1	0	0	0	63.25%
	of which: SME	17	2	0	0	0	0	52.56%	15	4	0	0	0	0	67.90%	13	5	1	0	0	0	62.81%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	1,345	0	0	0	0	0	0.00%	1,345	0	0	0	0	0	0.00%	1,345	0	0	0	0	0	0.00%
	Standardised Total	1,854	59	10	3	1	4	37.31%	1,798	104	20	1	2	8	41.78%	1,771	122	31	1	2	12	38.77%

		Adverse Scenario																							
		31/12/2023							31/12/2024							31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CZECH REPUBLIC	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	81	3	0	0	0	0	40.00%	81	5	0	0	0	0	40.00%	78	7	0	0	0	0	40.00%
	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	46	10	0	0	1	0	26.86%	38	16	2	0	1	0	16.61%	33	20	4	0	1	1	15.33%
	Corporates	206	37	7	1	2	2	30.30%	187	49	14	1	2	3	23.45%	169	57	24	1	2	5	20.50%
	of which: SME	101	12	4	0	1	2	37.52%	90	18	8	1	1	2	28.43%	81	22	14	0	1	3	24.43%
	Retail	32	5	5	0	1	4	87.40%	28	8	6	0	1	5	79.35%	25	9	8	0	1	6	73.24%
	of which: SME	2	0	1	0	0	1	95.02%	2	0	1	0	0	1	90.24%	1	0	1	0	0	1	84.30%
	Secured by mortgages on immovable property	1	0	0	0	0	0	17.05%	1	0	0	0	0	0	17.10%	1	0	0	0	0	0	17.12%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	224	0	0	0	0	0	0.00%	224	0	0	0	0	0	0.00%	224	0	0	0	0	0	0.00%
	Standardised Total	593	56	12	1	4	7	53.53%	559	79	23	1	4	9	39.05%	531	94	37	1	4	12	31.99%

		Adverse Scenario																							
		31/12/2023							31/12/2024							31/12/2025									
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVAKIA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	33	1	0	0	0	0	40.00%	32	2	0	0	0	0	40.00%	31	3	0	0	0	0	40.00%
	Regional governments or local authorities	233	7	1	0	0	0	41.57%	226	14	2	0	0	1	40.74%	219	19	2	0	0	1	40.51%
	Public sector entities	2	2	0	0	0	0	61.00%	3	2	0	0	0	0	58.59%	3	2	0	0	0	0	56.93%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	50	6	0	0	0	0	19.87%	44	12	0	0	0	0	19.87%	39	17	0	0	0	0	19.87%
	Corporates	420	178	42	4	34	29	68.53%	406	160	74	1	28	48	64.92%	398	152	91	1	25	58	63.67%
	of which: SME	325	154	36	4	33	26	70.99%	314	136	64	1	27	44	68.73%	309	128	78	1	24	53	67.91%
	Retail	727	306	74	5	33	53	71.31%	712	275	120	2	27	85	70.65%	704	259	144	2	23	101	69.71%
	of which: SME	333	271	58	4	31	45	75.67%	329	222	101	1	24	75	74.45%	345	197	121	1	19	89	73.73%
	Secured by mortgages on immovable property	446	15	3	1	1	1	21.36%	427	23	14	1	2	3	20.46%	413	28	22	1	2	5	20.22%
	of which: SME	22	2	0	0	0	0	54.26%	20	4	1	0	0	1	59.65%	18	5	2	0	0	1	61.20%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	517	0	0	0	0	0	0.00%	517	0	0	0	0	0	0.00%	517	0	0	0	0	0	0.00%
	Standardised Total	2,429	515	120	11	68	83	68.87%	2,367	487	210	5	56	137	65.07%	2,323	480	261	4	49	164	62.97%

2023 EU-wide Stress Test: Credit risk STA

KBC Group NV

BULGARIA

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	3,765	138	40	14	2	19	40.00%	3,398	269	85	13	4	34	40.00%	3,440	392	119	12	4	48	40.00%
Regional governments or local authorities	66	0	2	0	0	1	32.89%	65	0	3	0	0	1	26.18%	65	0	4	0	0	1	21.96%
Public sector entities	5	0	0	0	0	0	1.00%	5	0	0	0	0	0	1.00%	5	0	0	0	0	0	1.00%
Multilateral Development Banks	6	0	0	0	0	0	1.15%	6	0	0	0	0	0	1.15%	6	0	0	0	0	0	1.15%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	39	0	0	0	0	0	1.15%	39	0	3	0	0	0	1.15%	39	0	0	0	3	0	1.15%
Corporates	3,414	243	115	20	25	70	60.84%	3,110	474	187	13	40	105	56.24%	2,891	639	261	10	33	143	54.89%
of which: SME	1,726	13	61	5	1	30	48.41%	1,691	27	83	4	2	36	43.03%	1,665	36	100	3	2	41	40.73%
Retail	2,126	295	216	31	51	132	60.91%	1,918	404	316	17	56	193	61.20%	1,858	398	393	16	47	241	61.46%
of which: SME	649	5	97	2	0	29	51.48%	627	10	65	1	1	32	48.54%	618	17	71	1	1	33	46.80%
Secured by mortgages on immovable property	2,485	154	4	2	2	1	23.97%	2,357	270	12	1	3	4	21.20%	2,311	301	31	1	4	6	19.83%
of which: SME	540	4	4	2	0	1	26.21%	526	8	18	1	1	3	27.27%	521	11	16	1	1	4	28.00%
Items associated with particularly high risk	43	1	0	0	0	0	57.28%	40	3	1	0	0	1	57.77%	38	4	2	0	0	1	57.81%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	9	0	0	0	0	0	0.00%	9	0	0	0	0	0	0.00%	9	0	0	0	0	0	0.00%
Securitisation																						
Other exposures	626	0	0	0	0	0	0.00%	626	0	0	0	0	0	0.00%	626	0	0	0	0	0	0.00%
Standardised Total	12,584	832	387	67	81	223	57.70%	11,774	1,419	609	44	104	338	55.44%	11,286	1,707	810	39	88	440	54.39%

HUNGARY

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	449	20	2	1	0	1	40.00%	428	38	6	1	0	2	40.00%	410	54	8	1	0	3	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	19	2	0	0	0	0	16.84%	17	4	0	0	0	0	16.84%	16	4	0	0	0	0	16.84%
Corporates	64	5	0	0	0	0	33.87%	32	36	2	0	0	1	39.80%	45	21	4	0	0	2	41.71%
of which: SME	11	2	0	0	0	0	25.45%	8	4	1	0	0	0	31.71%	8	3	1	0	0	0	32.77%
Retail	2	1	1	0	0	1	83.29%	2	1	1	0	0	1	80.66%	2	1	1	0	0	1	78.95%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	20.31%	0	0	0	0	0	0	19.83%	0	0	0	0	0	0	19.54%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%
Securitisation																						
Other exposures	181	0	0	0	0	0	0.00%	181	0	0	0	0	0	0.00%	181	0	0	0	0	0	0.00%
Standardised Total	718	29	4	2	0	2	50.32%	662	79	9	1	0	4	43.92%	656	80	13	1	0	6	43.26%

IRELAND

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	34	3	0	0	0	0	2.74%	31	5	0	0	0	0	2.74%	30	7	0	0	0	0	2.74%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	7	1	0	0	0	0	2.24%	6	1	0	0	0	0	2.24%	6	1	0	0	0	0	2.24%
Corporates	5	1	0	0	0	0	77.31%	4	1	0	0	0	0	76.79%	4	1	0	0	0	0	76.52%
of which: SME	5	1	0	0	0	0	77.81%	4	1	0	0	0	0	77.73%	4	1	0	0	0	0	77.69%
Retail	57	8	8	0	0	7	88.49%	50	13	9	0	0	8	87.03%	46	17	10	0	0	9	85.95%
of which: SME	32	4	0	0	0	0	77.81%	29	6	1	0	0	1	77.73%	28	7	2	0	0	1	77.69%
Secured by mortgages on immovable property	23	3	0	0	0	0	77.76%	21	4	1	0	0	1	77.68%	20	5	1	0	0	1	77.64%
of which: SME	23	3	0	0	0	0	77.81%	21	4	1	0	0	1	77.73%	20	5	1	0	0	1	77.69%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																						
Other exposures	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
Standardised Total	125	15	9	1	1	8	86.80%	113	25	11	1	1	9	83.42%	106	31	12	0	1	10	81.15%

FRANCE

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	57	3	0	0	0	0	40.00%	55	5	0	0	0	0	40.00%	53	6	0	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	2	0	0	0	0	0	2.24%	2	0	0	0	0	0	2.24%	2	0	0	0	0	0	2.24%
Corporates	205	18	7	6	1	7	94.35%	187	28	14	5	1	13	94.37%	176	33	20	4	1	18	94.39%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	49.97%	0	0	0	0	0	0	49.91%	0	0	0	0	0	0	49.85%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	55.80%	0	0	0	0	0	0	55.80%	0	0	0	0	0	0	55.80%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																						
Other exposures	65	0	0	0	0	0	0.00%	65	0	0	0	0	0	0.00%	65	0	0	0	0	0	0.00%
Standardised Total	328	21	7	6	1	7	93.80%	308	33	14	5	1	13	93.81%	296	40	20	4	1	19	93.75%

2023 EU-wide Stress Test: Credit risk STA

KBC Group NV

Adverse Scenario

(mln EUR, %)		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	159	7	1	0	0	0	40.00%	153	13	1	0	0	0	40.00%	148	17	1	0	0	1	40.00%
	Regional governments or local authorities	22	1	0	0	0	0	40.00%	21	2	0	0	0	0	40.00%	21	2	0	0	0	0	40.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	17	2	0	0	0	0	2.74%	15	3	0	0	0	0	2.74%	14	4	0	0	0	0	2.74%
	Corporates	8	1	0	0	0	0	92.72%	8	1	1	0	0	1	92.73%	7	1	1	0	0	1	92.75%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	26.86%	0	0	0	0	0	0	26.80%	0	0	0	0	0	0	26.77%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	105	10	5	3	0	4	92.72%	96	15	9	3	1	8	92.73%	90	18	12	2	0	11	92.75%
	Equity	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**316**	**21**	**6**	**4**	**1**	**5**	**85.88%**	**297**	**34**	**11**	**3**	**1**	**9**	**84.91%**	**285**	**42**	**15**	**3**	**1**	**12**	**84.07%**

Adverse Scenario

(mln EUR, %)		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	3	0	0	0	0	0	2.74%	2	0	0	0	0	0	2.74%	2	1	0	0	0	0	2.74%
	Corporates	34	3	1	1	0	1	95.05%	31	5	2	1	0	2	95.07%	30	5	3	1	0	3	95.08%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	49.98%	0	0	0	0	0	0	49.95%	0	0	0	0	0	0	49.92%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**37**	**3**	**1**	**1**	**0**	**1**	**93.52%**	**34**	**5**	**2**	**1**	**0**	**2**	**93.52%**	**32**	**6**	**3**	**1**	**0**	**3**	**93.20%**

Adverse Scenario

(mln EUR, %)		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	15	2	0	0	0	0	2.74%	14	3	0	0	0	0	2.74%	13	4	0	0	0	0	2.74%
	Corporates	6	1	0	0	0	0	95.93%	5	1	1	0	0	1	95.96%	5	1	1	0	0	1	95.99%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0	4	0	0	3	82.37%	0	0	4	0	0	3	82.35%	0	0	4	0	0	3	82.33%
	of which: SME	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
	Secured by mortgages on immovable property	1	0	0	0	0	0	55.81%	1	0	0	0	0	0	55.81%	1	0	0	0	0	0	55.81%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	**23**	**2**	**4**	**0**	**0**	**3**	**81.79%**	**20**	**4**	**4**	**0**	**0**	**4**	**79.34%**	**19**	**5**	**5**	**0**	**0**	**4**	**77.61%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
KBC Group NV	**Central banks**														
	Central governments														
	Institutions														
	Corporates	786	135	315	72	439	254	401	292	40	34	3	3	1	3%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	518	23	231	17	225	132	246	161	23	10	0	1	1	4.72%
	Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**787**	**135**	**315**	**72**	**440**	**254**	**401**	**292**	**40**	**34**	**3**	**3**	**1**	**3.35%**

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
BELGIUM	**Central banks**														
	Central governments														
	Institutions														
	Corporates	235	0	76	0	105	87	108	91	17	14	0	2	1	5%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**236**	**0**	**76**	**0**	**105**	**87**	**108**	**91**	**17**	**14**	**0**	**2**	**1**	5%

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
CZECH REPUBLIC	**Central banks**														
	Central governments														
	Institutions														
	Corporates	399	0	209	0	129	112	231	199	23	20	0	2	0	2%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**399**	**0**	**209**	**0**	**129**	**112**	**231**	**199**	**23**	**20**	**0**	**2**	**0**	2%

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
SLOVAKIA	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	135	0	72	130	55	0	0	0	0	3	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**135**	**0**	**72**	**130**	**55**	**0**	**0**	**0**	**0**	**3**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

BULGARIA

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

HUNGARY

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	152	0	29	0	76	0	62	2	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**152**	**0**	**29**	**0**	**76**	**0**	**62**	**2**	**0**	**0**	**0**	**0**	**0**	-

IRELAND

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

FRANCE

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
UNITED STATES	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
NETHERLANDS	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
UNITED KINGDOM	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

(mln EUR, %)

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
KBC Group NV	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	439	0	401	0	40	0	0	0	1	3%	439	0	401	0	40	0	0	0	1	3%	439	0	401	0	40	0	0	0	1	3%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	105	0	108	0	17	0	0	0	1	5%	105	0	108	0	17	0	0	0	1	5%	105	0	108	0	17	0	0	0	1	5%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CZECH REPUBLIC	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	129	0	231	0	23	0	0	0	0	2%	129	0	231	0	23	0	0	0	0	2%	129	0	231	0	23	0	0	0	0	2%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVAKIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	130	0	0	0	0	0	0	0	0	-	130	0	0	0	0	0	0	0	0	-	130	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
HUNGARY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	76	0	86	0	0	0	0	0	0	-	76	0	86	0	0	0	0	0	0	-	76	0	86	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
IRELAND	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

Public guarantees - Baseline Scenario

(mln EUR, %)

		31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

		31/12/2024									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

		31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)

		31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

		31/12/2024									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

		31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)

		31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

		31/12/2024									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

		31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks										
	Central governments										
	Institutions										
	Corporates	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity										
	Securitisation										
	Other non-credit obligation assets										
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

(mln EUR, %)

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
KBC Group NV	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	439	0	401	0	40	0	0	0	1	3%	439	0	401	0	40	0	0	0	1	3%	439	0	401	0	40	0	0	0	1	3%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	105	0	108	0	17	0	0	0	1	5%	105	0	108	0	17	0	0	0	1	5%	105	0	108	0	17	0	0	0	1	5%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CZECH REPUBLIC	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	129	0	231	0	23	0	0	0	0	2%	129	0	231	0	23	0	0	0	0	2%	129	0	231	0	23	0	0	0	0	2%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVAKIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	130	0	0	0	0	0	0	0	0	-	130	0	0	0	0	0	0	0	0	-	130	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
HUNGARY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	76	0	86	0	0	0	0	0	0	-	76	0	86	0	0	0	0	0	0	-	76	0	86	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
IRELAND	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

Public guarantees - Adverse Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
KBC Group NV	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	43	22	34	27	6	5	3	0	0	0	0	0%
	of which: SME	43	22	34	27	6	5	3	0	0	0	0	0%
	Retail	14	7	10	8	3	3	1	0	0	0	0	0%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	57	29	44	35	9	8	1	0	0	0	0	0%

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	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	
	Retail	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	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CZECH REPUBLIC	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	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	
	Retail	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	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVAKIA	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	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	
	Retail	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	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

	(mln EUR, %)	Public guarantee - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	41	22	34	27	6	5	1	0	0	0	0	2%
	of which: SME	40	22	33	27	6	5	0	0	0	0	0	2%
	Retail	14	7	10	8	3	3	0	0	0	0	0	0%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	57	29	44	35	9	8	1	0	0	0	0	1%

	(mln EUR, %)	Public guarantee - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
HUNGARY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	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	-
	Retail	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	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantee - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
IRELAND	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	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	-
	Retail	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	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantee - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	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	-
	Retail	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	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	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	-
	Retail	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	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	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	-
	Retail	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	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	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	-
	Retail	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	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
KBC Group NV	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	34	0	6	0	0	0	0	0	0	2.33%	34	0	6	0	0	0	0	0	0	2.33%	34	0	6	0	0	0	0	0	0	2.33%
	of which: SME																														
	Retail	10	0	3	0	0	0	0	0	0	0.00%	10	0	3	0	0	0	0	0	0	0.00%	10	0	3	0	0	0	0	0	0	0.00%
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CZECH REPUBLIC	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVAKIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

Public guarantees - Baseline Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	34	0	6	0	0	0	0	0	0	2.33%	34	0	6	0	0	0	0	0	0	2.33%	34	0	5	0	0	0	0	0	0	2.33%
	of which: SME																														
	Retail	10	0	3	0	0	0	0	0	0	0.00%	10	0	3	0	0	0	0	0	0	0.00%	10	0	3	0	0	0	0	0	0	0.00%
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
HUNGARY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
IRELAND	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

Public guarantees - Baseline Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	-		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	-		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	-		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	-		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
KBC Group NV	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	34	0	6	0	0	0	0	0	0	2.33%	34	0	6	0	0	0	0	0	0	2.33%	34	0	6	0	0	0	0	0	0	2.33%
	of which: SME																														
	Retail	10	0	3	0	0	0	0	0	0	0.00%	10	0	3	0	0	0	0	0	0	0.00%	10	0	3	0	0	0	0	0	0	0.00%
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CZECH REPUBLIC	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVAKIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

Public guarantees - Adverse Scenario

BULGARIA (mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	34	0	6	0	0	0	0	0	0	2.33%	34	0	6	0	0	0	0	0	0	2.33%	34	0	5	0	0	0	0	0	0	2.33%
of which: SME																														
Retail	10	0	3	0	0	0	0	0	0	0.00%	10	0	3	0	0	0	0	0	0	0.00%	10	0	1	0	0	0	0	0	0	0.00%
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

HUNGARY (mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

IRELAND (mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

Public guarantees - Adverse Scenario

FRANCE (mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Securitisations

KBC Group NV

		Actual	Baseline Scenario			Adverse Scenario		
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Exposure values	SEC-IRBA	0						
	SEC-SA	176						
	SEC-ERBA	0						
	SEC-IAA	0						
	Total	**176**						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	26	33	38	42	38	50	66
	SEC-ERBA	0	0	0	0	0	0	0
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	**26**	**33**	**38**	**42**	**38**	**50**	**66**
Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Stress Test: Risk exposure amounts

KBC Group NV

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	91,396	93,323	93,306	93,975	96,404	101,040	100,177
Risk exposure amount for securitisations and re-securitisations	26	33	38	42	38	50	66
Risk exposure amount other credit risk	91,370	93,290	93,268	93,932	96,366	100,989	100,111
Risk exposure amount for market risk	3,903	3,903	3,903	3,903	4,405	4,449	4,441
Risk exposure amount for operational risk	12,184	12,184	12,184	12,184	12,184	12,184	12,184
Other risk exposure amounts	2,445	2,445	2,445	2,445	468	468	468
Total risk exposure amount	**109,928**	**111,856**	**111,838**	**112,507**	**113,461**	**118,140**	**117,269**
Total Risk exposure amount (transitional)	**109,883**	**111,810**	**111,802**	**112,507**	**113,209**	**118,068**	**117,269**
Total Risk exposure amount (fully loaded)	**109,928**	**111,856**	**111,838**	**112,507**	**113,461**	**118,140**	**117,269**

2023 EU-wide Stress Test: Capital

KBC Group NV

		(mln EUR, %)	IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A	**OWN FUNDS**		**20,265**	**21,504**	**22,385**	**22,914**	**16,967**	**16,609**	**16,947**
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**16,925**	**17,862**	**18,773**	**19,622**	**13,279**	**12,893**	**13,415**
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		6,945	6,945	6,945	6,945	6,945	6,945	6,945
	A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
	A.1.2	Retained earnings		12,072	13,075	14,037	15,007	9,651	9,610	10,097
	A.1.3	Accumulated other comprehensive income		-714	-714	-714	-714	-1,150	-1,150	-1,150
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-1,077	-1,077	-1,077	-1,077	-1,368	-1,368	-1,368
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		421	421	421	421	276	276	276
	A.1.3.3	Other OCI contributions		-58	-58	-58	-58	-58	-58	-58
	A.1.4	Other Reserves		0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters		864	864	864	864	765	765	765
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-31	-31	-31	-31	-120	-120	-120
	A.1.7.2	Cash flow hedge reserve		936	936	936	936	926	926	926
	A.1.7.3	Other adjustments		-40	-40	-40	-40	-40	-40	-40
	A.1.8	(-) Intangible assets (including Goodwill)		-1,787	-1,809	-1,760	-1,641	-1,809	-1,760	-1,641
	A.1.8.1	of which: Goodwill (-)		-1,178	-1,178	-1,178	-1,178	-1,178	-1,178	-1,178
	A.1.8.2	of which: Software assets (-)		-600	-622	-573	-454	-622	-573	-454
	A.1.8.3	of which: Other intangible assets (-)		-9	-9	-9	-9	-9	-9	-9
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-172	-81	-61	-58	-1,190	-1,207	-979
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets		-143	-143	-143	-143	-31	-31	-31
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		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

2023 EU-wide Stress Test: Capital

KBC Group NV

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		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
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-28	-89	-196	-389	-79	-174	-342
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-130	-130	-130	-130	-130	-130	-130
	A.1.20	CET1 capital elements or deductions - other		-90	-110	-115	-120	-110	-115	-120
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-179	-148	-224	-219	-872	-601	-499
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	59	59	59	59	59	59	59	59
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		7	18	18	18	18	18	18
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		157	152	261	254	1,187	800	655
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		30	46	78	76	356	240	196
	A.1.22	Transitional adjustments		108	53	46	0	416	140	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		108	53	46	0	416	140	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		108	53	46	0	416	140	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

KBC Group NV

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**1,500**	**1,500**	**1,500**	**1,500**	**1,500**	**1,500**	**1,500**
	A.2.1	Additional Tier 1 Capital instruments		1,500	1,500	1,500	1,500	1,500	1,500	1,500
	A.2.2	(-) Excess deduction from T2 items over T2 capital		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
	A.2.4	Additional Tier 1 transitional adjustments		0	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)**		**18,425**	**19,362**	**20,273**	**21,122**	**14,779**	**14,393**	**14,915**
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**1,840**	**2,142**	**2,112**	**1,792**	**2,188**	**2,216**	**2,031**
	A.4.1	Tier 2 Capital instruments		1,998	1,998	1,998	1,998	1,998	1,998	1,998
	A.4.2	Other Tier 2 Capital components and deductions		-216	-8	-8	-206	11	39	33
	A.4.3	Tier 2 transitional adjustments		58	152	121	0	179	179	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-121	-28	-58	0	0	0	0
	A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	**TOTAL RISK EXPOSURE AMOUNT**		**109,928**	**111,856**	**111,838**	**112,507**	**113,461**	**118,140**	**117,269**
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	**Adjustments due to IFRS 9 transitional arrangements**		**-45**	**-46**	**-37**	**0**	**-253**	**-73**	**0**
CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio**		**15.40%**	**15.98%**	**16.79%**	**17.44%**	**11.73%**	**10.92%**	**11.44%**
	C.2	**Tier 1 Capital ratio**		**16.77%**	**17.32%**	**18.13%**	**18.77%**	**13.05%**	**12.19%**	**12.72%**
	C.3	**Total Capital ratio**		**18.44%**	**19.23%**	**20.02%**	**20.37%**	**14.99%**	**14.07%**	**14.45%**
Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**		**16,817**	**17,809**	**18,728**	**19,622**	**12,863**	**12,753**	**13,415**
	D.2	**TIER 1 CAPITAL (fully loaded)**		**18,317**	**19,309**	**20,228**	**21,122**	**14,363**	**14,253**	**14,915**
	D.3	**TOTAL CAPITAL (fully loaded)**		**20,099**	**21,299**	**22,218**	**22,914**	**16,372**	**16,289**	**16,947**

2023 EU-wide Stress Test: Capital

KBC Group NV

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		15.30%	15.92%	16.75%	17.44%	11.34%	10.79%	11.44%
	E.2	Tier 1 Capital ratio		16.66%	17.26%	18.09%	18.77%	12.66%	12.06%	12.72%
	E.3	Total Capital ratio		18.28%	19.04%	19.87%	20.37%	14.43%	13.79%	14.45%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		346,614	346,614	346614	346614	346614	346614	346614
	H.2	Total leverage ratio exposures (fully loaded)		346,481	346,481	346481	346481	346481	346481	346481
	H.3	Leverage ratio (transitional)		5.32%	5.59%	5.85%	6.09%	4.26%	4.15%	4.30%
	H.4	Leverage ratio (fully loaded)		5.29%	5.57%	5.84%	6.10%	4.15%	4.11%	4.30%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.40%	0.77%	0.78%	0.78%	0.77%	0.78%	0.78%
	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
	P.6	Combined buffer		4.59%	4.96%	4.97%	4.97%	4.96%	4.97%	4.97%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%
	R.1.1	of which: CET1		1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%
	R.1.2	of which: AT1		0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.86%	9.86%	9.86%	9.86%	9.86%	9.86%	9.86%
	R.2.1	of which: CET1		5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.45%	14.82%	14.83%	14.83%	14.82%	14.83%	14.83%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.14%	10.51%	10.52%	10.52%	10.51%	10.52%	10.52%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		16,925						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			17,862	18,773	19,622	13,279	12,893	13,415
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		109,928						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			111,856	111,838	112,507	113,461	118,140	117,269
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		15.40%	15.97%	16.79%	17.44%	11.70%	10.91%	11.44%

2023 EU-wide Stress Test: P&L

KBC Group NV

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	4,733	5,228	5,253	5,321	3,551	4,415	4,678
Interest income	10,848	12,941	12,844	12,272	15,628	15,985	15,097
Interest expense	-6,116	-7,713	-7,592	-6,951	-12,078	-11,570	-10,220
Dividend income	20	20	20	20	10	11	12
Net fee and commission income	2,257	2,257	2,257	2,257	1,658	1,860	2,059
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	563	159	159	159	-163	119	119
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					-74		
Other operating income not listed above, net	-133	104	91	85	-290	17	0
Total operating income, net	7,439	7,768	7,779	7,841	4,691	6,422	6,868
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-180	-885	-683	-620	-2,864	-1,607	-1,259
Other income and expenses not listed above, net	-3,710	-4,052	-4,360	-4,455	-5,219	-4,874	-4,846
Profit or (-) loss before tax from continuing operations	3,549	2,831	2,737	2,765	-3,392	-59	762
Tax expenses or (-) income related to profit or loss from continuing operations	-491	-824	-813	-825	1,018	18	-229
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	**3,058**	**2,007**	**1,923**	**1,940**	**-2,374**	**-42**	**534**
Amount of dividends paid and minority interests after MDA-related adjustments	1,718	1,003	962	970	46	0	46
Attributable to owners of the parent net of estimated dividends	1,340	1,003	962	970	-2,421	-42	487
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	46	220
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		2,007	1,923	1,940	-2,374	-42	534

2023 EU-wide Stress Test: Major capital measures and realised losses

KBC Group NV

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
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 (+/-)	500

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0