2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

KBC Group NV

RowNum	(mln EUR, %)	1 Actual 31/12/2024	2 Restatement CRR3 31/12/2024	3 Baseline Scenario 31/12/2025	4 Baseline Scenario 31/12/2026	5 Baseline Scenario 31/12/2027	6 Adverse Scenario 31/12/2025	7 Adverse Scenario 31/12/2026	8 Adverse Scenario 31/12/2027
1	Net interest income	5,157		5,832	5,949	5,896	4,434	4,811	4,967
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	202		263	263	263	-54	156	156
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-223		-790	-723	-638	-2,665	-2,088	-1,789
4	**Profit or (-) loss for the year**	**3,333**		**2,624**	**2,707**	**2,641**	**-1,169**	**85**	**457**
5	Coverage ratio: non-performing exposure (%)	47.38%		44.70%	40.42%	37.66%	44.62%	41.26%	40.32%
6	Common Equity Tier 1 capital	17,972	17,901	19,200	20,273	21,291	15,337	15,184	15,362
7	Total Risk exposure amount (all transitional adjustments included)	119,945	120,453	120,611	121,357	122,107	123,968	127,410	128,841
8	**Common Equity Tier 1 ratio, %**	**14.98%**	**14.86%**	**15.92%**	**16.70%**	**17.44%**	**12.37%**	**11.92%**	**11.92%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**14.98%**	**14.56%**	**15.63%**	**16.46%**	**17.22%**	**12.15%**	**11.75%**	**11.82%**
10	Tier 1 capital	19,836	19,765	21,064	22,137	23,155	17,201	17,048	17,226
11	Total leverage ratio exposures	360,010		360,010	360,010	360,010	360,010	360,010	360,010
12	**Leverage ratio, %**	**5.51%**	**5.49%**	**5.85%**	**6.15%**	**6.43%**	**4.78%**	**4.74%**	**4.78%**
13	**Fully loaded leverage ratio, %**	**5.51%**	**5.49%**	**5.85%**	**6.15%**	**6.43%**	**4.78%**	**4.74%**	**4.78%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

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

2025 EU-wide Stress Test: Credit risk IRB

KBC Group NV

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			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							
1		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3		Regional governments or local authorities	3,268	0	96	0	870	0	13	0	3,122	163	0	1	1	0	-
4		Public sector entities	3,212	17	0	0	961	1	0	0	3,085	94	17	2	0	8	45.14%
5		Institutions			6,594	0			2,136	0	4,547	53	0	2	0	0	-
6		Corporates	48,058	1,593	27,343	874	24,517	2,239	19,128	0	68,169	5,557	2,467	133	156	1,336	54.14%
7		Corporates - Of Which: Specialised Lending	10,657	381	78	0	4,953	452	69	0	10,428	126	381	11	25	170	44.67%
8		Corporates - Of Which: SME general corporates	20,685	701	265	88	9,266	1,165	116	0	18,322	2,487	790	89	53	377	47.72%
9		Corporates - Of Which: Purchased receivables	1,262	49	2,352	53	686	84	996	0	3,603	11	101	0	1	11	11.15%
10		Retail	89,197	822			11,569	1,300			83,697	5,498	822	24	120	261	31.76%
11	KBC Group NV	Retail - Secured by residential estate property	65,777	360			6,375	655			63,437	2,340	360	5	49	52	14.50%
12		Retail - Qualifying Revolving	923	2			88	6			653	270	2	0	2	1	51.48%
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	22,497	460			5,106	639			19,607	2,888	460	19	70	208	45.15%
15		Retail - Other Retail - Of Which: SME	13,622	296			2,798	414			11,727	1,894	296	10	32	125	42.34%
16		Retail - Other Retail - Of Which: non-SME	8,875	164			2,308	225			7,880	994	164	9	38	82	50.23%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	129	0			5,419	0			120	25	0	0	0	0	-
21		TOTAL	**143,863**	**2,432**	**34,033**	**874**	**43,335**	**3,539**	**21,277**	**0**	162,740	11,390	3,306	162	277	1,604	48.53%

* Restated 31/12/2024:

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			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							
22		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		Regional governments or local authorities	1,770	0	16	0	572	0	5	0	1,679	102	0	0	0	0	-
25		Public sector entities	2,855	17	0	0	898	1	0	0	2,736	91	17	2	0	8	45.14%
26		Institutions			334	0			151	0	273	3	0	0	0	0	-
27		Corporates	33,418	1,208	13,304	506	17,126	1,811	9,290	0	42,329	3,712	1,714	97	113	883	51.53%
28		Corporates - Of Which: Specialised Lending	5,149	293	0	0	2,848	405	0	0	5,017	57	293	4	23	118	40.21%
29		Corporates - Of Which: SME general corporates	16,605	558	59	88	7,292	966	37	0	14,612	2,021	647	75	36	304	46.95%
30		Corporates - Of Which: Purchased receivables	689	31	1,008	18	312	61	410	0	1,690	6	48	0	1	0	0.35%
31		Retail	65,139	537			6,076	879			60,666	4,472	537	13	75	166	30.99%
32	BELGIUM	Retail - Secured by residential estate property	46,347	217			2,617	416			44,664	1,684	217	2	34	33	15.19%
33		Retail - Qualifying Revolving	907	2			86	6			644	263	2	0	2	1	49.77%
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	17,885	318			3,373	457			15,359	2,525	318	11	40	132	41.63%
36		Retail - Other Retail - Of Which: SME	13,281	290			2,594	379			11,394	1,886	290	10	32	123	42.24%
37		Retail - Other Retail - Of Which: non-SME	4,604	28			779	78			3,964	640	28	1	8	10	35.29%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	128	0			129	0			117	18	0	0	0	0	-
42		TOTAL	**103,309**	**1,762**	**13,654**	**506**	**24,801**	**2,690**	**9,446**	**0**	107,799	8,397	2,268	113	189	1,057	46.62%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			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							
43		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45		Regional governments or local authorities	388	0	80	0	79	0	8	0	450	17	0	0	0	0	-
46		Public sector entities	57	0	0	0	27	0	0	0	55	2	0	0	0	0	-
47		Institutions			996	0			237	0	679	44	0	2	0	0	-
48		Corporates	8,973	150	4,183	3	3,635	133	2,639	0	11,588	1,146	153	23	32	97	63.19%
49		Corporates - Of Which: Specialised Lending	3,575	11	73	0	1,065	7	64	0	3,549	25	11	4	2	8	78.12%
50		Corporates - Of Which: SME general corporates	3,249	104	114	0	1,488	114	51	0	2,897	363	104	14	16	58	55.68%
51		Corporates - Of Which: Purchased receivables	3	1	6	0	3	0	1	0	9	0	1	0	0	0	42.62%
52		Retail	22,718	263			5,062	365			21,764	955	263	10	42	85	32.26%
53	CZECH REPUBLIC	Retail - Secured by residential estate property	18,626	135			3,615	221			17,998	628	135	2	14	18	13.14%
54		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	4,092	128			1,446	144			3,766	326	128	8	28	67	52.45%
57		Retail - Other Retail - Of Which: SME	15	1			8	2			10	5	1	0	0	0	24.56%
58		Retail - Other Retail - Of Which: non-SME	4,077	127			1,439	142			3,755	322	127	8	28	67	52.70%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	0	0			0	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	1	0			1	0			3	7	0	0	0	0	-
63		TOTAL	**32,137**	**413**	**5,260**	**3**	**8,804**	**498**	**2,884**	**0**	34,537	2,171	416	35	75	182	43.66%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			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							
64		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Institutions			168	0			57	0	162	1	0	0	0	0	-
69		Corporates	34	0	193	0	16	0	130	0	218	4	0	0	0	0	-
70		Corporates - Of Which: Specialised Lending	27	0	1	0	11	0	2	0	27	0	0	0	0	0	-
71		Corporates - Of Which: SME general corporates	3	0	0	0	1	0	0	0	0	2	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	33	0	0	0	4	0	33	0	0	0	0	0	-
73		Retail	431	7			110	8			417	14	7	0	1	3	45.24%
74	SLOVAKIA	Retail - Secured by residential estate property	352	2			77	7			346	6	2	0	0	0	6.36%
75		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
77		Retail - Other Retail	79	5			33	2			71	8	5	0	1	3	61.82%
78		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	79	5			33	2			71	8	5	0	1	3	61.82%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Equity	0	0			0	0			0	0	0	0	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
84		TOTAL	**465**	**7**	**361**	**0**	**126**	**8**	**187**	**0**	798	19	7	0	1	3	45.24%

2025 EU-wide Stress Test: Credit risk IRB

KBC Group NV

Restated 31/12/2024*

RowNum	Country	(mln EUR, %)	1 Exposure values A-IRB Non-defaulted	2 Exposure values A-IRB Defaulted	3 Exposure values F-IRB Non-defaulted	4 Exposure values F-IRB Defaulted	5 Risk exposure amounts A-IRB Non-defaulted	6 Risk exposure amounts A-IRB Defaulted	7 Risk exposure amounts F-IRB Non-defaulted	8 Risk exposure amounts F-IRB Defaulted	9 Stage 1 exposure	10 Stage 2 exposure	11 Stage 3 exposure	12 Stock of provisions for Stage 1 exposure	13 Stock of provisions for Stage 2 exposure	14 Stock of provisions for Stage 3 exposure	15 Coverage Ratio - Stage 3 exposure
85	BULGARIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
89		Institutions			2	0			1	0	0	0	0	0	0	0	-
90		Corporates	9	0	48	0	6	0	32	0	44	12	0	0	1	0	-
91		Corporates - Of Which: Specialised Lending	9	0	0	0	6	0	0	0	0	9	0	0	1	0	-
92		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
94		Retail	9	0			2	0			8	1	0	0	0	0	60.71%
95		Retail - Secured by residential estate property	7	0			1	0			6	0	0	0	0	0	50.00%
96		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
98		Retail - Other Retail	2	0			1	0			2	0	0	0	0	0	62.50%
99		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	1	0			1	0			1	0	0	0	0	0	62.50%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		Equity	0	0			0	0			0	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
105		TOTAL	**17**	**0**	**50**	**0**	**8**	**0**	**33**	**0**	52	13	0	0	1	0	60.71%

Restated 31/12/2024*

RowNum	Country	(mln EUR, %)	1 Exposure values A-IRB Non-defaulted	2 Exposure values A-IRB Defaulted	3 Exposure values F-IRB Non-defaulted	4 Exposure values F-IRB Defaulted	5 Risk exposure amounts A-IRB Non-defaulted	6 Risk exposure amounts A-IRB Defaulted	7 Risk exposure amounts F-IRB Non-defaulted	8 Risk exposure amounts F-IRB Defaulted	9 Stage 1 exposure	10 Stage 2 exposure	11 Stage 3 exposure	12 Stock of provisions for Stage 1 exposure	13 Stock of provisions for Stage 2 exposure	14 Stock of provisions for Stage 3 exposure	15 Coverage Ratio - Stage 3 exposure
106	HUNGARY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Institutions			18	0			8	0	12	0	0	0	0	0	-
111		Corporates	35	0	33	0	22	0	19	0	51	8	0	0	0	0	-
112		Corporates - Of Which: Specialised Lending	8	0	0	0	2	0	0	0	8	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	8	0	0	0	3	0	0	0	8	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	2	0	5	0	3	0	1	0	8	0	0	0	0	0	-
115		Retail	7	0			2	1			7	0	0	0	0	0	23.08%
116		Retail - Secured by residential estate property	4	0			1	0			4	0	0	0	0	0	-
117		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
119		Retail - Other Retail	3	0			1	1			3	0	0	0	0	0	23.08%
120		Retail - Other Retail - Of Which: SME	1	0			1	1			1	0	0	0	0	0	0.00%
121		Retail - Other Retail - Of Which: non-SME	1	0			0	0			1	0	0	0	0	0	60.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		Equity	0	0			0	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
126		TOTAL	**42**	**0**	**51**	**0**	**24**	**1**	**27**	**0**	69	8	0	0	0	0	23.08%

Restated 31/12/2024*

RowNum	Country	(mln EUR, %)	1 Exposure values A-IRB Non-defaulted	2 Exposure values A-IRB Defaulted	3 Exposure values F-IRB Non-defaulted	4 Exposure values F-IRB Defaulted	5 Risk exposure amounts A-IRB Non-defaulted	6 Risk exposure amounts A-IRB Defaulted	7 Risk exposure amounts F-IRB Non-defaulted	8 Risk exposure amounts F-IRB Defaulted	9 Stage 1 exposure	10 Stage 2 exposure	11 Stage 3 exposure	12 Stock of provisions for Stage 1 exposure	13 Stock of provisions for Stage 2 exposure	14 Stock of provisions for Stage 3 exposure	15 Coverage Ratio - Stage 3 exposure
127	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		Regional governments or local authorities	201	0	0	0	35	0	0	0	201	0	0	0	0	0	-
130		Public sector entities	74	0	0	0	22	0	0	0	74	0	0	0	0	0	-
131		Institutions			654	0			211	0	365	0	0	0	0	0	-
132		Corporates	1,159	48	1,229	17	715	79	1,053	0	2,229	141	65	3	3	40	61.43%
133		Corporates - Of Which: Specialised Lending	408	0	2	0	145	0	2	0	406	2	0	0	0	0	-
134		Corporates - Of Which: SME general corporates	162	9	0	0	89	24	0	0	140	21	9	0	0	1	6.98%
135		Corporates - Of Which: Purchased receivables	175	0	65	0	147	0	22	0	240	0	0	0	0	0	100.00%
136		Retail	84	2			26	4			79	5	2	0	0	0	29.56%
137		Retail - Secured by residential estate property	44	1			5	4			42	2	1	0	0	0	20.61%
138		Retail - Qualifying Revolving	3	0			0	0			2	1	0	0	0	0	50.00%
139		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
140		Retail - Other Retail	37	0			20	1			36	1	0	0	0	0	75.00%
141		Retail - Other Retail - Of Which: SME	31	0			19	0			30	0	0	0	0	0	66.67%
142		Retail - Other Retail - Of Which: non-SME	6	0			2	0			5	1	0	0	0	0	76.19%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
144		Equity	0	0			0	0			0	0	0	0	0	0	-
145		Securitisation															
146		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
147		TOTAL	**1,518**	**49**	**1,883**	**17**	**797**	**83**	**1,263**	**0**	2,948	146	66	3	3	40	60.67%

Restated 31/12/2024*

RowNum	Country	(mln EUR, %)	1 Exposure values A-IRB Non-defaulted	2 Exposure values A-IRB Defaulted	3 Exposure values F-IRB Non-defaulted	4 Exposure values F-IRB Defaulted	5 Risk exposure amounts A-IRB Non-defaulted	6 Risk exposure amounts A-IRB Defaulted	7 Risk exposure amounts F-IRB Non-defaulted	8 Risk exposure amounts F-IRB Defaulted	9 Stage 1 exposure	10 Stage 2 exposure	11 Stage 3 exposure	12 Stock of provisions for Stage 1 exposure	13 Stock of provisions for Stage 2 exposure	14 Stock of provisions for Stage 3 exposure	15 Coverage Ratio - Stage 3 exposure
148	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
150		Regional governments or local authorities	359	0	0	0	124	0	0	0	315	44	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Institutions			0	0			0	0	0	0	0	0	0	0	-
153		Corporates	556	0	1,221	57	342	2	978	0	1,638	24	57	1	0	51	88.69%
154		Corporates - Of Which: Specialised Lending	269	0	2	0	106	0	1	0	262	0	0	0	0	0	-
155		Corporates - Of Which: SME general corporates	15	0	0	0	8	0	0	0	8	7	0	0	0	0	-
156		Corporates - Of Which: Purchased receivables	97	0	319	0	64	1	159	0	417	0	0	0	0	0	0.00%
157		Retail	80	0			32	1			79	1	0	0	0	0	33.33%
158		Retail - Secured by residential estate property	25	0			4	0			24	1	0	0	0	0	0.00%
159		Retail - Qualifying Revolving	1	0			0	0			0	0	0	0	0	0	0.00%
160		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
161		Retail - Other Retail	55	0			29	1			54	0	0	0	0	0	44.00%
162		Retail - Other Retail - Of Which: SME	51	0			28	0			51	0	0	0	0	0	100.00%
163		Retail - Other Retail - Of Which: non-SME	3	0			1	1			3	0	0	0	0	0	41.67%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		Equity	0	0			0	0			0	0	0	0	0	0	-
166		Securitisation															
167		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
168		TOTAL	**995**	**1**	**1,221**	**57**	**498**	**3**	**978**	**0**	2,032	69	58	1	0	51	88.37%

2025 EU-wide Stress Test: Credit risk IRB

KBC Group NV

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			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							
169	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
171		Regional governments or local authorities	101	0	0	0	21	0	0	0	101	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Institutions			117	0			24	0	34	2	0	0	0	0	-
174		Corporates	216	0	1,319	64	101	0	1,034	0	1,464	68	65	0	0	61	94.06%
175		Corporates - Of Which: Specialised Lending	38	0	0	0	3	0	0	0	38	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	34	0	0	0	19	0	0	0	21	13	0	0	0	0	-
177		Corporates - Of Which: Purchased receivables	31	0	244	0	7	0	65	0	275	0	0	0	0	0	-
178		Retail	64	0			24	0			62	2	0	0	0	0	-
179		Retail - Secured by residential estate property	28	0			3	0			27	1	0	0	0	0	-
180		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
182		Retail - Other Retail	35	0			21	0			35	0	0	0	0	0	-
183		Retail - Other Retail - Of Which: SME	34	0			21	0			34	0	0	0	0	0	-
184		Retail - Other Retail - Of Which: non-SME	1	0			0	0			1	0	0	0	0	0	-
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
186		Equity	0	0			0	0			0	0	0	0	0	0	-
187		Securitisation															
188		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
189		**TOTAL**	**381**	**0**	**1,436**	**64**	**146**	**0**	**1,058**	**0**	1,661	72	65	0	0	61	94.06%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			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							
190	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
194		Institutions			163	0			23	0	132	0	0	0	0	0	-
195		Corporates	988	9	1,374	30	907	8	813	0	2,082	114	39	3	3	24	63.30%
196		Corporates - Of Which: Specialised Lending	372	0	0	0	546	0	0	0	341	30	0	1	0	0	-
197		Corporates - Of Which: SME general corporates	121	1	3	0	66	0	3	0	124	0	1	0	0	1	100.00%
198		Corporates - Of Which: Purchased receivables	21	3	56	0	5	8	14	0	77	0	3	0	0	0	0.00%
199		Retail	52	1			9	1			48	4	1	0	0	0	41.38%
200		Retail - Secured by residential estate property	33	0			3	1			31	2	0	0	0	0	11.76%
201		Retail - Qualifying Revolving	1	0			0	0			0	0	0	0	0	0	-
202		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
203		Retail - Other Retail	18	0			6	0			17	1	0	0	0	0	83.33%
204		Retail - Other Retail - Of Which: SME	13	0			5	0			12	1	0	0	0	0	85.71%
205		Retail - Other Retail - Of Which: non-SME	5	0			1	0			4	1	0	0	0	0	66.67%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
207		Equity	0	0			0	0			0	0	0	0	0	0	-
208		Securitisation															
209		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
210		**TOTAL**	**1,040**	**9**	**1,536**	**30**	**916**	**9**	**836**	**0**	2,263	117	39	3	3	25	62.98%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			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							
211	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
214		Public sector entities	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
215		Institutions			123	0			42	0	63	3	0	0	0	0	-
216		Corporates	1,431	44	1,858	1	910	56	1,467	0	3,151	111	45	2	2	24	52.12%
217		Corporates - Of Which: Specialised Lending	425	0	0	0	103	0	0	0	424	0	0	0	0	0	-
218		Corporates - Of Which: SME general corporates	234	1	0	0	147	0	0	0	207	27	1	0	0	0	0.00%
219		Corporates - Of Which: Purchased receivables	138	0	226	1	79	0	135	0	360	4	1	0	0	0	0.00%
220		Retail	119	1			36	5			109	9	1	0	0	1	72.48%
221		Retail - Secured by residential estate property	55	0			6	1			49	5	0	0	0	0	33.33%
222		Retail - Qualifying Revolving	2	0			0	0			1	1	0	0	0	0	0.00%
223		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
224		Retail - Other Retail	62	1			30	4			59	3	1	0	0	1	76.77%
225		Retail - Other Retail - Of Which: SME	48	1			28	4			46	2	1	0	0	1	76.77%
226		Retail - Other Retail - Of Which: non-SME	14	0			3	0			12	1	0	0	0	0	-
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
228		Equity	0	0			0	0			0	0	0	0	0	0	-
229		Securitisation															
230		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
231		**TOTAL**	**1,551**	**45**	**1,980**	**1**	**947**	**60**	**1,509**	**0**	3,325	123	46	2	2	24	52.60%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

KBC Group NV

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	3,024	259	2	0	9	0	27.17%	2,949	332	4	0	8	1	27.18%	2,892	386	7	0	6	2	27.20%
4		Public sector entities	2,960	218	19	0	2	8	43.67%	2,864	312	21	0	3	9	41.89%	2,790	382	24	0	2	10	40.24%
5		Institutions	4,241	348	11	2	1	2	20.80%	3,992	583	25	3	2	5	21.08%	3,783	775	42	3	2	9	21.23%
6		Corporates	62,892	9,984	3,317	165	274	1,677	50.55%	58,952	12,986	4,255	154	399	1,955	45.95%	56,337	14,575	5,281	147	450	2,261	42.82%
7		Corporates - Of Which: Specialised Lending	9,485	963	488	23	48	222	45.50%	8,869	1,462	605	18	93	252	41.60%	8,504	1,704	728	17	116	281	38.67%
8		Corporates - Of Which: SME general corporates	17,616	2,826	1,157	47	71	468	40.46%	16,570	3,535	1,493	44	84	540	36.14%	15,749	4,000	1,849	42	90	615	33.24%
9		Corporates - Of Which: Purchased receivables	3,207	384	124	6	10	53	42.41%	2,959	596	160	5	16	65	40.61%	2,817	697	201	4	17	80	39.60%
10		Retail	79,809	8,921	1,287	31	126	374	29.07%	76,826	11,412	1,779	29	162	478	26.88%	74,553	13,129	2,335	28	184	599	25.65%
11		Retail - Secured by residential estate property	60,144	5,420	573	8	49	84	14.68%	58,172	7,120	845	7	61	117	13.89%	56,695	8,279	1,163	7	70	157	13.51%
12		Retail - Qualifying Revolving	656	266	3	0	2	1	44.22%	657	265	4	0	2	2	39.40%	656	264	5	0	2	2	36.18%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	19,009	3,235	711	23	75	289	40.61%	17,997	4,027	931	22	99	359	38.62%	17,202	4,587	1,166	21	111	440	37.71%
15		Retail - Other Retail - Of Which: SME	11,265	2,159	493	19	59	186	37.77%	10,431	2,797	688	17	72	248	36.12%	9,808	3,209	900	16	80	321	35.67%
16		Retail - Other Retail - Of Which: non-SME	7,744	1,076	218	5	16	103	47.02%	7,566	1,230	243	5	27	111	45.68%	7,394	1,378	266	4	32	119	44.61%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	120	25	0	0	0	0	-	120	25	0	0	0	0	-	120	25	0	0	0	0	-
21		TOTAL	153,046	19,755	4,635	199	413	2,062	44.48%	145,702	25,649	6,085	187	573	2,449	40.24%	140,475	29,272	7,689	178	644	2,881	37.47%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	BELGIUM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	1,619	161	1	0	1	0	27.59%	1,573	205	3	0	1	1	27.59%	1,538	239	4	0	1	1	27.59%
25		Public sector entities	2,624	201	19	0	1	8	43.80%	2,538	285	21	0	2	9	42.14%	2,473	348	23	0	2	9	40.57%
26		Institutions	252	23	1	0	0	0	22.12%	235	39	2	0	0	0	22.12%	221	51	3	0	0	1	22.12%
27		Corporates	38,663	6,869	2,222	123	216	1,141	51.35%	35,590	9,332	2,832	115	325	1,349	47.65%	33,546	10,682	3,526	108	383	1,580	44.81%
28		Corporates - Of Which: Specialised Lending	4,498	536	333	14	41	159	47.67%	4,110	872	385	11	81	177	45.91%	3,881	1,041	444	10	105	194	43.78%
29		Corporates - Of Which: SME general corporates	13,995	2,392	893	37	61	369	41.30%	13,001	3,136	1,143	34	76	427	37.40%	12,252	3,610	1,418	32	83	490	34.57%
30		Corporates - Of Which: Purchased receivables	1,515	171	59	3	6	32	54.12%	1,385	285	75	3	10	39	51.99%	1,310	340	95	2	12	48	50.94%
31		Retail	57,449	7,353	873	25	103	248	28.47%	55,015	9,353	1,306	23	127	341	26.10%	53,311	10,556	1,808	22	141	451	24.93%
32		Retail - Secured by residential estate property	41,924	4,286	355	6	36	54	15.10%	40,358	5,614	591	5	46	83	14.02%	39,314	6,372	879	5	52	119	13.56%
33		Retail - Qualifying Revolving	646	260	3	0	2	1	42.35%	646	259	4	0	2	1	37.73%	646	258	5	0	2	2	34.70%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	14,879	2,808	515	19	65	194	37.60%	14,011	3,481	711	18	78	257	36.09%	13,351	3,927	924	17	86	330	35.68%
36		Retail - Other Retail - Of Which: SME	10,967	2,120	484	18	58	183	37.80%	10,153	2,742	675	17	71	245	36.24%	9,541	3,145	884	16	79	317	35.84%
37		Retail - Other Retail - Of Which: non-SME	3,912	688	32	1	7	11	34.54%	3,857	739	36	1	7	12	33.26%	3,810	782	40	1	7	13	32.17%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	117	18	0	0	0	0	-	117	18	0	0	0	0	-	117	18	0	0	0	0	-
42		TOTAL	100,724	14,625	3,115	148	321	1,398	44.88%	95,068	19,232	4,163	139	454	1,700	40.84%	91,205	21,895	5,365	131	527	2,042	38.07%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	CZECH REPUBLIC	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	450	16	0	0	8	0	24.17%	451	16	1	0	6	0	24.12%	451	15	1	0	4	0	24.14%
46		Public sector entities	55	2	0	0	1	0	24.39%	55	2	0	0	1	0	24.32%	55	2	0	0	1	0	24.32%
47		Institutions	652	69	2	0	0	0	13.10%	627	92	4	0	0	0	13.02%	602	114	6	0	0	1	12.93%
48		Corporates	11,273	1,248	366	20	15	135	36.80%	11,110	1,247	530	19	21	160	30.12%	10,953	1,250	685	18	19	186	27.09%
49		Corporates - Of Which: Specialised Lending	3,327	193	65	7	0	16	25.03%	3,206	267	112	5	4	23	20.74%	3,131	298	157	5	4	30	19.30%
50		Corporates - Of Which: SME general corporates	2,843	311	209	9	7	79	37.68%	2,813	269	282	9	5	89	31.75%	2,757	258	348	8	5	99	28.47%
51		Corporates - Of Which: Purchased receivables	9	0	1	0	0	0	40.44%	9	0	1	0	0	0	38.63%	9	0	1	0	0	0	37.07%
52		Retail	21,153	1,443	385	6	21	114	29.54%	20,636	1,910	435	6	33	124	28.51%	20,090	2,413	478	6	41	133	27.84%
53		Retail - Secured by residential estate property	17,469	1,085	207	2	12	28	13.58%	17,075	1,449	237	2	14	31	13.25%	16,652	1,847	262	2	17	34	13.06%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	37.94%	0	0	0	0	0	0	37.58%	0	0	0	0	0	0	37.33%
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	3,683	358	178	4	9	86	48.11%	3,561	461	198	4	19	93	46.78%	3,437	566	216	4	24	99	45.76%
57		Retail - Other Retail - Of Which: SME	11	3	2	0	0	0	25.74%	12	2	2	0	0	1	23.90%	12	2	2	0	0	1	22.69%
58		Retail - Other Retail - Of Which: non-SME	3,672	356	176	4	9	85	48.34%	3,549	459	196	4	19	92	47.04%	3,425	565	214	4	24	98	46.03%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	3	7	0	0	0	0	-	3	7	0	0	0	0	-	3	7	0	0	0	0	-
63		TOTAL	33,585	2,786	753	26	45	249	33.03%	32,882	3,273	969	25	61	284	29.33%	32,154	3,801	1,169	24	65	320	27.33%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	SLOVAKIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	156	7	0	0	0	0	29.06%	151	11	1	0	0	0	29.84%	147	14	2	0	0	1	30.20%
69		Corporates	211	11	1	0	0	0	45.81%	205	16	2	0	0	1	44.37%	199	20	3	0	0	1	42.02%
70		Corporates - Of Which: Specialised Lending	26	1	0	0	0	0	28.70%	25	2	0	0	0	0	29.73%	24	3	0	0	0	0	30.07%
71		Corporates - Of Which: SME general corporates	1	2	0	0	0	0	72.56%	1	1	1	0	0	0	72.51%	1	1	1	0	0	1	72.29%
72		Corporates - Of Which: Purchased receivables	31	2	0	0	0	0	28.71%	29	3	0	0	0	0	29.77%	28	4	1	0	0	0	30.11%
73		Retail	413	15	10	0	1	5	46.79%	408	16	14	0	1	6	40.61%	404	16	18	0	1	7	36.39%
74		Retail - Secured by residential estate property	341	9	4	0	0	1	21.38%	337	10	7	0	1	1	18.48%	333	11	10	0	1	2	17.06%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	51.18%	0	0	0	0	0	0	51.22%	0	0	0	0	0	0	51.26%
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	72	6	6	0	0	4	64.65%	71	6	7	0	0	4	62.97%	71	5	8	0	0	5	61.80%
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	67.16%	0	0	0	0	0	0	67.65%	0	0	0	0	0	0	67.77%
79		Retail - Other Retail - Of Which: non-SME	71	6	6	0	0	4	64.65%	71	6	7	0	0	4	62.97%	71	5	8	0	0	5	61.80%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	780	33	11	1	1	5	46.11%	764	43	17	1	2	7	40.35%	750	50	23	1	2	9	36.66%

2025 EU-wide Stress Test: Credit risk IRB

KBC Group NV

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	BULGARIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		Corporates	40	15	2	0	2	0	27.33%	35	17	4	0	2	1	22.20%	31	17	8	0	2	2	19.63%
91		Corporates - Of Which: Specialised Lending	0	8	0	0	1	0	50.07%	0	7	1	0	1	0	50.07%	0	7	1	0	0	1	50.07%
92		Corporates - Of Which: SME	0	0	0	0	0	0	20.15%	0	0	0	0	0	0	23.42%	0	0	0	0	0	0	24.82%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	49.94%	0	0	0	0	0	0	49.96%	0	0	0	0	0	0	49.97%
94		Retail	8	0	0	0	0	0	58.00%	8	0	0	0	0	0	56.46%	8	0	0	0	0	0	55.37%
95		Retail - Secured by residential estate property	7	0	0	0	0	0	41.18%	7	0	0	0	0	0	37.73%	7	0	0	0	0	0	35.74%
96		Retail - Qualifying Revolving	0	0	0	0	0	0	56.70%	0	0	0	0	0	0	56.42%	0	0	0	0	0	0	56.14%
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	1	0	0	0	0	0	61.41%	1	0	0	0	0	0	60.49%	1	0	0	0	0	0	59.66%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	23.86%	0	0	0	0	0	0	25.55%	0	0	0	0	0	0	26.15%
100		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	61.80%	1	0	0	0	0	0	61.26%	1	0	0	0	0	0	60.75%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	48	16	2	0	2	1	32.46%	43	17	5	0	2	1	24.85%	39	18	8	0	2	2	21.38%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	HUNGARY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	11	1	0	0	0	0	5.00%	10	2	0	0	0	0	5.00%	9	3	0	0	0	0	5.00%
111		Corporates	46	12	0	0	0	0	22.06%	42	16	1	0	0	0	23.92%	39	19	1	0	0	0	25.10%
112		Corporates - Of Which: Specialised Lending	8	0	0	0	0	0	25.04%	8	0	0	0	0	0	25.21%	8	0	0	0	0	0	25.32%
113		Corporates - Of Which: SME general corporates	6	1	0	0	0	0	10.01%	6	2	0	0	0	0	20.34%	5	2	0	0	0	0	24.54%
114		Corporates - Of Which: Purchased receivables	7	1	0	0	0	0	24.98%	6	1	0	0	0	0	25.11%	5	2	0	0	0	0	25.22%
115		Retail	6	1	0	0	0	0	49.41%	5	1	0	0	0	0	44.71%	5	1	0	0	0	0	42.18%
116		Retail - Secured by residential estate property	4	0	0	0	0	0	15.56%	3	0	0	0	0	0	18.60%	3	0	0	0	0	0	20.13%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	43.15%	0	0	0	0	0	0	43.13%	0	0	0	0	0	0	43.11%
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	2	1	0	0	0	0	51.97%	2	1	0	0	0	0	47.77%	2	1	0	0	0	0	45.24%
120		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	52.25%	1	0	0	0	0	0	47.38%	1	0	0	0	0	0	42.65%
121		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	51.74%	1	1	0	0	0	0	47.98%	1	1	0	0	0	0	46.39%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	63	14	0	0	1	0	32.92%	58	19	1	0	1	0	29.71%	53	23	2	0	1	0	28.95%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	191	9	0	0	0	0	27.59%	184	17	0	0	0	0	27.59%	179	22	0	0	0	0	27.59%
130		Public sector entities	70	3	0	0	0	0	27.59%	68	6	0	0	0	0	27.59%	66	8	0	0	0	0	27.59%
131		Institutions	335	28	1	0	0	0	22.12%	312	50	3	0	0	1	22.12%	294	67	4	0	0	1	22.12%
132		Corporates	2,031	319	84	3	8	47	56.52%	1,922	403	109	3	9	54	49.61%	1,857	441	136	3	8	61	44.81%
133		Corporates - Of Which: Specialised Lending	358	47	2	1	1	1	27.51%	332	70	6	1	2	2	28.58%	317	81	9	0	2	3	29.26%
134		Corporates - Of Which: SME general corporates	136	23	11	0	1	3	25.18%	133	24	14	0	0	3	23.10%	130	24	16	0	0	3	21.64%
135		Corporates - Of Which: Purchased receivables	213	25	2	0	0	0	25.31%	199	37	4	0	1	1	19.87%	191	41	8	0	1	1	18.13%
136		Retail	74	10	2	0	0	1	26.01%	71	12	3	0	0	1	22.99%	69	13	3	0	0	1	20.88%
137		Retail - Secured by residential estate property	40	4	1	0	0	0	19.58%	39	5	2	0	0	0	18.29%	38	5	2	0	0	0	17.22%
138		Retail - Qualifying Revolving	2	1	0	0	0	0	47.15%	2	1	0	0	0	0	44.80%	2	1	0	0	0	0	42.74%
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	32	5	0	0	0	0	42.88%	30	6	1	0	0	0	31.38%	29	7	1	0	0	0	25.98%
141		Retail - Other Retail - Of Which: SME	27	3	0	0	0	0	18.37%	25	5	1	0	0	0	15.48%	24	6	1	0	0	0	14.55%
142		Retail - Other Retail - Of Which: non-SME	5	1	0	0	0	0	74.29%	5	1	0	0	0	0	72.40%	5	1	0	0	0	0	70.48%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	2,702	371	87	4	8	48	55.32%	2,557	488	114	3	9	55	48.35%	2,464	551	144	3	9	63	43.56%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	308	50	0	0	0	0	27.59%	303	55	1	0	0	0	27.59%	300	58	1	0	0	0	27.59%
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153		Corporates	1,456	193	70	3	4	54	76.96%	1,355	275	89	2	7	59	65.82%	1,294	313	111	2	7	65	58.01%
154		Corporates - Of Which: Specialised Lending	227	34	1	0	0	0	24.33%	208	51	3	0	0	1	21.31%	198	59	6	0	0	1	20.33%
155		Corporates - Of Which: SME general corporates	10	5	0	0	0	0	9.72%	11	4	1	0	0	0	9.77%	11	3	1	0	0	0	9.79%
156		Corporates - Of Which: Purchased receivables	367	46	3	0	1	1	15.30%	340	68	9	0	1	1	17.17%	323	79	15	0	1	3	18.12%
157		Retail	72	8	1	0	0	0	21.73%	67	12	2	0	0	0	16.97%	64	14	2	0	0	0	14.98%
158		Retail - Secured by residential estate property	23	2	0	0	0	0	11.17%	22	3	0	0	0	0	10.30%	22	3	1	0	0	0	10.02%
159		Retail - Qualifying Revolving	0	0	0	0	0	0	34.90%	0	0	0	0	0	0	33.83%	0	0	0	0	0	0	32.99%
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	48	6	1	0	0	0	23.78%	45	9	1	0	0	0	18.45%	42	11	2	0	0	0	16.26%
162		Retail - Other Retail - Of Which: SME	45	6	0	0	0	0	13.75%	42	9	1	0	0	0	12.64%	39	10	2	0	0	0	12.31%
163		Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	41.45%	3	0	0	0	0	0	41.18%	3	0	0	0	0	0	40.93%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	1,836	251	71	3	4	54	76.12%	1,726	342	91	3	7	59	64.76%	1,658	385	115	2	7	65	56.89%

2025 EU-wide Stress Test: Credit risk IRB

KBC Group NV

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Regional governments or local authorities	97	5	0	0	0	0	27.59%	93	8	0	0	0	0	27.59%	90	11	0	0	0	0	27.59%
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	31	4	0	0	0	0	22.12%	30	6	0	0	0	0	22.12%	28	7	0	0	0	0	22.12%
174		Corporates	1,330	186	81	2	5	65	79.96%	1,254	240	102	2	5	69	67.80%	1,208	263	126	2	5	74	59.28%
175		Corporates - Of Which: Specialised Lending	34	4	0	0	1	0	40.34%	31	6	1	0	1	0	46.88%	29	7	1	0	1	1	50.87%
176		Corporates - Of Which: SME general corporates	24	9	1	0	0	0	11.66%	25	7	2	0	0	0	12.70%	25	6	3	0	0	0	13.48%
177		Corporates - Of Which: Purchased receivables	244	29	2	0	1	0	17.46%	227	43	5	0	1	1	15.19%	217	48	10	0	1	1	14.28%
178	UNITED STATES	Retail	56	7	0	0	0	0	10.53%	53	9	1	0	0	0	10.52%	51	11	2	0	0	0	10.51%
179		Retail - Secured by residential estate property	26	3	0	0	0	0	8.73%	25	3	0	0	0	0	9.27%	24	3	0	0	0	0	9.44%
180		Retail - Qualifying Revolving	0	0	0	0	0	0	23.68%	0	0	0	0	0	0	23.68%	0	0	0	0	0	0	23.68%
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	31	4	0	0	0	0	10.98%	28	6	1	0	0	0	10.97%	27	7	1	0	0	0	10.97%
183		Retail - Other Retail - Of Which: SME	30	4	0	0	0	0	10.91%	28	6	1	0	0	0	10.91%	26	7	1	0	0	0	10.91%
184		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	23.68%	1	0	0	0	0	0	23.68%	1	0	0	0	0	0	23.68%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	1,514	202	81	3	5	65	79.56%	1,430	264	103	2	5	69	67.16%	1,378	292	128	2	5	75	58.54%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	27.59%	0	0	0	0	0	0	27.59%	0	0	0	0	0	0	27.59%
194		Institutions	124	9	0	0	0	0	22.12%	117	15	0	0	0	0	22.12%	113	19	1	0	0	0	22.12%
195		Corporates	1,912	266	56	2	3	30	52.92%	1,819	337	78	2	4	35	44.43%	1,763	370	102	2	4	40	39.50%
196		Corporates - Of Which: Specialised Lending	322	46	4	1	1	1	20.83%	311	53	8	1	2	2	22.95%	303	56	13	0	1	3	24.35%
197		Corporates - Of Which: SME general corporates	113	10	3	0	0	2	57.31%	108	14	4	0	0	2	40.09%	104	16	6	0	0	2	31.95%
198		Corporates - Of Which: Purchased receivables	68	8	3	0	0	1	16.84%	64	11	4	0	0	1	17.73%	62	13	5	0	0	1	18.54%
199	LUXEMBOURG	Retail	46	6	1	0	0	0	33.26%	45	6	1	0	0	0	28.73%	45	6	2	0	0	0	26.18%
200		Retail - Secured by residential estate property	30	3	0	0	0	0	12.22%	29	3	1	0	0	0	11.29%	29	3	1	0	0	0	10.70%
201		Retail - Qualifying Revolving	0	0	0	0	0	0	23.67%	0	0	0	0	0	0	23.67%	0	0	0	0	0	0	23.67%
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Retail - Other Retail	16	2	0	0	0	0	58.43%	15	3	1	0	0	0	47.47%	15	3	1	0	0	0	41.74%
204		Retail - Other Retail - Of Which: SME	12	1	0	0	0	0	58.23%	11	2	1	0	0	0	46.86%	11	2	1	0	0	0	41.11%
205		Retail - Other Retail - Of Which: non-SME	4	1	0	0	0	0	60.62%	4	1	0	0	0	0	56.01%	4	1	0	0	0	0	52.39%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		TOTAL	2,082	280	57	2	3	30	52.50%	1,982	358	80	2	4	35	44.07%	1,920	395	104	2	4	41	39.19%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	1	0	0	0	0	0	27.59%	1	0	0	0	0	0	27.59%	1	0	0	0	0	0	27.59%
215		Institutions	59	7	0	0	0	0	22.12%	56	11	0	0	0	0	22.12%	53	13	1	0	0	0	22.12%
216		Corporates	2,847	386	74	7	13	35	47.33%	2,680	514	113	7	15	49	43.76%	2,580	573	155	7	14	65	42.02%
217		Corporates - Of Which: Specialised Lending	375	46	3	1	2	1	21.38%	348	68	8	1	2	2	22.77%	333	78	13	1	2	3	23.52%
218		Corporates - Of Which: SME general corporates	198	32	5	0	1	1	23.76%	191	34	9	0	1	2	22.45%	186	35	13	0	1	3	21.83%
219		Corporates - Of Which: Purchased receivables	319	42	3	1	1	2	45.45%	297	61	7	1	1	3	37.87%	284	70	11	1	1	4	34.91%
220	NETHERLANDS	Retail	104	14	2	0	0	1	49.98%	101	16	3	0	0	1	38.67%	99	17	3	0	0	1	32.37%
221		Retail - Secured by residential estate property	49	6	0	0	0	0	16.04%	49	6	1	0	0	0	13.04%	48	6	1	0	0	0	11.84%
222		Retail - Qualifying Revolving	1	1	0	0	0	0	33.55%	1	1	0	0	0	0	31.56%	1	1	0	0	0	0	30.06%
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Retail - Other Retail	54	7	1	0	0	1	57.69%	51	10	2	0	0	1	46.18%	49	11	3	0	0	1	39.11%
225		Retail - Other Retail - Of Which: SME	42	6	1	0	0	1	57.97%	39	8	2	0	0	1	46.49%	37	9	2	0	0	1	39.39%
226		Retail - Other Retail - Of Which: non-SME	12	1	0	0	0	0	23.68%	12	2	0	0	0	0	23.69%	12	2	0	0	0	0	23.69%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	3,012	407	76	7	13	36	47.33%	2,838	541	115	7	16	50	43.57%	2,732	603	159	7	14	66	41.73%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

KBC Group NV

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	3,024	259	2	1	15	1	27.14%	2,948	331	6	1	12	2	27.08%	2,890	385	10	0	8	3	27.08%
4		Public sector entities	2,960	218	19	0	3	8	43.58%	2,863	311	22	0	3	9	41.57%	2,789	382	25	0	3	10	39.67%
5		Institutions	4,164	413	23	7	3	6	24.12%	3,832	711	57	6	5	14	24.17%	3,577	929	94	5	5	23	24.17%
6		Corporates	58,010	14,147	4,036	445	524	2,049	50.78%	50,774	19,373	6,046	366	894	2,827	46.76%	45,960	22,129	8,104	296	973	3,667	45.25%
7		Corporates - Of Which: Specialised Lending	7,766	2,498	672	73	104	281	41.84%	6,489	3,413	1,034	56	278	386	37.30%	5,862	3,679	1,394	45	318	489	35.06%
8		Corporates - Of Which: SME general corporates	16,969	3,183	1,447	187	107	664	45.88%	15,161	4,247	2,190	147	151	974	44.45%	13,862	4,850	2,886	118	159	1,291	44.74%
9		Corporates - Of Which: Purchased receivables	3,138	439	137	12	20	61	44.20%	2,809	705	202	11	32	84	41.84%	2,619	815	281	9	32	115	40.84%
10		Retail	77,961	10,360	1,696	136	265	492	29.00%	71,125	15,902	2,990	134	407	890	29.76%	65,256	20,163	4,598	105	483	1,466	31.88%
11		Retail - Secured by residential estate property	59,182	6,188	767	54	142	127	16.54%	54,770	9,854	1,513	53	214	294	19.45%	50,845	12,831	2,461	43	254	546	22.17%
12		Retail - Qualifying Revolving	655	266	4	0	4	2	38.76%	637	281	7	0	4	3	35.51%	607	307	11	0	5	4	34.78%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	18,124	3,907	924	81	119	363	39.30%	15,718	5,767	1,470	81	189	593	40.34%	13,803	7,025	2,127	62	225	917	43.10%
15		Retail - Other Retail - Of Which: SME	11,017	2,245	654	63	87	245	37.46%	9,728	3,115	1,073	63	120	428	39.83%	8,846	3,531	1,539	50	135	669	43.50%
16		Retail - Other Retail - Of Which: non-SME	7,107	1,662	270	18	33	118	43.79%	5,990	2,652	396	19	69	165	41.70%	4,957	3,494	588	12	90	247	42.05%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	120	25	0	0	0	0	-	120	25	0	0	0	0	-	120	25	0	0	0	0	-
21		TOTAL	146,239	25,422	5,776	589	811	2,556	44.25%	131,662	36,653	9,121	508	1,322	3,742	41.02%	120,592	44,013	12,831	407	1,472	5,168	40.28%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	BELGIUM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	1,619	161	1	0	1	0	27.59%	1,573	205	3	0	1	1	27.59%	1,538	239	5	0	1	1	27.59%
25		Public sector entities	2,624	201	19	0	1	8	43.78%	2,538	285	21	0	2	9	42.04%	2,472	348	24	0	2	10	40.25%
26		Institutions	252	23	1	0	0	0	25.44%	233	40	2	0	0	1	25.44%	218	53	4	0	0	1	25.44%
27		Corporates	35,915	9,289	2,550	288	365	1,336	52.38%	30,423	13,623	3,708	254	657	1,856	50.04%	27,363	15,397	4,994	206	756	2,458	49.21%
28		Corporates - Of Which: Specialised Lending	3,404	1,558	405	46	78	197	48.65%	2,511	2,286	570	33	230	263	46.09%	2,354	2,278	735	27	277	323	43.93%
29		Corporates - Of Which: SME general corporates	13,701	2,511	1,069	121	87	483	45.17%	12,141	3,559	1,580	119	123	699	44.24%	11,078	4,050	2,153	95	131	966	44.89%
30		Corporates - Of Which: Purchased receivables	1,500	184	60	5	7	33	54.39%	1,337	326	82	4	13	43	52.70%	1,257	380	108	4	14	56	52.10%
31		Retail	55,769	8,805	1,100	86	223	336	30.53%	49,805	13,865	2,005	86	316	674	33.61%	44,798	17,636	3,241	66	370	1,193	36.83%
32		Retail - Secured by residential estate property	41,086	5,097	381	13	113	70	18.44%	37,380	8,403	781	13	155	191	24.53%	34,167	11,001	1,396	11	177	399	28.54%
33		Retail - Qualifying Revolving	646	259	4	0	4	2	36.92%	627	275	7	0	4	2	34.19%	597	301	11	0	5	4	33.86%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	14,038	3,449	715	72	106	264	36.92%	11,798	5,186	1,217	73	157	480	39.43%	10,034	6,334	1,834	55	189	791	43.15%
36		Retail - Other Retail - Of Which: SME	10,731	2,197	642	63	85	241	37.50%	9,471	3,046	1,053	62	118	422	40.08%	8,610	3,451	1,509	49	133	662	43.88%
37		Retail - Other Retail - Of Which: non-SME	3,307	1,251	73	10	21	23	31.83%	2,327	2,140	165	11	39	58	35.30%	1,424	2,883	325	6	56	129	39.74%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	117	18	0	0	0	0	-	117	18	0	0	0	0	-	117	18	0	0	0	0	-
42		TOTAL	96,296	18,497	3,671	375	590	1,680	45.78%	84,689	28,036	5,739	342	977	2,540	44.25%	76,506	33,690	8,267	272	1,130	3,663	44.31%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	CZECH REPUBLIC	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	450	16	0	0	14	0	24.14%	450	16	1	0	10	0	24.19%	451	15	1	0	7	0	24.19%
46		Public sector entities	55	2	0	0	2	0	24.36%	55	2	0	0	1	0	24.39%	55	2	0	0	1	0	24.37%
47		Institutions	645	74	3	1	0	1	15.07%	608	106	9	1	0	1	14.93%	570	137	15	1	0	2	14.79%
48		Corporates	9,548	2,703	637	94	29	236	37.14%	8,896	2,870	1,122	54	75	370	32.97%	7,824	3,569	1,494	42	82	470	31.43%
49		Corporates - Of Which: Specialised Lending	2,760	662	163	18	4	30	18.30%	2,541	725	319	15	19	53	16.68%	2,171	944	470	11	16	80	16.93%
50		Corporates - Of Which: SME general corporates	2,519	535	310	62	12	155	50.05%	2,320	535	508	24	19	241	47.42%	2,120	645	599	20	22	284	47.46%
51		Corporates - Of Which: Purchased receivables	7	2	1	0	0	0	37.87%	7	2	1	0	0	0	34.71%	6	3	1	0	0	0	32.55%
52		Retail	21,007	1,414	560	47	39	142	25.39%	20,198	1,858	924	46	86	197	21.34%	19,378	2,334	1,269	37	108	249	19.59%
53		Retail - Secured by residential estate property	17,356	1,033	372	40	27	54	14.41%	16,681	1,377	703	39	57	97	13.84%	15,990	1,754	1,017	31	75	138	13.60%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	36.59%	0	0	0	0	0	0	35.99%	0	0	0	0	0	0	35.71%
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	3,651	381	188	7	11	89	47.16%	3,517	481	222	7	29	100	45.08%	3,388	579	252	6	34	110	43.74%
57		Retail - Other Retail - Of Which: SME	10	4	2	0	0	1	23.53%	9	4	3	0	0	1	21.00%	9	4	3	0	0	1	20.37%
58		Retail - Other Retail - Of Which: non-SME	3,641	377	186	7	11	88	47.44%	3,507	478	219	7	29	99	45.41%	3,380	575	249	6	34	110	44.07%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	3	7	0	0	0	0	-	3	7	0	0	0	0	-	3	7	0	0	0	0	-
63		TOTAL	31,708	4,216	1,200	142	84	379	31.60%	30,210	4,858	2,056	101	173	569	27.66%	28,280	6,064	2,780	80	198	721	25.93%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	SLOVAKIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	154	8	1	0	0	0	33.36%	146	14	3	0	1	1	34.29%	140	18	5	0	1	2	34.71%
69		Corporates	198	23	2	1	1	1	41.92%	182	33	7	1	1	3	42.21%	172	38	13	1	2	6	43.34%
70		Corporates - Of Which: Specialised Lending	24	3	0	0	0	0	29.97%	21	5	1	0	0	1	50.36%	19	6	2	0	1	1	66.52%
71		Corporates - Of Which: SME general corporates	1	1	0	0	0	0	75.00%	1	1	1	0	0	1	77.27%	1	0	1	0	0	1	77.68%
72		Corporates - Of Which: Purchased receivables	28	5	0	0	0	0	29.66%	24	7	2	0	0	0	31.65%	21	8	3	0	0	1	32.80%
73		Retail	408	17	13	1	1	5	41.90%	396	18	24	1	1	8	32.09%	386	16	36	1	1	11	28.86%
74		Retail - Secured by residential estate property	337	10	6	1	1	1	19.95%	326	12	16	1	1	3	17.58%	315	11	27	1	1	5	18.37%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	51.23%	0	0	0	0	0	0	51.72%	0	0	0	0	0	0	51.96%
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	71	7	6	0	1	4	64.09%	71	6	8	0	0	5	62.18%	70	5	9	0	0	5	61.22%
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	69.23%	0	0	0	0	0	0	71.32%	0	0	0	0	0	0	72.56%
79		Retail - Other Retail - Of Which: non-SME	71	7	6	0	0	4	64.09%	70	6	8	0	0	5	62.18%	70	5	9	0	0	5	61.21%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	760	48	15	3	2	6	41.49%	725	65	34	3	4	12	34.44%	697	72	54	2	4	18	32.84%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

KBC Group NV

BULGARIA

RowNum	(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
		Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87	Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88	Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90	Corporates	38	15	3	0	4	1	35.06%	32	16	8	0	3	2	27.88%	27	15	14	0	2	4	24.86%
91	Corporates - Of Which: Specialised Lending	0	8	1	0	2	0	62.49%	0	7	1	0	1	1	62.49%	0	7	2	0	1	1	62.48%
92	Corporates - Of Which: SME	0	0	0	0	0	0	23.70%	0	0	0	0	0	0	27.58%	0	0	0	0	0	0	29.46%
93	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	58.76%	0	0	0	0	0	0	59.14%	0	0	0	0	0	0	59.43%
94	Retail	8	1	0	0	0	0	58.86%	8	0	0	0	0	0	57.53%	8	0	1	0	0	0	56.55%
95	Retail - Secured by residential estate property	6	0	0	0	0	0	42.10%	6	0	0	0	0	0	38.84%	6	0	0	0	0	0	37.53%
96	Retail - Qualifying Revolving	0	0	0	0	0	0	67.40%	0	0	0	0	0	0	67.09%	0	0	0	0	0	0	66.94%
97	Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98	Retail - Other Retail	1	0	0	0	0	0	62.43%	1	0	0	0	0	0	62.36%	1	0	0	0	0	0	62.21%
99	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	27.57%	0	0	0	0	0	0	29.84%	0	0	0	0	0	0	30.98%
100	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	63.07%	1	0	0	0	0	0	63.60%	1	0	0	0	0	0	63.93%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103	Securitisation																					
104	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105	TOTAL	46	16	3	1	4	1	37.99%	40	17	8	0	3	2	29.54%	35	16	15	0	2	4	26.07%

HUNGARY

RowNum	(mln EUR, %)																					
		Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108	Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109	Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110	Institutions	11	1	0	0	0	0	5.00%	9	2	0	0	0	0	5.44%	8	3	0	0	0	0	5.55%
111	Corporates	46	13	0	0	1	0	27.90%	41	17	1	0	1	0	30.82%	36	20	2	0	1	1	32.50%
112	Corporates - Of Which: Specialised Lending	8	0	0	0	0	0	32.45%	8	0	0	0	0	0	32.69%	7	1	0	0	0	0	32.87%
113	Corporates - Of Which: SME general corporates	6	1	0	0	0	0	10.15%	5	2	0	0	0	0	25.84%	4	3	1	0	0	0	31.61%
114	Corporates - Of Which: Purchased receivables	7	1	0	0	0	0	32.37%	6	2	0	0	0	0	32.58%	5	2	0	0	0	0	32.73%
115	Retail	6	1	0	0	0	0	61.00%	5	1	1	0	0	0	54.09%	5	2	1	0	0	0	51.28%
116	Retail - Secured by residential estate property	4	0	0	0	0	0	27.86%	3	0	0	0	0	0	31.62%	3	0	0	0	0	0	33.41%
117	Retail - Qualifying Revolving	0	0	0	0	0	0	54.59%	0	0	0	0	0	0	54.58%	0	0	0	0	0	0	54.52%
118	Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119	Retail - Other Retail	2	1	0	0	0	0	64.59%	2	1	0	0	0	0	57.52%	1	1	1	0	0	0	54.62%
120	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	72.95%	1	0	0	0	0	0	60.85%	1	0	0	0	0	0	52.05%
121	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	57.79%	1	1	0	0	0	0	56.11%	0	1	0	0	0	0	55.51%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124	Securitisation																					
125	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126	TOTAL	62	15	1	0	1	0	36.64%	55	21	2	0	1	1	35.30%	49	25	3	0	1	1	35.61%

FRANCE

RowNum	(mln EUR, %)																					
		Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129	Regional governments or local authorities	191	9	0	0	0	0	27.59%	184	17	0	0	0	0	27.59%	179	22	0	0	0	0	27.59%
130	Public sector entities	70	3	0	0	0	0	27.59%	68	6	0	0	0	0	27.59%	66	8	0	0	0	0	27.59%
131	Institutions	331	32	2	1	0	0	25.44%	303	57	4	1	1	1	25.44%	278	79	8	1	0	2	25.44%
132	Corporates	1,978	357	99	10	20	57	57.63%	1,803	476	155	7	22	75	48.51%	1,717	511	205	6	19	91	44.36%
133	Corporates - Of Which: Specialised Lending	349	54	4	2	5	2	41.88%	312	84	12	1	7	5	40.38%	293	95	19	1	6	8	40.55%
134	Corporates - Of Which: SME general corporates	131	26	13	1	1	4	32.88%	123	28	19	0	1	5	28.60%	119	28	23	0	1	6	26.63%
135	Corporates - Of Which: Purchased receivables	208	29	3	1	1	1	26.61%	188	43	9	1	2	2	21.55%	178	48	15	0	1	3	20.05%
136	Retail	72	11	2	0	0	1	27.42%	68	14	3	0	0	1	23.85%	66	15	5	0	0	1	22.10%
137	Retail - Secured by residential estate property	39	5	2	0	0	0	22.53%	38	6	2	0	0	0	21.16%	37	6	2	0	0	0	20.14%
138	Retail - Qualifying Revolving	2	1	0	0	0	0	48.04%	2	1	0	0	0	0	44.47%	2	1	0	0	0	0	42.38%
139	Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140	Retail - Other Retail	31	5	1	0	0	0	36.46%	28	7	1	0	0	0	26.52%	27	8	2	0	0	0	23.62%
141	Retail - Other Retail - Of Which: SME	26	4	0	0	0	0	19.11%	23	6	1	0	0	0	17.32%	22	7	2	0	0	0	16.91%
142	Retail - Other Retail - Of Which: non-SME	5	1	0	0	0	0	73.45%	5	1	0	0	0	0	69.07%	5	1	0	0	0	0	65.66%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145	Securitisation																					
146	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147	TOTAL	2,643	413	103	10	21	58	56.37%	2,427	570	163	8	23	77	47.33%	2,306	635	219	7	20	94	43.14%

UNITED KINGDOM

RowNum	(mln EUR, %)																					
		Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150	Regional governments or local authorities	308	50	0	0	0	0	27.59%	303	54	1	0	0	0	27.59%	299	58	2	0	0	0	27.59%
151	Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153	Corporates	1,421	218	80	7	13	63	79.08%	1,276	321	122	9	23	76	61.89%	1,153	379	187	7	21	95	50.98%
154	Corporates - Of Which: Specialised Lending	221	39	2	1	1	1	32.22%	196	60	7	1	1	2	27.41%	176	72	14	1	1	4	25.58%
155	Corporates - Of Which: SME general corporates	9	5	1	0	0	0	11.50%	10	4	1	0	0	0	12.09%	9	3	2	0	0	0	12.31%
156	Corporates - Of Which: Purchased receivables	358	53	6	1	2	1	18.61%	320	80	18	2	5	4	20.32%	287	94	36	1	4	8	21.28%
157	Retail	70	9	1	0	0	0	22.16%	64	14	3	0	1	0	18.60%	59	17	5	0	1	1	17.29%
158	Retail - Secured by residential estate property	23	2	0	0	0	0	17.80%	21	3	0	0	0	0	18.05%	21	4	1	0	0	0	18.42%
159	Retail - Qualifying Revolving	0	0	0	0	0	0	53.43%	0	0	0	0	0	0	49.90%	0	0	0	0	0	0	47.27%
160	Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161	Retail - Other Retail	47	7	1	0	0	0	22.47%	42	11	2	0	0	0	18.50%	38	13	4	0	0	1	16.92%
162	Retail - Other Retail - Of Which: SME	44	6	1	0	0	0	16.37%	39	10	2	0	0	0	15.51%	35	13	4	0	0	1	15.18%
163	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	41.58%	3	0	0	0	0	0	41.41%	3	0	0	0	0	0	41.22%
164	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166	Securitisation																					
167	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168	TOTAL	1,800	277	81	7	14	64	77.97%	1,643	389	126	9	24	76	60.66%	1,511	454	193	7	22	96	49.94%

2025 EU-wide Stress Test: Credit risk IRB

KBC Group NV

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	UNITED STATES	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		**Regional governments or local authorities**	97	5	0	0	0	0	27.59%	93	8	0	0	0	0	27.59%	90	11	0	0	0	0	27.59%
172		**Public sector entities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		**Institutions**	31	4	0	0	0	0	25.44%	28	7	0	0	0	0	25.44%	27	8	1	0	0	0	25.44%
174		**Corporates**	1,300	206	91	6	13	71	77.79%	1,196	272	128	5	13	81	63.03%	1,137	294	166	4	11	91	54.62%
175		Corporates - Of Which: Specialised Lending	33	4	1	1	3	1	99.35%	29	7	2	0	3	2	99.48%	27	8	2	0	3	2	99.49%
176		Corporates - Of Which: SME general corporates	23	9	2	0	0	0	18.62%	23	7	4	0	0	1	20.10%	23	6	5	0	0	1	20.92%
177		Corporates - Of Which: Purchased receivables	239	33	3	1	1	1	20.83%	217	48	9	1	1	2	17.67%	205	54	16	0	1	3	16.44%
178		**Retail**	56	7	1	0	0	0	14.07%	51	11	2	0	0	0	14.15%	49	12	2	0	0	0	14.21%
179		**Retail - Secured by residential estate property**	25	3	0	0	0	0	13.62%	24	4	0	0	0	0	14.17%	24	4	1	0	0	0	14.42%
180		**Retail - Qualifying Revolving**	0	0	0	0	0	0	32.63%	0	0	0	0	0	0	32.62%	0	0	0	0	0	0	32.61%
181		**Retail - Purchased receivables**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Retail - Other Retail**	30	5	0	0	0	0	14.13%	27	7	1	0	0	0	14.11%	25	8	2	0	0	0	14.10%
183		Retail - Other Retail - Of Which: SME	29	4	0	0	0	0	14.02%	26	7	1	0	0	0	14.01%	24	8	2	0	0	0	14.00%
184		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	32.62%	1	0	0	0	0	0	32.62%	1	0	0	0	0	0	32.61%
185		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		**Securitisation**																					
188		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		**TOTAL**	1,483	223	91	6	13	71	77.27%	1,368	298	131	5	14	81	62.28%	1,303	325	169	4	11	91	53.87%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		**Regional governments or local authorities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		**Public sector entities**	0	0	0	0	0	0	27.59%	0	0	0	0	0	0	27.59%	0	0	0	0	0	0	27.59%
194		**Institutions**	120	12	1	0	0	0	25.44%	111	20	1	0	0	0	25.44%	106	25	2	0	0	0	25.44%
195		**Corporates**	1,869	296	69	7	10	46	66.50%	1,725	395	114	6	15	60	52.62%	1,649	429	156	5	12	74	47.12%
196		Corporates - Of Which: Specialised Lending	308	55	8	3	6	4	43.51%	282	70	20	2	9	9	44.78%	267	75	30	2	7	14	45.65%
197		Corporates - Of Which: SME general corporates	111	11	3	0	0	2	49.47%	103	16	7	0	0	2	33.78%	98	18	10	0	0	3	28.66%
198		Corporates - Of Which: Purchased receivables	67	9	3	0	0	1	25.28%	62	13	5	0	0	1	25.59%	59	15	6	0	0	2	25.92%
199		**Retail**	45	6	1	0	0	0	34.72%	43	8	2	0	0	1	29.76%	41	8	3	0	0	1	27.31%
200		**Retail - Secured by residential estate property**	29	4	1	0	0	0	17.91%	28	4	1	0	0	0	17.32%	27	5	2	0	0	0	17.18%
201		**Retail - Qualifying Revolving**	0	0	0	0	0	0	33.74%	0	0	0	0	0	0	33.74%	0	0	0	0	0	0	33.74%
202		**Retail - Purchased receivables**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		**Retail - Other Retail**	16	2	1	0	0	0	55.37%	15	3	1	0	0	0	45.28%	14	3	1	0	0	1	41.60%
204		Retail - Other Retail - Of Which: SME	11	2	0	0	0	0	55.13%	11	2	1	0	0	0	44.85%	10	2	1	0	0	0	41.22%
205		Retail - Other Retail - Of Which: non-SME	4	1	0	0	0	0	58.05%	4	1	0	0	0	0	51.56%	4	1	0	0	0	0	47.67%
206		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		**Securitisation**																					
209		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		**TOTAL**	2,034	314	70	8	11	46	65.56%	1,879	423	117	6	15	61	51.89%	1,796	462	161	5	12	75	46.51%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NETHERLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
213		**Regional governments or local authorities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		**Public sector entities**	1	0	0	0	0	0	27.59%	1	0	0	0	0	0	27.59%	1	0	0	0	0	0	27.59%
215		**Institutions**	59	8	0	0	0	0	25.44%	55	11	1	0	0	0	25.44%	52	14	1	0	0	0	25.44%
216		**Corporates**	2,755	456	96	16	29	46	48.19%	2,522	616	169	13	34	77	45.62%	2,397	669	241	12	29	108	44.75%
217		Corporates - Of Which: Specialised Lending	363	56	6	2	4	2	29.32%	325	85	14	1	6	4	30.81%	305	96	24	1	5	7	31.48%
218		Corporates - Of Which: SME general corporates	191	36	8	1	2	2	30.17%	179	40	15	1	2	4	28.88%	171	41	23	1	2	6	28.38%
219		Corporates - Of Which: Purchased receivables	309	51	5	1	2	3	50.02%	280	73	12	1	3	5	41.10%	265	81	19	1	2	7	38.26%
220		**Retail**	100	17	2	0	0	1	43.43%	93	22	4	0	1	1	31.96%	89	24	6	0	0	2	27.30%
221		**Retail - Secured by residential estate property**	46	8	1	0	0	0	19.49%	43	10	2	0	0	0	18.20%	41	11	3	0	0	0	18.04%
222		**Retail - Qualifying Revolving**	1	1	0	0	0	0	46.35%	1	1	0	0	0	0	42.07%	1	1	0	0	0	0	39.59%
223		**Retail - Purchased receivables**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		**Retail - Other Retail**	52	8	2	0	0	1	50.97%	48	11	3	0	0	1	39.40%	46	13	4	0	0	1	34.00%
225		Retail - Other Retail - Of Which: SME	40	7	2	0	0	1	51.14%	37	10	3	0	0	1	39.50%	35	11	4	0	0	1	33.99%
226		Retail - Other Retail - Of Which: non-SME	12	1	0	0	0	0	34.49%	12	2	0	0	0	0	34.47%	11	2	0	0	0	0	34.44%
227		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		**Securitisation**																					
230		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		**TOTAL**	2,915	481	99	16	30	47	48.02%	2,671	650	174	13	35	79	45.22%	2,538	708	249	12	29	110	44.22%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

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RowNum		(mln EUR, %)	Exposure values: Non-defaulted (1)	Exposure values: Defaulted (2)	Risk exposure amounts: Non-defaulted (3)	Risk exposure amounts: Defaulted (4)	Stage 1 exposure (5)	Stage 2 exposure (6)	Stage 3 exposure (7)	Stock of provisions for Stage 1 exposure (8)	Stock of provisions for Stage 2 exposure (9)	Stock of provisions for Stage 3 exposure (10)	Coverage Ratio - Stage 3 exposure (11)
			Restated 31/12/2024*										
1	KBC Group NV	Central banks	35,385	0	168	0	14,730	1	0	0	0	0	0.00%
2		Central governments	49,498	4	221	6	41,190	115	6	7	0	1	21.93%
3		Regional governments or local authorities	4,190	12	87	19	3,428	475	13	0	0	0	2.81%
4		Public sector entities	2,689	8	49	12	2,420	247	8	31	3	0	1.53%
5		Multilateral Development Banks	1,045	0	0	0	1,008	4	0	7	0	0	0.00%
6		International Organisations	2,477	0	0	0	1,647	0	0	0	0	0	0.00%
7		Institutions	1,554	0	179	0	439	5	0	1	0	0	100.00%
8		Corporates	14,472	136	11,268	180	12,811	1,062	231	43	18	95	41.31%
9		of which: Other - SME	4,463	58	3,419	75	3,945	503	101	12	9	43	42.80%
10		of which: Specialised Lending	769	0	621	0	631	98	0	2	4	0	0.00%
11		Retail	6,758	90	4,418	104	6,042	786	241	24	46	151	62.48%
12		of which: SME	3,425	57	1,915	68	2,964	498	120	13	24	63	52.40%
13		Secured by mortgages on immovable property and ADC exposures	15,332	90	5,910	101	14,709	668	138	19	26	48	34.61%
14		of which: Residential immovable property	11,980	61	3,380	62	11,493	521	91	13	21	30	32.97%
15		of which: Commercial immovable property	2,705	28	1,630	37	2,578	136	41	4	5	14	32.96%
16		of which: Land, acquisition, development and construction exposures (ADC)	647	2	900	2	638	12	6	3	0	4	69.11%
17		Subordinated debt exposures	13	0	19	0	0	0	0	0	0	0	0.00%
18		Covered bonds	704	0	70	0	584	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	124	0	24	0	124	0	0	0	0	0	0.00%
21		Equity	325	0	6,929	0	29	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	4,417	0	3,145	0	4,343	4	0	117	0	0	0.00%
24		TOTAL	**138,983**	**341**	**32,488**	**421**	**103,505**	**3,368**	**636**	**250**	**93**	**295**	**46.44%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: 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
			Restated 31/12/2024*										
25	BELGIUM	Central banks	34	0	28	0	7	0	0	0	0	0	0.00%
26		Central governments	7,231	0	1	0	5,468	2	0	1	0	0	0.00%
27		Regional governments or local authorities	3,609	12	1	19	2,901	421	12	0	0	0	0.00%
28		Public sector entities	2,431	8	2	11	2,180	236	8	31	3	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	2,443	0	0	0	1,619	0	0	0	0	0	0.00%
31		Institutions	28	0	10	0	28	0	0	0	0	0	0.00%
32		Corporates	1,574	32	926	49	1,329	20	59	1	0	27	45.34%
33		of which: Other - SME	54	0	42	0	53	1	0	0	0	0	0.00%
34		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35		Retail	74	0	44	1	74	0	0	0	0	0	12.82%
36		of which: SME	67	0	39	0	67	0	0	0	0	0	0.00%
37		Secured by mortgages on immovable property and ADC exposures	83	0	114	0	83	0	0	0	0	0	0.00%
38		of which: Residential immovable property	9	0	4	0	8	0	0	0	0	0	0.00%
39		of which: Commercial immovable property	2	0	1	0	2	0	0	0	0	0	0.00%
40		of which: Land, acquisition, development and construction exposures (ADC)	73	0	109	0	73	0	0	0	0	0	0.00%
41		Subordinated debt exposures	13	0	19	0	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	1	0	0	0	0	0	0	0	0.00%
45		Equity	257	0	6,811	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	2,144	0	1,574	0	1,993	0	0	36	0	0	0.00%
48		TOTAL	**19,923**	**53**	**9,531**	**79**	**15,683**	**680**	**80**	**69**	**4**	**27**	**33.79%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: 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
			Restated 31/12/2024*										
49	CZECH REPUBLIC	Central banks	21,269	0	0	0	989	0	0	0	0	0	0.00%
50		Central governments	12,921	0	0	0	11,589	20	0	2	0	0	0.00%
51		Regional governments or local authorities	3	0	1	0	3	0	0	0	0	0	0.00%
52		Public sector entities	26	0	5	0	17	10	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions	73	0	17	0	72	1	0	0	0	0	0.00%
56		Corporates	1,506	5	1,230	6	1,445	71	8	14	2	4	46.36%
57		of which: Other - SME	956	3	738	4	913	47	7	5	1	4	52.37%
58		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59		Retail	1,358	21	761	25	1,131	240	47	4	11	26	55.05%
60		of which: SME	1,274	21	697	25	1,049	238	46	3	11	25	54.87%
61		Secured by mortgages on immovable property and ADC exposures	296	2	85	3	290	6	4	0	0	1	32.43%
62		of which: Residential immovable property	241	1	47	1	238	3	2	0	0	1	34.55%
63		of which: Commercial immovable property	47	1	27	1	46	2	1	0	0	0	25.76%
64		of which: Land, acquisition, development and construction exposures (ADC)	7	0	11	0	6	2	0	0	0	0	60.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69		Equity	7	0	17	0	1	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	814	0	621	0	846	1	0	33	0	0	0.00%
72		TOTAL	**38,271**	**28**	**2,737**	**34**	**16,381**	**349**	**59**	**53**	**13**	**31**	**52.42%**

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			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			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
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	SLOVAKIA	Central banks	100	0	0	0	100	0	0	0	0	0	0.00%
74		Central governments	4,045	0	0	0	3,572	0	0	0	0	0	0.00%
75		Regional governments or local authorities	298	0	60	0	244	54	0	0	0	0	100.00%
76		Public sector entities	14	0	4	0	13	1	0	0	0	0	70.59%
77		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
79		Institutions	157	0	41	0	127	0	0	0	0	0	0.00%
80		Corporates	2,327	25	1,784	29	2,052	240	53	4	3	28	53.70%
81		of which: Other - SME	889	18	665	20	757	127	44	2	2	27	59.77%
82		of which: Specialised Lending	80	0	70	0	56	11	0	0	0	0	0.00%
83		Retail	1,831	30	1,187	35	1,672	179	67	9	11	38	55.91%
84		of which: SME	1,048	23	599	28	933	130	50	6	8	26	53.00%
85		Secured by mortgages on immovable property and ADC exposures	7,807	45	2,752	49	7,665	155	70	5	8	25	35.92%
86		of which: Residential immovable property	6,789	33	1,998	33	6,700	97	47	3	5	14	30.01%
87		of which: Commercial immovable property	935	11	635	15	883	56	18	1	3	7	37.73%
88		of which: Land, acquisition, development and construction exposures (ADC)	83	1	118	1	82	2	5	1	0	4	87.34%
89		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
93		Equity	1	0	2	0	0	0	0	0	0	0	0.00%
94		Securitisation											
95		Other exposures	454	0	301	0	486	0	0	32	0	0	0.00%
96		TOTAL	**17,034**	**99**	**6,131**	**113**	**15,931**	**628**	**190**	**50**	**22**	**91**	**47.98%**

			Restated										
			31/12/2024*										
			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
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
97	BULGARIA	Central banks	3,092	0	107	0	3,092	0	0	0	0	0	0.00%
98		Central governments	2,870	0	0	0	2,871	0	0	1	0	0	0.00%
99		Regional governments or local authorities	78	0	16	0	79	0	0	0	0	0	100.00%
100		Public sector entities	6	0	1	0	6	0	0	0	0	0	0.00%
101		Multilateral Development Banks	11	0	0	0	9	2	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
103		Institutions	18	0	9	0	18	0	0	0	0	0	100.00%
104		Corporates	4,082	53	3,566	72	3,838	252	71	13	6	18	25.35%
105		of which: Other - SME	1,435	32	1,117	44	1,275	161	40	2	2	8	20.47%
106		of which: Specialised Lending	41	0	31	0	0	43	0	0	3	0	0.00%
107		Retail	3,080	34	2,122	38	2,908	200	115	9	18	80	70.22%
108		of which: SME	993	13	556	16	873	129	24	3	5	11	46.43%
109		Secured by mortgages on immovable property and ADC exposures	3,939	21	1,497	23	3,887	62	32	5	6	11	34.93%
110		of which: Residential immovable property	3,022	13	869	13	2,988	40	20	2	5	7	33.74%
111		of which: Commercial immovable property	745	7	384	9	733	14	11	2	1	4	39.59%
112		of which: Land, acquisition, development and construction exposures (ADC)	172	1	244	1	166	7	1	1	0	0	7.48%
113		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
117		Equity	11	0	15	0	11	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	692	0	332	0	692	0	0	0	0	0	0.00%
120		TOTAL	**17,881**	**108**	**7,665**	**133**	**17,412**	**516**	**218**	**28**	**30**	**110**	**50.47%**

			Restated										
			31/12/2024*										
			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
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
121	HUNGARY	Central banks	2,210	0	11	0	2,159	0	0	0	0	0	0.00%
122		Central governments	5,144	0	25	0	3,903	63	0	2	0	0	0.00%
123		Regional governments or local authorities	27	0	5	0	28	0	0	0	0	0	0.00%
124		Public sector entities	9	0	2	0	2	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions	33	0	13	0	29	3	0	0	0	0	0.00%
128		Corporates	3,524	21	3,018	24	2,991	466	39	10	6	18	46.10%
129		of which: Other - SME	984	5	747	6	802	165	10	2	4	5	49.70%
130		of which: Specialised Lending	646	0	519	0	574	44	0	1	1	0	0.00%
131		Retail	371	4	278	5	213	165	10	2	6	6	56.89%
132		of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	2,786	22	1,151	25	2,362	444	31	9	12	9	29.86%
134		of which: Residential immovable property	1,911	13	459	13	1,549	380	21	7	11	7	36.00%
135		of which: Commercial immovable property	627	8	348	12	565	64	10	1	1	2	17.98%
136		of which: Land, acquisition, development and construction exposures (ADC)	248	0	344	0	248	0	0	1	0	0	9.38%
137		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
141		Equity	2	0	2	0	2	0	0	0	0	0	0.00%
142		Securitisation											
143		Other exposures	19	0	19	0	15	3	0	0	0	0	0.00%
144		TOTAL	**14,124**	**48**	**4,522**	**54**	**11,704**	**1,145**	**80**	**23**	**24**	**33**	**41.18%**

			Restated										
			31/12/2024*										
			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
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	FRANCE	Central banks	2	0	0	0	2	0	0	0	0	0	0.00%
146		Central governments	4,665	0	0	0	3,390	29	0	0	0	0	0.00%
147		Regional governments or local authorities	10	0	0	0	10	0	0	0	0	0	0.00%
148		Public sector entities	75	0	9	0	75	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
151		Institutions	556	0	33	0	45	0	0	0	0	0	0.00%
152		Corporates	182	0	108	0	102	0	0	0	0	0	0.00%
153		of which: Other - SME	1	0	1	0	1	0	0	0	0	0	0.00%
154		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
155		Retail	2	0	1	0	2	0	0	0	0	0	100.00%
156		of which: SME	2	0	1	0	2	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	350	0	235	0	350	0	0	0	0	0	0.00%
158		of which: Residential immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	349	0	235	0	349	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	550	0	55	0	430	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	65	0	65	0	69	0	0	4	0	0	0.00%
168		TOTAL	**6,458**	**0**	**506**	**0**	**4,475**	**29**	**0**	**4**	**0**	**0**	**100.00%**

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KBC Group NV

			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	UNITED KINGDOM	Central banks	5,499	0	0	0	5,499	0	0	0	0	0	0.00%
170		Central governments	193	0	0	0	193	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	9	0	0	0	8	1	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175		Institutions	137	0	5	0	11	0	0	0	0	0	0.00%
176		Corporates	681	0	183	0	535	0	0	0	0	0	0.00%
177		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
178		of which: Specialised Lending	2	0	1	0	0	0	0	0	0	0	0.00%
179		Retail	3	0	2	1	3	0	1	0	0	0	23.21%
180		of which: SME	2	0	1	0	2	0	0	0	0	0	0.00%
181		Secured by mortgages on immovable property and ADC exposures	60	0	67	0	60	0	1	0	0	1	73.96%
182		of which: Residential immovable property	1	0	0	0	1	0	1	0	0	1	73.96%
183		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	59	0	67	0	59	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
190		Securitisation											
191		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
192		TOTAL	6,582	1	256	1	6,309	1	2	0	0	1	55.26%

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	UNITED STATES	Central banks	2,872	0	0	0	2,872	0	0	0	0	0	0.00%
194		Central governments	2,571	0	0	0	2,571	0	0	0	0	0	0.00%
195		Regional governments or local authorities	24	0	5	0	24	0	0	0	0	0	0.00%
196		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	83	0	0	0	45	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
199		Institutions	13	0	3	0	13	0	0	0	0	0	0.00%
200		Corporates	7	0	5	0	7	0	0	0	0	0	0.00%
201		of which: Other - SME	6	0	4	0	5	0	0	0	0	0	0.00%
202		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
203		Retail	1	0	1	0	1	0	0	0	0	0	100.00%
204		of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
205		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
206		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
207		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	123	0	23	0	123	0	0	0	0	0	0.00%
213		Equity	32	0	44	0	5	0	0	0	0	0	0.00%
214		Securitisation											
215		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
216		TOTAL	5,728	0	80	0	5,661	1	0	0	0	0	100.00%

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
218		Central governments	63	0	0	0	63	0	0	0	0	0	0.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	887	0	0	0	892	1	0	7	0	0	0.00%
222		International Organisations	35	0	0	0	28	0	0	0	0	0	0.00%
223		Institutions	17	0	4	0	17	0	0	0	0	0	0.00%
224		Corporates	44	0	35	0	44	0	0	1	0	0	0.00%
225		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
226		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
227		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
228		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
229		Secured by mortgages on immovable property and ADC exposures	4	0	6	0	4	0	0	0	0	0	0.00%
230		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
231		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	4	0	6	0	4	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	1	0	0	0	1	0	0	0	0	0	0.00%
237		Equity	1	0	2	0	1	0	0	0	0	0	0.00%
238		Securitisation											
239		Other exposures	191	0	196	0	202	0	0	11	0	0	0.00%
240		TOTAL	1,242	0	243	0	1,252	1	0	18	0	0	0.00%

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241	NETHERLANDS	Central banks	5	0	0	0	5	0	0	0	0	0	0.00%
242		Central governments	1	0	0	0	1	0	0	0	0	0	0.00%
243		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
244		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
247		Institutions	5	0	1	0	5	0	0	0	0	0	0.00%
248		Corporates	110	0	92	0	110	0	0	0	0	0	0.00%
249		of which: Other - SME	2	0	1	0	2	0	0	0	0	0	0.00%
250		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
251		Retail	1	0	1	0	1	0	0	0	0	0	100.00%
252		of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
253		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	50.00%
254		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	50.00%
255		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
262		Securitisation											
263		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
264		TOTAL	122	0	93	0	122	0	0	0	0	0	75.00%

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KBC Group NV

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	Central banks	14,222	501	7	2	1	2	27.13%	13,835	879	17	2	4	5	27.29%	13,539	1,164	29	2	5	8	27.44%
2		Central governments	39,999	1,286	26	5	16	7	25.58%	39,099	2,158	53	5	41	14	25.25%	38,413	2,813	84	5	46	21	25.22%
3		Regional governments or local authorities	3,387	512	17	0	4	5	28.28%	3,347	548	21	0	3	6	27.67%	3,312	579	25	0	3	7	27.39%
4		Public sector entities	2,355	311	10	0	6	3	28.31%	2,305	358	12	0	5	3	28.14%	2,266	394	15	0	4	4	28.02%
5		Multilateral Development Banks	942	69	2	0	0	0	22.05%	894	116	3	0	0	1	22.04%	857	151	5	0	0	1	22.03%
6		International Organisations	1,519	124	5	1	1	1	22.12%	1,416	221	11	1	2	2	22.12%	1,329	299	19	1	2	4	22.12%
7		Institutions	413	29	1	0	0	0	21.58%	393	48	2	0	0	1	22.18%	375	64	4	0	0	1	22.62%
8		Corporates	11,843	1,925	336	19	148	154	45.72%	11,059	2,546	499	18	167	206	41.30%	10,452	2,957	695	17	157	267	38.45%
9		of which: Other - SME	3,758	634	157	9	76	72	46.22%	3,602	720	227	8	75	100	44.13%	3,470	776	303	8	67	130	43.03%
10		of which: Specialised Lending	618	107	4	0	7	1	40.11%	605	115	8	0	6	3	38.37%	593	122	13	0	5	5	37.27%
11		Retail	5,829	868	372	22	81	212	57.06%	5,668	899	500	23	79	267	53.33%	5,515	919	634	22	72	326	51.41%
12		of which: SME	2,920	469	193	10	41	96	49.86%	2,864	459	260	10	40	121	46.51%	2,795	460	328	9	38	147	44.96%
13		Secured by mortgages on immovable property and ADC exposures	14,412	888	216	9	26	70	32.38%	14,162	1,029	325	9	27	91	28.08%	13,940	1,124	452	9	27	116	25.57%
14		of which: Residential immovable property	11,411	540	154	6	20	41	26.90%	11,335	538	231	6	19	54	23.60%	11,258	532	315	6	18	68	21.71%
15		of which: Commercial immovable property	2,404	298	53	3	5	23	42.89%	2,262	412	80	3	7	30	36.80%	2,146	491	118	3	7	38	32.34%
16		of which: Land, acquisition, development and construction exposures (ADC)	597	50	9	1	1	6	63.26%	564	79	14	1	1	7	52.74%	536	101	19	0	1	9	47.08%
17		Subordinated debt 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%
18		Covered bonds	538	44	2	0	0	0	22.12%	502	78	4	0	0	1	22.12%	473	105	6	0	0	1	22.12%
19		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%
20		Collective investments undertakings (CIU)	110	14	1	0	0	0	29.81%	102	21	2	0	0	1	32.30%	97	24	4	0	0	1	33.47%
21		Equity	29	0	0	0	0	0	0.00%	29	0	0	0	0	0	0.00%	29	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	4,343	4	0	0	0	0	0.00%	4,343	4	0	0	0	0	0.00%	4,343	4	0	0	0	0	0.00%
24		TOTAL	99,941	6,574	994	61	284	454	45.70%	97,153	8,905	1,450	60	330	597	41.14%	94,940	10,597	1,972	58	316	758	38.42%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	BELGIUM	Central banks	6	0	0	0	0	0	27.59%	6	1	0	0	0	0	27.59%	6	1	0	0	0	0	27.59%
26		Central governments	5,210	258	2	1	2	1	27.59%	5,013	452	6	1	3	2	27.59%	4,862	598	10	1	3	3	27.59%
27		Regional governments or local authorities	2,845	475	15	0	3	4	27.59%	2,801	515	19	0	3	5	27.59%	2,767	545	22	0	3	6	27.59%
28		Public sector entities	2,122	292	9	0	2	3	27.59%	2,077	335	12	0	2	3	27.59%	2,043	366	14	0	2	4	27.59%
29		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%
30		International Organisations	1,492	122	5	1	1	1	22.12%	1,390	217	11	1	2	2	22.12%	1,305	295	19	1	2	4	22.12%
31		Institutions	26	2	0	0	0	0	22.12%	24	4	0	0	0	0	22.12%	23	5	0	0	0	0	22.12%
32		Corporates	1,137	208	64	1	5	32	50.02%	966	371	71	0	8	34	47.34%	857	470	81	0	10	36	44.71%
33		of which: Other - SME	48	5	0	0	0	0	12.14%	44	9	1	0	0	0	12.14%	41	11	2	0	0	0	12.14%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Retail	66	7	1	0	0	0	22.53%	59	13	2	0	0	0	19.43%	54	17	3	0	0	1	18.16%
36		of which: SME	60	7	1	0	0	0	15.16%	53	13	2	0	0	0	15.32%	48	16	3	0	0	0	15.44%
37		Secured by mortgages on immovable property and ADC exposures	75	8	1	0	0	0	11.71%	69	13	2	0	0	0	13.56%	65	16	3	0	0	0	14.65%
38		of which: Residential immovable property	8	1	0	0	0	0	9.91%	8	1	0	0	0	0	11.36%	8	1	0	0	0	0	11.80%
39		of which: Commercial immovable property	2	0	0	0	0	0	13.78%	1	1	0	0	0	0	29.37%	1	1	0	0	0	0	36.73%
40		of which: Land, acquisition, development and construction exposures (ADC)	65	7	1	0	0	0	11.73%	59	12	2	0	0	0	13.42%	56	14	3	0	0	0	14.38%
41		Subordinated debt 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%
42		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%
43		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%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	29.46%	0	0	0	0	0	0	33.33%	0	0	0	0	0	0	36.15%
45		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%
46		Securitisation																					
47		Other exposures	1,993	0	0	0	0	0	0.00%	1,993	0	0	0	0	0	0.00%	1,993	0	0	0	0	0	0.00%
48		TOTAL	14,973	1,372	97	3	12	41	41.89%	14,400	1,921	121	3	17	47	38.31%	13,977	2,313	152	3	19	54	35.59%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	CZECH REPUBLIC	Central banks	983	6	0	0	0	0	21.98%	978	10	1	0	2	0	22.27%	974	14	1	0	3	0	22.50%
50		Central governments	11,523	82	4	1	10	1	22.14%	11,469	132	9	1	32	2	22.39%	11,424	171	14	1	37	3	22.61%
51		Regional governments or local authorities	3	0	0	0	0	0	22.90%	3	0	0	0	0	0	23.02%	3	0	0	0	0	0	23.15%
52		Public sector entities	18	8	0	0	4	0	27.06%	20	6	0	0	3	0	26.97%	21	5	0	0	2	0	26.91%
53		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%
54		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%
55		Institutions	69	4	0	0	0	0	13.33%	66	6	0	0	0	0	13.24%	63	9	1	0	0	0	13.14%
56		Corporates	1,436	64	24	2	1	7	28.47%	1,427	61	36	2	1	9	24.20%	1,415	62	48	2	1	11	22.19%
57		of which: Other - SME	915	33	19	1	1	5	29.27%	914	27	27	1	1	7	24.35%	907	26	34	1	0	7	21.85%
58		of which: Specialised Lending	0	0	0	0	0	0	8.31%	0	0	0	0	0	0	10.03%	0	0	0	0	0	0	12.81%
59		Retail	1,152	171	95	3	4	35	37.05%	1,161	134	124	3	3	40	31.88%	1,147	121	151	3	3	44	28.92%
60		of which: SME	1,075	166	94	3	4	34	36.77%	1,085	127	122	3	3	39	31.58%	1,074	111	148	3	2	42	28.62%
61		Secured by mortgages on immovable property and ADC exposures	280	14	5	0	0	1	26.99%	276	18	6	0	0	1	25.01%	271	22	6	0	0	2	23.76%
62		of which: Residential immovable property	230	11	3	0	0	1	31.31%	226	14	3	0	0	1	29.60%	222	18	3	0	0	1	28.30%
63		of which: Commercial immovable property	44	3	2	0	0	0	19.75%	43	3	3	0	0	0	18.57%	42	4	3	0	0	1	18.20%
64		of which: Land, acquisition, development and construction exposures (ADC)	6	1	0	0	0	0	48.36%	7	0	0	0	0	0	42.05%	7	0	0	0	0	0	36.63%
65		Subordinated debt 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%
66		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%
67		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%
68		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%
69		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%
70		Securitisation																					
71		Other exposures	846	1	0	0	0	0	0.00%	846	1	0	0	0	0	0.00%	846	1	0	0	0	0	0.00%
72		TOTAL	16,311	350	128	6	20	44	34.56%	16,244	369	176	6	41	52	29.53%	16,165	404	221	6	45	59	26.84%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

KBC Group NV

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SLOVAKIA	Central banks	99	1	0	0	0	0	12.80%	98	2	0	0	0	0	13.02%	98	2	0	0	0	0	13.11%
74		Central governments	3,521	48	2	0	1	0	12.80%	3,497	69	6	0	1	1	13.02%	3,484	79	9	0	1	1	13.11%
75		Regional governments or local authorities	269	28	1	0	1	0	14.73%	280	16	2	0	0	0	14.34%	285	11	2	0	0	0	14.17%
76		Public sector entities	13	0	0	0	0	0	64.70%	13	0	0	0	0	0	60.10%	13	0	0	0	0	0	56.66%
77		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%
78		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%
79		Institutions	122	5	0	0	0	0	28.78%	118	9	1	0	0	0	29.72%	115	11	1	0	0	0	30.14%
80		Corporates	2,003	269	73	5	19	49	67.33%	1,957	282	106	5	20	68	64.55%	1,917	287	141	5	20	89	63.06%
81		of which: Other - SME	722	148	59	4	17	43	73.61%	691	152	84	4	18	60	71.30%	667	149	112	4	17	79	70.02%
82		of which: Specialised Lending	57	9	0	0	0	0	31.04%	57	9	1	0	0	0	31.00%	56	9	1	0	0	0	30.94%
83		Retail	1,618	212	88	7	22	63	71.49%	1,572	224	123	6	24	85	69.19%	1,533	225	160	6	24	109	67.86%
84		of which: SME	887	162	64	5	19	48	74.70%	848	174	90	5	21	65	72.35%	816	177	120	5	21	85	70.91%
85		Secured by mortgages on immovable property and ADC exposures	7,537	243	111	5	10	34	30.49%	7,430	289	171	5	12	43	25.35%	7,335	316	239	5	13	54	22.59%
86		of which: Residential immovable property	6,602	158	84	4	8	19	22.96%	6,524	183	137	4	9	27	19.50%	6,454	191	198	4	10	35	17.79%
87		of which: Commercial immovable property	855	80	22	1	2	10	46.93%	828	101	28	1	2	12	43.40%	805	117	35	1	3	14	40.82%
88		of which: Land, acquisition, development and construction exposures (ADC)	79	4	5	0	0	4	85.30%	78	6	5	0	0	4	82.40%	76	7	6	0	0	4	79.39%
89		Subordinated debt 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%
90		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%
91		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%
92		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%
93		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%
94		Securitisation																					
95		Other exposures	486	0	0	0	0	0	0.00%	486	0	0	0	0	0	0.00%	486	0	0	0	0	0	0.00%
96		TOTAL	15,668	806	276	17	53	147	53.19%	15,451	891	407	17	57	198	48.52%	15,265	931	554	16	58	254	45.82%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	BULGARIA	Central banks	3,085	6	0	0	0	0	24.70%	3,081	9	1	0	0	0	28.26%	3,078	10	3	0	0	1	29.41%
98		Central governments	2,865	6	0	0	0	0	24.70%	2,861	9	1	0	0	0	28.26%	2,859	9	3	0	0	1	29.41%
99		Regional governments or local authorities	78	0	0	0	0	0	98.00%	78	0	0	0	0	0	92.68%	78	0	0	0	0	0	86.99%
100		Public sector entities	6	0	0	0	0	0	24.70%	6	0	0	0	0	0	28.26%	6	0	0	0	0	0	29.41%
101		Multilateral Development Banks	9	2	0	0	0	0	5.00%	9	2	0	0	0	0	5.00%	9	2	0	0	0	0	5.00%
102		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%
103		Institutions	18	0	0	0	0	0	60.27%	18	0	0	0	0	0	41.25%	18	0	0	0	0	0	29.46%
104		Corporates	3,533	518	110	8	95	41	36.99%	3,289	689	183	8	103	58	31.82%	3,087	796	279	7	92	80	28.61%
105		of which: Other - SME	1,240	181	55	2	46	15	27.37%	1,208	195	73	2	42	20	27.24%	1,178	207	91	2	35	25	27.22%
106		of which: Specialised Lending	1	40	2	0	4	1	50.07%	1	38	4	0	3	2	50.07%	2	36	6	0	2	3	50.07%
107		Retail	2,768	308	146	9	31	94	64.50%	2,676	364	183	10	33	111	60.77%	2,597	400	225	10	31	131	58.17%
108		of which: SME	862	130	34	1	18	14	40.10%	842	139	45	1	17	16	36.63%	822	148	55	1	15	19	34.43%
109		Secured by mortgages on immovable property and ADC exposures	3,804	134	43	3	2	18	42.34%	3,727	188	66	3	3	24	35.65%	3,656	227	98	3	3	30	30.79%
110		of which: Residential immovable property	2,988	36	25	1	0	8	31.12%	2,985	33	30	1	0	9	29.53%	2,982	32	34	1	0	10	28.41%
111		of which: Commercial immovable property	670	73	16	2	1	9	57.50%	612	114	33	2	2	13	38.92%	560	141	57	2	2	17	29.54%
112		of which: Land, acquisition, development and construction exposures (ADC)	147	26	2	0	0	1	57.74%	129	41	4	0	1	2	54.88%	114	54	7	0	1	4	53.55%
113		Subordinated debt 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%
114		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%
115		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%
116		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%
117		Equity	11	0	0	0	0	0	0.00%	11	0	0	0	0	0	0.00%	11	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	692	0	0	0	0	0	0.00%	692	0	0	0	0	0	0.00%	692	0	0	0	0	0	0.00%
120		TOTAL	16,870	975	301	21	128	154	51.20%	16,449	1,262	435	21	140	194	44.58%	16,092	1,446	608	20	127	243	39.94%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	HUNGARY	Central banks	2,062	93	3	1	0	1	27.59%	1,987	165	7	1	0	2	27.59%	1,929	220	10	1	1	3	27.59%
122		Central governments	3,740	220	6	2	1	2	27.59%	3,613	341	13	1	1	4	27.59%	3,514	433	19	1	1	5	27.59%
123		Regional governments or local authorities	26	1	0	0	0	0	27.59%	25	2	0	0	0	0	27.59%	25	3	0	0	0	0	27.59%
124		Public sector entities	2	0	0	0	0	0	27.59%	2	0	0	0	0	0	27.59%	2	0	0	0	0	0	27.59%
125		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%
126		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%
127		Institutions	27	6	0	0	0	0	5.00%	24	8	0	0	0	0	5.00%	22	10	0	0	0	0	5.00%
128		Corporates	2,720	715	60	3	26	23	39.13%	2,489	917	89	3	30	31	34.98%	2,295	1,077	123	2	29	40	32.58%
129		of which: Other - SME	702	254	22	1	12	8	37.94%	621	319	38	1	15	13	33.52%	556	364	58	1	14	18	31.47%
130		of which: Specialised Lending	560	57	1	0	2	0	25.43%	547	68	3	0	2	1	25.58%	535	77	6	0	2	1	25.66%
131		Retail	185	165	39	3	24	18	46.77%	163	159	67	2	19	30	45.23%	147	149	93	2	14	41	44.63%
132		of which: SME	1	0	0	0	0	0	28.98%	1	0	0	0	0	0	32.13%	1	0	0	0	0	0	33.88%
133		Secured by mortgages on immovable property and ADC exposures	2,348	436	54	1	13	15	28.38%	2,324	439	76	1	11	21	27.23%	2,295	446	97	1	10	26	26.57%
134		of which: Residential immovable property	1,575	334	41	1	11	12	30.55%	1,584	306	60	1	10	17	28.65%	1,585	288	77	1	8	21	27.65%
135		of which: Commercial immovable property	530	96	12	0	1	3	21.17%	502	122	15	0	2	3	21.69%	478	142	19	0	1	4	22.17%
136		of which: Land, acquisition, development and construction exposures (ADC)	243	6	1	0	0	0	27.67%	237	11	1	0	0	0	26.79%	232	16	1	0	0	0	26.25%
137		Subordinated debt 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%
138		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%
139		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%
140		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%
141		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%
142		Securitisation																					
143		Other exposures	15	3	0	0	0	0	0.00%	15	3	0	0	0	0	0.00%	15	3	0	0	0	0	0.00%
144		TOTAL	11,127	1,641	163	9	63	60	36.70%	10,644	2,034	251	8	62	87	34.77%	10,245	2,342	343	7	54	116	33.67%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	FRANCE	Central banks	2	0	0	0	0	0	27.59%	2	0	0	0	0	0	27.59%	2	0	0	0	0	0	27.59%
146		Central governments	3,235	182	1	0	1	0	27.59%	3,117	298	3	0	1	1	27.59%	3,027	386	6	0	1	2	27.59%
147		Regional governments or local authorities	10	0	0	0	0	0	27.59%	9	1	0	0	0	0	27.59%	9	1	0	0	0	0	27.59%
148		Public sector entities	71	4	0	0	0	0	27.59%	69	6	0	0	0	0	27.59%	66	8	0	0	0	0	27.59%
149		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%
150		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%
151		Institutions	42	3	0	0	0	0	22.12%	39	6	0	0	0	0	22.12%	36	8	1	0	0	0	22.12%
152		Corporates	90	12	1	0	1	0	72.00%	83	18	1	0	1	1	77.70%	79	20	3	0	1	2	80.27%
153		of which: Other - SME	1	0	0	0	0	0	7.90%	1	0	0	0	0	0	7.90%	1	0	0	0	0	0	7.90%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	2	0	0	0	0	0	65.68%	2	0	0	0	0	0	56.63%	2	0	0	0	0	0	52.59%
156		of which: SME	2	0	0	0	0	0	45.19%	2	0	0	0	0	0	44.43%	2	0	0	0	0	0	44.00%
157		Secured by mortgages on immovable property and ADC exposures	304	45	1	0	1	0	20.11%	276	72	2	0	1	1	50.10%	260	86	4	0	1	2	60.59%
158		of which: Residential immovable property	1	0	0	0	0	0	7.59%	1	0	0	0	0	0	9.59%	1	0	0	0	0	0	9.87%
159		of which: Commercial immovable property	303	45	1	0	1	0	20.13%	275	72	2	0	1	1	50.21%	259	86	4	0	1	2	60.74%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt 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%
162		Covered bonds	395	33	1	0	0	0	22.12%	368	59	3	0	0	1	22.12%	346	79	5	0	0	1	22.12%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	69	0	0	0	0	0	0.00%	69	0	0	0	0	0	0.00%	69	0	0	0	0	0	0.00%
168		TOTAL	4,219	280	4	1	2	1	31.03%	4,034	460	10	1	3	4	37.29%	3,896	590	18	1	3	7	40.07%

2025 EU-wide Stress Test: Credit risk STA

KBC Group NV

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	UNITED KINGDOM	Central banks	5,239	258	2	1	0	1	27.59%	5,040	453	5	1	1	1	27.59%	4,889	601	9	1	1	3	27.59%
170		Central governments	184	9	0	0	0	0	27.59%	177	16	0	0	0	0	27.59%	172	21	0	0	0	0	27.59%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	7	1	0	0	0	0	22.12%	7	2	0	0	0	0	22.12%	7	2	0	0	0	0	22.12%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	10	1	0	0	0	0	22.12%	9	1	0	0	0	0	22.12%	9	2	0	0	0	0	22.12%
176		Corporates	461	74	1	0	1	0	21.17%	415	117	4	0	3	2	52.99%	386	142	7	0	3	5	64.17%
177		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		Retail	2	0	1	0	0	0	27.55%	2	0	1	0	0	0	28.33%	2	0	1	0	0	0	29.13%
180		of which: SME	2	0	0	0	0	0	39.81%	2	0	0	0	0	0	40.59%	2	0	0	0	0	0	40.96%
181		Secured by mortgages on immovable property and ADC exposures	54	6	2	0	0	1	46.51%	50	9	3	0	0	1	32.90%	48	10	4	0	0	1	26.27%
182		of which: Residential immovable property	1	0	1	0	0	1	73.80%	1	0	1	0	0	1	73.42%	1	0	1	0	0	1	72.89%
183		of which: Commercial 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%
184		of which: Land, acquisition, development and construction exposures (ADC)	53	6	1	0	0	0	9.10%	49	9	2	0	0	0	10.39%	47	10	3	0	0	0	11.01%
185		Subordinated debt 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%
186		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%
187		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%
188		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%
189		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%
190		Securitisation																					
191		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%
192		TOTAL	**5,957**	**349**	**6**	**1**	**2**	**2**	**31.80%**	**5,700**	**598**	**13**	**1**	**4**	**5**	**36.24%**	**5,512**	**778**	**22**	**1**	**4**	**9**	**39.77%**

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
193	UNITED STATES	Central banks	2,736	135	1	0	0	0	27.59%	2,632	237	3	0	1	1	27.59%	2,553	314	5	0	1	1	27.59%
194		Central governments	2,449	121	1	0	0	0	27.59%	2,356	212	2	0	1	1	27.59%	2,286	281	4	0	1	1	27.59%
195		Regional governments or local authorities	23	1	0	0	0	0	27.59%	22	2	0	0	0	0	27.59%	22	3	0	0	0	0	27.59%
196		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%
197		Multilateral Development Banks	41	3	0	0	0	0	22.12%	38	6	0	0	0	0	22.12%	36	8	0	0	0	0	22.12%
198		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%
199		Institutions	12	1	0	0	0	0	22.12%	11	2	0	0	0	0	22.12%	10	2	0	0	0	0	22.12%
200		Corporates	6	1	0	0	0	0	34.75%	6	1	0	0	0	0	38.15%	5	1	0	0	0	0	40.06%
201		of which: Other - SME	5	1	0	0	0	0	36.83%	5	1	0	0	0	0	39.78%	4	1	0	0	0	0	41.41%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	1	0	0	0	0	0	71.62%	1	0	0	0	0	0	64.27%	1	0	0	0	0	0	61.55%
204		of which: SME	1	0	0	0	0	0	56.31%	1	0	0	0	0	0	56.42%	1	0	0	0	0	0	56.47%
205		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	10.20%	0	0	0	0	0	0	10.14%	0	0	0	0	0	0	10.07%
206		of which: Residential immovable property	0	0	0	0	0	0	10.20%	0	0	0	0	0	0	10.14%	0	0	0	0	0	0	10.07%
207		of which: Commercial 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%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		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%
211		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%
212		Collective investments undertakings (CIU)	109	14	1	0	0	0	29.81%	101	20	2	0	0	1	32.29%	96	23	4	0	0	1	33.46%
213		Equity	5	0	0	0	0	0	0.00%	5	0	0	0	0	0	0.00%	5	0	0	0	0	0	0.00%
214		Securitisation																					
215		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%
216		TOTAL	**5,382**	**275**	**3**	**1**	**1**	**1**	**28.50%**	**5,173**	**480**	**8**	**1**	**2**	**2**	**29.15%**	**5,015**	**632**	**14**	**1**	**2**	**4**	**29.46%**

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
217	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	60	3	0	0	0	0	27.59%	58	5	0	0	0	0	27.59%	56	7	0	0	0	0	27.59%
219		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%
220		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%
221		Multilateral Development Banks	833	59	1	0	0	0	22.12%	792	99	3	0	0	1	22.12%	760	129	4	0	0	1	22.12%
222		International Organisations	26	2	0	0	0	0	22.12%	25	3	0	0	0	0	22.12%	24	4	0	0	0	0	22.12%
223		Institutions	16	1	0	0	0	0	22.12%	15	2	0	0	0	0	22.12%	14	2	0	0	0	0	22.12%
224		Corporates	39	5	0	0	0	0	51.95%	36	8	1	0	0	0	61.05%	34	9	1	0	0	1	65.31%
225		of which: Other - 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%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	0	0	0	0	0	0	21.54%	0	0	0	0	0	0	21.77%	0	0	0	0	0	0	21.90%
228		of which: SME	0	0	0	0	0	0	21.54%	0	0	0	0	0	0	21.77%	0	0	0	0	0	0	21.90%
229		Secured by mortgages on immovable property and ADC exposures	4	0	0	0	0	0	10.54%	3	0	0	0	0	0	11.91%	3	1	0	0	0	0	12.55%
230		of which: Residential immovable property	0	0	0	0	0	0	6.94%	0	0	0	0	0	0	9.05%	0	0	0	0	0	0	9.38%
231		of which: Commercial 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%
232		of which: Land, acquisition, development and construction exposures (ADC)	3	0	0	0	0	0	10.54%	3	0	0	0	0	0	11.91%	3	1	0	0	0	0	12.55%
233		Subordinated debt 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%
234		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%
235		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%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	29.82%	0	0	0	0	0	0	32.25%	0	0	0	0	0	0	33.40%
237		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%
238		Securitisation																					
239		Other exposures	202	0	0	0	0	0	0.00%	202	0	0	0	0	0	0.00%	202	0	0	0	0	0	0.00%
240		TOTAL	**1,181**	**70**	**2**	**0**	**0**	**0**	**26.67%**	**1,132**	**118**	**4**	**0**	**0**	**1**	**29.62%**	**1,095**	**153**	**6**	**0**	**0**	**2**	**31.27%**

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
241	NETHERLANDS	Central banks	4	0	0	0	0	0	27.59%	4	0	0	0	0	0	27.59%	4	1	0	0	0	0	27.59%
242		Central governments	1	0	0	0	0	0	27.59%	1	0	0	0	0	0	27.59%	1	0	0	0	0	0	27.59%
243		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%
244		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%
245		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%
246		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%
247		Institutions	5	0	0	0	0	0	22.12%	5	1	0	0	0	0	22.12%	4	1	0	0	0	0	22.12%
248		Corporates	97	13	1	0	0	0	46.03%	89	19	2	0	0	1	48.40%	85	22	3	0	0	1	49.46%
249		of which: Other - SME	1	0	0	0	0	0	10.91%	1	0	0	0	0	0	10.91%	1	0	0	0	0	0	10.91%
250		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	1	0	0	0	0	0	64.29%	1	0	0	0	0	0	46.98%	1	0	0	0	0	0	37.64%
252		of which: SME	1	0	0	0	0	0	10.39%	1	0	0	0	0	0	10.45%	1	0	0	0	0	0	10.48%
253		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	49.84%	0	0	0	0	0	0	49.18%	0	0	0	0	0	0	48.41%
254		of which: Residential immovable property	0	0	0	0	0	0	49.84%	0	0	0	0	0	0	49.18%	0	0	0	0	0	0	48.41%
255		of which: Commercial 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%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt 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%
258		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%
259		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%
260		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%
261		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%
262		Securitisation																					
263		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%
264		TOTAL	**108**	**14**	**1**	**0**	**0**	**0**	**46.46%**	**100**	**20**	**2**	**0**	**0**	**1**	**47.74%**	**96**	**24**	**3**	**0**	**0**	**1**	**48.52%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

KBC Group NV

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	**Central banks**	14,217	501	13	6	3	4	27.15%	13,814	875	43	6	8	12	27.43%	13,504	1,155	72	5	9	20	27.55%
2		**Central governments**	39,987	1,286	39	14	28	10	25.23%	39,053	2,150	108	13	67	27	25.22%	38,337	2,797	177	11	71	45	25.39%
3		**Regional governments or local authorities**	3,387	511	18	1	5	5	27.50%	3,346	547	24	1	4	6	26.52%	3,310	577	29	1	3	8	26.34%
4		**Public sector entities**	2,355	310	10	0	10	3	28.27%	2,304	358	13	0	7	4	28.06%	2,265	394	16	0	5	4	27.94%
5		**Multilateral Development Banks**	914	93	6	1	0	1	25.40%	844	157	11	1	1	3	25.39%	807	191	15	1	0	4	25.36%
6		**International Organisations**	1,516	126	5	2	1	1	25.44%	1,401	232	13	2	2	3	25.44%	1,313	312	22	1	2	6	25.44%
7		**Institutions**	408	33	2	1	1	0	24.35%	380	58	5	1	1	1	25.36%	357	76	10	1	1	3	26.22%
8		**Corporates**	11,439	2,233	432	57	286	201	46.60%	10,341	2,988	775	46	315	330	42.55%	9,475	3,491	1,137	38	263	461	40.54%
9		of which: Other - SME	3,644	698	207	26	137	96	46.25%	3,382	812	355	17	133	160	45.16%	3,165	905	480	14	109	212	44.18%
10		of which: Specialised Lending	611	112	6	1	13	3	48.96%	591	123	15	1	12	7	47.52%	573	130	24	1	9	12	47.53%
11		**Retail**	5,543	1,016	509	79	162	288	56.54%	5,144	1,124	801	62	158	448	56.00%	4,829	1,166	1,073	51	130	596	55.53%
12		of which: SME	2,709	569	304	38	71	150	49.28%	2,539	591	452	32	68	224	49.58%	2,353	634	596	25	60	294	49.29%
13		**Secured by mortgages on immovable property and ADC exposures**	14,165	1,061	290	49	70	99	34.21%	13,579	1,303	634	56	85	189	29.85%	13,076	1,396	1,044	45	73	311	29.78%
14		of which: Residential immovable property	11,306	589	210	30	47	57	27.11%	11,019	627	458	35	49	109	23.82%	10,747	614	743	29	39	177	23.76%
15		of which: Commercial immovable property	2,276	411	68	17	21	35	50.70%	2,027	574	154	19	33	67	43.86%	1,836	654	264	15	31	114	43.14%
16		of which: Land, acquisition, development and construction exposures (ADC)	584	62	11	2	2	7	67.10%	533	102	22	2	3	13	57.79%	492	128	36	2	3	20	56.15%
17		**Subordinated debt 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%
18		**Covered bonds**	530	51	3	1	0	1	25.44%	485	92	7	1	1	2	25.44%	447	125	13	1	1	3	25.44%
19		**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%
20		**Collective investments undertakings (CIU)**	107	15	1	1	1	1	38.30%	97	23	4	0	1	2	41.48%	92	27	6	0	1	3	42.95%
21		**Equity**	29	0	0	0	0	0	0.00%	29	0	0	0	0	0	0.00%	29	0	0	0	0	0	0.00%
22		**Securitisation**																					
23		**Other exposures**	4,343	4	0	0	0	0	0.00%	4,343	4	0	0	0	0	0.00%	4,343	4	0	0	0	0	0.00%
24		**TOTAL**	**98,940**	**7,242**	**1,327**	**212**	**568**	**614**	**46.24%**	**95,161**	**9,911**	**2,437**	**188**	**650**	**1,027**	**42.14%**	**92,182**	**11,712**	**3,615**	**154**	**560**	**1,463**	**40.47%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	BELGIUM	**Central banks**	6	0	0	0	0	0	27.59%	6	1	0	0	0	0	27.59%	6	1	0	0	0	0	27.59%
26		**Central governments**	5,210	258	2	1	2	1	27.59%	5,013	452	6	1	3	2	27.59%	4,861	598	11	1	3	3	27.59%
27		**Regional governments or local authorities**	2,845	475	15	0	3	4	27.59%	2,801	515	19	0	3	5	27.59%	2,767	545	23	0	3	6	27.59%
28		**Public sector entities**	2,122	292	9	0	2	3	27.59%	2,077	334	12	0	2	3	27.59%	2,043	366	15	0	2	4	27.59%
29		**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%
30		**International Organisations**	1,490	123	5	2	1	1	25.44%	1,378	228	13	2	2	3	25.44%	1,290	307	22	1	2	6	25.44%
31		**Institutions**	26	2	0	0	0	0	25.44%	24	4	0	0	0	0	25.44%	23	5	0	0	0	0	25.44%
32		**Corporates**	1,123	221	64	1	6	32	49.87%	923	412	74	1	11	35	47.17%	813	509	86	1	13	39	45.22%
33		of which: Other - SME	48	6	1	0	0	0	12.14%	42	11	1	0	0	0	14.17%	38	13	2	0	0	0	15.46%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		**Retail**	66	8	1	0	0	0	22.28%	57	15	2	0	0	0	21.30%	52	19	4	0	0	1	21.84%
36		of which: SME	59	7	1	0	0	0	15.36%	51	15	2	0	0	0	18.17%	46	18	3	0	0	1	20.00%
37		**Secured by mortgages on immovable property and ADC exposures**	74	9	1	0	0	0	12.68%	66	15	2	0	0	0	15.89%	62	18	3	0	0	1	17.74%
38		of which: Residential immovable property	8	1	0	0	0	0	9.82%	7	1	0	0	0	0	12.52%	7	2	0	0	0	0	13.54%
39		of which: Commercial immovable property	2	0	0	0	0	0	15.09%	1	1	0	0	0	0	33.50%	1	1	0	0	0	0	40.61%
40		of which: Land, acquisition, development and construction exposures (ADC)	64	7	1	0	0	0	12.73%	57	13	2	0	0	0	15.80%	54	15	3	0	0	1	17.58%
41		**Subordinated debt 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%
42		**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%
43		**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%
44		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	31.97%	0	0	0	0	0	0	39.99%	0	0	0	0	0	0	45.19%
45		**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%
46		**Securitisation**																					
47		**Other exposures**	1,993	0	0	0	0	0	0.00%	1,993	0	0	0	0	0	0.00%	1,993	0	0	0	0	0	0.00%
48		**TOTAL**	**14,956**	**1,388**	**98**	**4**	**15**	**41**	**41.88%**	**14,339**	**1,975**	**128**	**4**	**22**	**49**	**38.36%**	**13,910**	**2,368**	**165**	**4**	**24**	**60**	**36.20%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	CZECH REPUBLIC	**Central banks**	983	6	0	0	0	0	21.98%	977	10	1	0	4	0	22.35%	973	14	2	0	4	0	22.58%
50		**Central governments**	11,522	82	5	2	17	1	22.14%	11,463	131	15	2	52	3	22.47%	11,414	169	26	2	57	6	22.68%
51		**Regional governments or local authorities**	3	0	0	0	0	0	22.88%	3	0	0	0	0	0	23.09%	3	0	0	0	0	0	23.21%
52		**Public sector entities**	18	8	0	0	8	0	27.05%	20	6	0	0	5	0	26.99%	21	5	0	0	3	0	26.91%
53		**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%
54		**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%
55		**Institutions**	68	4	0	0	0	0	15.33%	64	8	1	0	0	0	15.17%	60	11	2	0	0	0	15.02%
56		**Corporates**	1,310	170	44	4	2	10	22.56%	1,265	185	74	3	7	15	19.96%	1,169	259	96	3	8	19	19.78%
57		of which: Other - SME	880	55	32	2	1	7	22.22%	858	59	51	1	2	9	18.53%	822	84	61	1	2	11	17.69%
58		of which: Specialised Lending	0	0	0	0	0	0	9.43%	0	0	0	0	0	0	11.23%	0	0	0	0	0	0	15.97%
59		**Retail**	984	251	184	18	9	76	41.19%	922	244	253	21	10	104	41.18%	812	269	338	16	10	142	41.90%
60		of which: SME	906	246	182	18	9	75	41.09%	847	236	251	21	9	103	41.12%	740	259	335	15	10	140	41.87%
61		**Secured by mortgages on immovable property and ADC exposures**	269	23	7	0	0	2	22.98%	260	28	12	0	1	2	19.44%	247	37	16	0	1	3	18.56%
62		of which: Residential immovable property	229	10	4	0	0	1	27.03%	222	15	6	0	1	1	20.45%	215	19	9	0	1	2	18.28%
63		of which: Commercial immovable property	35	11	3	0	0	1	17.37%	34	11	5	0	0	1	16.50%	28	15	6	0	0	1	17.74%
64		of which: Land, acquisition, development and construction exposures (ADC)	5	2	0	0	0	0	36.95%	5	2	0	0	0	0	35.48%	4	3	1	0	0	0	30.00%
65		**Subordinated debt 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%
66		**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%
67		**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%
68		**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%
69		**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%
70		**Securitisation**																					
71		**Other exposures**	846	1	0	0	0	0	0.00%	846	1	0	0	0	0	0.00%	846	1	0	0	0	0	0.00%
72		**TOTAL**	**16,004**	**546**	**240**	**25**	**37**	**88**	**36.81%**	**15,821**	**612**	**357**	**27**	**78**	**125**	**35.11%**	**15,544**	**766**	**480**	**21**	**83**	**170**	**35.46%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

KBC Group NV

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SLOVAKIA	**Central banks**	99	1	0	0	0	0	12.80%	98	2	0	0	0	0	13.04%	97	2	1	0	0	0	13.11%
74		**Central governments**	3,519	48	4	1	1	1	12.80%	3,491	68	13	1	2	2	13.04%	3,476	77	19	0	2	2	13.11%
75		**Regional governments or local authorities**	269	27	2	0	1	0	14.33%	279	15	4	0	0	1	14.07%	283	10	5	0	0	1	13.98%
76		**Public sector entities**	13	0	0	0	0	0	60.17%	13	0	0	0	0	0	51.86%	13	0	0	0	0	0	47.99%
77		**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%
78		**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%
79		**Institutions**	121	6	1	0	0	0	33.10%	115	11	2	0	1	1	34.19%	109	14	4	0	1	1	34.65%
80		**Corporates**	1,925	325	95	19	26	62	65.24%	1,814	356	174	11	29	108	62.11%	1,743	368	234	10	28	141	60.42%
81		of which: Other - SME	710	146	72	14	23	53	73.51%	664	138	125	7	21	91	72.35%	637	134	157	6	21	114	72.45%
82		of which: Specialised Lending	53	13	1	0	1	0	39.29%	50	14	3	0	1	1	44.92%	48	14	4	0	1	2	52.63%
83		**Retail**	1,599	215	104	19	29	75	71.47%	1,534	214	171	10	30	120	70.14%	1,494	210	215	9	29	150	69.89%
84		of which: SME	874	162	78	16	25	58	74.74%	818	163	131	8	26	96	73.36%	785	163	165	7	26	121	73.34%
85		**Secured by mortgages on immovable property and ADC exposures**	7,385	346	160	29	18	43	27.03%	7,069	443	378	34	31	87	23.12%	6,812	450	628	28	30	151	24.08%
86		of which: Residential immovable property	6,529	190	125	21	11	26	20.39%	6,299	232	313	24	17	56	17.74%	6,097	218	529	20	13	98	18.46%
87		of which: Commercial immovable property	780	148	29	8	6	13	45.41%	698	201	59	10	14	27	46.31%	647	219	91	8	16	48	53.18%
88		of which: Land, acquisition, development and construction exposures (ADC)	76	7	5	0	0	4	83.68%	72	11	6	0	1	5	74.80%	68	13	7	0	0	5	68.37%
89		**Subordinated debt 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%
90		**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%
91		**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%
92		**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%
93		**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%
94		**Securitisation**																					
95		**Other exposures**	486	0	0	0	0	0	0.00%	486	0	0	0	0	0	0.00%	486	0	0	0	0	0	0.00%
96		**TOTAL**	**15,414**	**969**	**366**	**68**	**76**	**181**	**49.39%**	**14,898**	**1,109**	**742**	**55**	**92**	**319**	**42.93%**	**14,514**	**1,131**	**1,104**	**47**	**89**	**447**	**40.48%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	BULGARIA	**Central banks**	3,085	6	1	0	1	0	24.70%	3,080	8	3	0	1	1	29.02%	3,076	8	7	0	0	2	29.98%
98		**Central governments**	2,864	6	1	0	1	0	24.70%	2,860	8	3	0	0	1	29.02%	2,857	8	6	0	0	2	29.98%
99		**Regional governments or local authorities**	78	0	0	0	0	0	96.10%	78	0	0	0	0	0	85.44%	78	0	1	0	0	0	76.45%
100		**Public sector entities**	6	0	0	0	0	0	24.70%	6	0	0	0	0	0	29.02%	6	0	0	0	0	0	29.98%
101		**Multilateral Development Banks**	9	2	0	0	0	0	5.00%	9	2	0	0	0	0	5.49%	9	2	0	0	0	0	5.62%
102		**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%
103		**Institutions**	18	0	0	0	0	0	44.14%	18	0	0	0	0	0	27.75%	18	0	0	0	0	0	20.61%
104		**Corporates**	3,440	580	141	22	182	62	43.60%	3,108	766	288	21	186	106	36.84%	2,843	854	465	17	142	158	33.96%
105		of which: Other - SME	1,204	204	68	5	84	22	32.41%	1,135	235	105	5	77	34	31.97%	1,078	254	144	4	57	46	32.00%
106		of which: Specialised Lending	1	39	3	0	8	2	62.49%	1	36	6	0	6	4	62.48%	1	33	9	0	4	6	62.48%
107		**Retail**	2,679	370	174	33	73	112	64.54%	2,467	484	271	26	78	168	61.85%	2,339	519	364	22	63	221	60.64%
108		of which: SME	834	149	42	3	35	16	38.88%	790	171	65	3	32	23	35.55%	752	186	88	3	24	30	34.10%
109		**Secured by mortgages on immovable property and ADC exposures**	3,769	159	53	15	9	29	54.45%	3,632	230	119	16	12	52	44.05%	3,508	264	210	13	10	83	39.83%
110		of which: Residential immovable property	2,976	43	30	7	2	10	34.87%	2,948	52	49	7	2	17	35.89%	2,919	58	71	6	2	26	36.28%
111		of which: Commercial immovable property	652	87	20	7	6	16	78.51%	568	128	63	8	8	29	45.90%	494	142	124	6	6	46	37.01%
112		of which: Land, acquisition, development and construction exposures (ADC)	142	30	3	1	1	2	86.34%	117	50	8	1	2	6	80.83%	95	64	15	1	2	12	78.72%
113		**Subordinated debt 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%
114		**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%
115		**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%
116		**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%
117		**Equity**	11	0	0	0	0	0	0.00%	11	0	0	0	0	0	0.00%	11	0	0	0	0	0	0.00%
118		**Securitisation**																					
119		**Other exposures**	692	0	0	0	0	0	0.00%	692	0	0	0	0	0	0.00%	692	0	0	0	0	0	0.00%
120		**TOTAL**	**16,652**	**1,125**	**369**	**71**	**266**	**203**	**54.99%**	**15,962**	**1,499**	**685**	**64**	**276**	**328**	**47.95%**	**15,438**	**1,655**	**1,052**	**52**	**216**	**467**	**44.34%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121	HUNGARY	**Central banks**	2,059	93	7	4	1	2	27.59%	1,974	164	21	4	2	6	27.59%	1,905	218	36	3	2	10	27.59%
122		**Central governments**	3,734	220	12	7	3	3	27.59%	3,588	339	39	7	4	11	27.59%	3,472	428	67	6	4	18	27.59%
123		**Regional governments or local authorities**	26	1	0	0	0	0	27.59%	25	2	0	0	0	0	27.59%	24	3	0	0	0	0	27.59%
124		**Public sector entities**	2	0	0	0	0	0	27.59%	2	0	0	0	0	0	27.59%	2	0	0	0	0	0	27.59%
125		**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%
126		**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%
127		**Institutions**	26	6	0	0	0	0	5.00%	23	9	0	0	0	0	5.44%	20	11	1	0	0	0	5.55%
128		**Corporates**	2,660	760	76	8	60	32	41.96%	2,363	1,000	133	7	64	51	38.62%	2,121	1,176	198	5	55	74	37.23%
129		of which: Other - SME	677	271	30	3	28	13	41.75%	568	348	62	3	32	24	38.79%	484	395	99	2	28	37	37.74%
130		of which: Specialised Lending	557	59	2	1	5	1	32.99%	540	73	6	0	5	2	33.25%	524	83	11	0	4	4	33.38%
131		**Retail**	179	167	44	8	50	24	55.34%	130	160	99	5	40	54	54.88%	101	141	147	4	26	80	54.72%
132		of which: SME	1	0	0	0	0	0	36.28%	1	0	0	0	0	0	41.07%	1	1	0	0	0	0	43.72%
133		**Secured by mortgages on immovable property and ADC exposures**	2,319	454	65	4	39	24	36.27%	2,247	479	112	5	37	42	37.05%	2,167	502	169	4	29	63	37.31%
134		of which: Residential immovable property	1,556	344	50	3	34	19	38.00%	1,535	326	88	3	30	34	38.21%	1,502	316	133	3	23	51	38.14%
135		of which: Commercial immovable property	521	104	14	1	5	4	29.94%	478	139	22	1	7	7	32.34%	440	165	34	1	5	11	33.98%
136		of which: Land, acquisition, development and construction exposures (ADC)	242	7	1	0	0	0	38.38%	234	14	1	0	0	1	38.07%	226	21	2	0	0	1	38.08%
137		**Subordinated debt 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%
138		**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%
139		**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%
140		**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%
141		**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%
142		**Securitisation**																					
143		**Other exposures**	15	3	0	0	0	0	0.00%	15	3	0	0	0	0	0.00%	15	3	0	0	0	0	0.00%
144		**TOTAL**	**11,021**	**1,706**	**204**	**30**	**153**	**85**	**41.64%**	**10,369**	**2,156**	**405**	**27**	**147**	**164**	**40.48%**	**9,830**	**2,483**	**617**	**22**	**116**	**246**	**39.77%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	FRANCE	**Central banks**	2	0	0	0	0	0	27.59%	2	0	0	0	0	0	27.59%	2	0	0	0	0	0	27.59%
146		**Central governments**	3,235	182	1	0	1	0	27.59%	3,117	298	4	0	1	1	27.59%	3,027	386	7	0	1	2	27.59%
147		**Regional governments or local authorities**	10	0	0	0	0	0	27.59%	9	1	0	0	0	0	27.59%	9	1	0	0	0	0	27.59%
148		**Public sector entities**	71	4	0	0	0	0	27.59%	69	6	0	0	0	0	27.59%	66	8	0	0	0	0	27.59%
149		**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%
150		**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%
151		**Institutions**	41	4	0	0	0	0	25.44%	38	7	1	0	0	0	25.44%	34	10	1	0	0	0	25.44%
152		**Corporates**	88	13	1	1	1	1	81.14%	78	21	3	1	2	3	84.88%	73	24	5	1	2	4	86.43%
153		of which: Other - SME	1	0	0	0	0	0	10.03%	1	0	0	0	0	0	9.94%	1	0	0	0	0	0	9.90%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		**Retail**	2	0	0	0	0	0	66.93%	2	0	0	0	0	0	60.17%	2	0	0	0	0	0	58.11%
156		of which: SME	2	0	0	0	0	0	55.64%	2	0	0	0	0	0	54.60%	1	0	0	0	0	0	54.20%
157		**Secured by mortgages on immovable property and ADC exposures**	287	61	1	1	3	1	40.27%	249	95	5	0	4	3	67.20%	228	112	10	0	3	7	75.88%
158		of which: Residential immovable property	1	0	0	0	0	0	10.99%	1	0	0	0	0	0	14.98%	1	0	0	0	0	0	15.55%
159		of which: Commercial immovable property	286	61	1	1	3	1	40.30%	248	95	5	0	4	3	67.30%	227	112	10	0	3	7	76.01%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		**Subordinated debt 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%
162		**Covered bonds**	390	37	2	1	0	1	25.44%	357	67	5	1	1	1	25.44%	328	93	10	1	1	2	25.44%
163		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		**Securitisation**																					
167		**Other exposures**	69	0	0	0	0	0	0.00%	69	0	0	0	0	0	0.00%	69	0	0	0	0	0	0.00%
168		**TOTAL**	**4,195**	**302**	**6**	**3**	**6**	**2**	**38.67%**	**3,989**	**496**	**18**	**2**	**8**	**9**	**48.06%**	**3,837**	**634**	**32**	**2**	**7**	**16**	**50.37%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

KBC Group NV

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	UNITED KINGDOM	Central banks	5,238	258	3	1	1	1	27.59%	5,037	452	10	1	1	3	27.59%	4,884	598	17	1	1	5	27.59%
170		Central governments	184	9	0	0	0	0	27.59%	177	16	0	0	0	0	27.59%	171	21	1	0	0	0	27.59%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	7	1	0	0	0	0	25.44%	7	2	0	0	0	0	25.44%	6	2	0	0	0	0	25.44%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	10	1	0	0	0	0	25.44%	9	2	0	0	0	0	25.44%	8	2	0	0	0	0	25.44%
176		Corporates	450	84	2	1	5	1	27.69%	391	137	8	1	10	5	59.08%	345	173	18	1	10	13	70.52%
177		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		Retail	2	0	1	0	0	0	28.92%	2	0	1	0	0	0	31.58%	2	1	1	0	0	0	34.54%
180		of which: SME	2	0	0	0	0	0	52.07%	2	0	0	0	0	0	51.99%	2	0	0	0	0	0	51.87%
181		Secured by mortgages on immovable property and ADC exposures	52	7	2	0	0	1	40.31%	46	11	5	0	0	1	28.21%	42	12	7	0	0	2	24.96%
182		of which: Residential immovable property	1	0	1	0	0	1	73.80%	1	0	1	0	0	1	73.21%	1	0	1	0	0	1	72.47%
183		of which: Commercial 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%
184		of which: Land, acquisition, development and construction exposures (ADC)	51	7	1	0	0	0	14.25%	45	11	4	0	0	1	16.60%	41	12	6	0	0	1	17.61%
185		Subordinated debt 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%
186		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%
187		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%
188		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%
189		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%
190		Securitisation																					
191		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%
192		TOTAL	**5,943**	**360**	**8**	**2**	**6**	**3**	**31.03%**	**5,668**	**620**	**24**	**2**	**11**	**9**	**38.10%**	**5,458**	**809**	**44**	**2**	**12**	**20**	**44.86%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	UNITED STATES	Central banks	2,735	135	2	1	1	1	27.59%	2,630	236	6	1	1	2	27.59%	2,550	312	10	0	1	3	27.59%
194		Central governments	2,448	121	2	1	1	0	27.59%	2,354	211	6	0	1	2	27.59%	2,282	279	9	0	1	2	27.59%
195		Regional governments or local authorities	23	1	0	0	0	0	27.59%	22	2	0	0	0	0	27.59%	22	3	0	0	0	0	27.59%
196		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%
197		Multilateral Development Banks	41	4	0	0	0	0	25.44%	37	7	1	0	0	0	25.44%	35	9	1	0	0	0	25.44%
198		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%
199		Institutions	12	1	0	0	0	0	25.44%	11	2	0	0	0	0	25.44%	10	3	0	0	0	0	25.44%
200		Corporates	6	1	0	0	0	0	45.56%	5	1	0	0	0	0	49.45%	5	1	1	0	0	0	51.47%
201		of which: Other - SME	5	1	0	0	0	0	48.41%	4	1	0	0	0	0	51.97%	4	1	1	0	0	0	53.78%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	1	0	0	0	0	0	79.13%	1	0	0	0	0	0	75.53%	1	0	0	0	0	0	74.44%
204		of which: SME	1	0	0	0	0	0	72.37%	1	0	0	0	0	0	72.42%	1	0	0	0	0	0	72.45%
205		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	15.52%	0	0	0	0	0	0	15.35%	0	0	0	0	0	0	15.27%
206		of which: Residential immovable property	0	0	0	0	0	0	15.52%	0	0	0	0	0	0	15.35%	0	0	0	0	0	0	15.27%
207		of which: Commercial 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%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		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%
211		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%
212		Collective investments undertakings (CIU)	107	15	1	1	1	1	38.31%	97	23	4	0	1	2	41.49%	91	26	6	0	1	3	42.95%
213		Equity	5	0	0	0	0	0	0.00%	5	0	0	0	0	0	0.00%	5	0	0	0	0	0	0.00%
214		Securitisation																					
215		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%
216		TOTAL	**5,378**	**278**	**6**	**2**	**2**	**2**	**31.09%**	**5,162**	**483**	**17**	**2**	**3**	**5**	**31.30%**	**5,000**	**634**	**27**	**1**	**3**	**8**	**31.85%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	60	3	0	0	0	0	27.59%	58	5	0	0	0	0	27.59%	56	7	0	0	0	0	27.59%
219		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%
220		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%
221		Multilateral Development Banks	807	81	5	1	0	1	25.44%	746	137	10	0	0	3	25.44%	715	166	13	0	0	3	25.44%
222		International Organisations	26	3	0	0	0	0	25.44%	24	4	0	0	0	0	25.44%	23	5	0	0	0	0	25.44%
223		Institutions	15	2	0	0	0	0	25.44%	14	3	0	0	0	0	25.44%	14	3	0	0	0	0	25.44%
224		Corporates	38	6	0	0	0	0	58.65%	34	9	1	0	0	1	67.90%	32	10	2	0	0	2	71.89%
225		of which: Other - 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%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	0	0	0	0	0	0	28.41%	0	0	0	0	0	0	28.42%	0	0	0	0	0	0	28.43%
228		of which: SME	0	0	0	0	0	0	28.41%	0	0	0	0	0	0	28.42%	0	0	0	0	0	0	28.43%
229		Secured by mortgages on immovable property and ADC exposures	3	0	0	0	0	0	25.18%	3	1	0	0	0	0	29.08%	3	1	0	0	0	0	30.82%
230		of which: Residential immovable property	0	0	0	0	0	0	12.69%	0	0	0	0	0	0	17.12%	0	0	0	0	0	0	17.70%
231		of which: Commercial 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%
232		of which: Land, acquisition, development and construction exposures (ADC)	3	0	0	0	0	0	25.19%	3	1	0	0	0	0	29.09%	3	1	0	0	0	0	30.85%
233		Subordinated debt 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%
234		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%
235		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%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	39.33%	0	0	0	0	0	0	41.90%	0	0	0	0	0	0	43.02%
237		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%
238		Securitisation																					
239		Other exposures	202	0	0	0	0	0	0.00%	202	0	0	0	0	0	0.00%	202	0	0	0	0	0	0.00%
240		TOTAL	**1,153**	**95**	**6**	**1**	**1**	**2**	**28.11%**	**1,082**	**159**	**12**	**1**	**1**	**4**	**30.13%**	**1,045**	**193**	**16**	**1**	**1**	**5**	**31.88%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241	NETHERLANDS	Central banks	4	0	0	0	0	0	27.59%	4	0	0	0	0	0	27.59%	4	1	0	0	0	0	27.59%
242		Central governments	1	0	0	0	0	0	27.59%	1	0	0	0	0	0	27.59%	1	0	0	0	0	0	27.59%
243		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%
244		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%
245		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%
246		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%
247		Institutions	5	0	0	0	0	0	25.44%	5	1	0	0	0	0	25.44%	4	1	0	0	0	0	25.44%
248		Corporates	93	16	1	1	1	1	52.70%	84	23	3	0	1	2	53.92%	80	26	5	0	1	3	54.45%
249		of which: Other - SME	1	0	0	0	0	0	13.58%	1	0	0	0	0	0	13.50%	1	0	0	0	0	0	13.46%
250		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	1	0	0	0	0	0	52.80%	1	0	0	0	0	0	36.84%	1	0	0	0	0	0	30.25%
252		of which: SME	1	0	0	0	0	0	12.94%	1	0	0	0	0	0	12.95%	1	0	0	0	0	0	12.95%
253		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	49.57%	0	0	0	0	0	0	47.36%	0	0	0	0	0	0	44.62%
254		of which: Residential immovable property	0	0	0	0	0	0	49.57%	0	0	0	0	0	0	47.36%	0	0	0	0	0	0	44.62%
255		of which: Commercial 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%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt 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%
258		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%
259		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%
260		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%
261		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%
262		Securitisation																					
263		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%
264		TOTAL	**105**	**16**	**1**	**1**	**1**	**1**	**52.21%**	**95**	**24**	**3**	**0**	**1**	**2**	**52.99%**	**90**	**28**	**5**	**0**	**1**	**3**	**53.39%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

KBC Group NV

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	83						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		**Total**	**83**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	13	17	19	22	21	27	35
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**13**	**17**	**19**	**22**	**21**	**27**	**35**
12	**Impairments**	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2025 EU-wide Stress Test: Risk exposure amounts

KBC Group NV

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	103,329	101,004	101,169	101,926	102,695	102,741	106,184	107,614
2	Risk exposure amount for securitisations and re-securitisations	13	13	17	19	22	21	27	35
3	Risk exposure amount other credit risk	103,316	100,992	101,152	101,907	102,673	102,721	106,157	107,580
4	Risk exposure amount for market risk	2,708	3,225	3,225	3,225	3,225	3,938	3,938	3,938
5	Risk exposure amount for operational risk	13,901	16,218	16,218	16,218	16,218	16,218	16,218	16,218
6	Other risk exposure amounts	7	7	0	-11	-30	1,070	1,070	1,070
7	**Total Risk exposure amount before Output floor**	**119,945**	**120,453**	**120,611**	**121,357**	**122,107**	**123,968**	**127,410**	**128,841**
8	**Unfloored Total Risk exposure amount (transitional)**		**120,453**	**120,611**	**121,357**	**122,107**	**123,968**	**127,410**	**128,841**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**122,972**	**122,846**	**123,166**	**123,204**	**126,202**	**129,219**	**129,938**
10	Standardised Risk exposure amount for credit risk exposures		147,175	147,236	148,081	150,057	147,477	149,707	153,625
11	Standardised Risk exposure amount for market risk exposures		3,817	3,817	3,817	3,817	3,817	3,817	3,817
12	Standardised Risk exposure amount for operational risk		16,218	16,218	16,218	16,218	16,218	16,218	16,218
13	Other Standardised risk exposure amounts		0	-6	-17	-37	1,064	1,064	1,064
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**160,178**	**160,089**	**160,952**	**162,886**	**162,140**	**164,657**	**168,066**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**169,165**	**168,936**	**169,343**	**170,588**	**170,247**	**172,050**	**175,257**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**119,945**	**120,453**	**120,611**	**121,357**	**122,107**	**123,968**	**127,410**	**128,841**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**119,945**	**122,972**	**122,846**	**123,166**	**123,676**	**126,202**	**129,219**	**129,938**

2025 EU-wide Stress Test: Capital

KBC Group NV

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1	OWN FUNDS	A	**OWN FUNDS**		**22,411**	**22,427**	**23,854**	**24,942**	**25,960**	**20,014**	**19,876**	**20,056**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**17,972**	**17,901**	**19,200**	**20,273**	**21,291**	**15,337**	**15,184**	**15,362**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		5,703		5,703	5,703	5,703	5,703	5,703	5,703
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		14,993		16,148	17,339	18,501	13,732	13,726	13,927
6		A.1.3	Accumulated other comprehensive income		-406		-406	-406	-406	-1,157	-1,157	-1,157
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-575		-575	-575	-575	-1,059	-1,059	-1,059
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		453		453	453	453	186	186	186
9		A.1.3.3	Other OCI contributions		-284		-284	-284	-284	-284	-284	-284
10		A.1.4	Other Reserves		0		0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		445	445	445	445	445	135	135	135
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-35	-35	-35	-35	-35	-93	-93	-93
15		A.1.7.2	Cash flow hedge reserve		508		508	508	508	257	257	257
16		A.1.7.3	Other adjustments		-29		-29	-29	-29	-29	-29	-29
17		A.1.8	(-) Intangible assets (including Goodwill)		-1,795		-1,866	-1,852	-1,701	-1,866	-1,852	-1,701
18		A.1.8.1	of which: Goodwill (-)		-1,052		-1,052	-1,052	-1,052	-1,052	-1,052	-1,052
19		A.1.8.2	of which: Software assets (-)		-736		-807	-793	-642	-807	-793	-642
20		A.1.8.3	of which: Other intangible assets (-)		-7		-7	-7	-7	-7	-7	-7
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-353	-353	-262	-161	-63	-857	-821	-625
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-116	-187	0	0	0	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		-205		-205	-205	-205	-17	-17	-17
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28		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
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31		A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-78	-78	-139	-373	-766	-120	-318	-688
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-127		-127	-127	-127	-127	-127	-127
36		A.1.20	CET1 capital elements or deductions - other		-90		-90	-90	-90	-90	-90	-90
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		-52							
38		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							
39		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							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		7							
41		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")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		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	0
49		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	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

KBC Group NV

RowNum			(mln EUR, %)	1 IFRS 9 first implementation 01/01/2018	2 Actual 31/12/2024	3 Restatement CRR3 31/12/2024	4 Baseline Scenario 2025	5 Baseline Scenario 2026	6 Baseline Scenario 2027	7 Adverse Scenario 2025	8 Adverse Scenario 2026	9 Adverse Scenario 2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,864	1,864	1,864	1,864	1,864	1,864	1,864	1,864
52		A.2.1	Additional Tier 1 Capital instruments		1,864	1,864	1,864	1,864	1,864	1,864	1,864	1,864
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		19,836	19,765	21,064	22,137	23,155	17,201	17,048	17,226
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,575	2,662	2,790	2,805	2,805	2,813	2,828	2,830
59		A.4.1	Tier 2 Capital instruments		2,896	2,896	2,896	2,896	2,896	2,896	2,896	2,896
60		A.4.2	Other Tier 2 Capital components and deductions		-321	-234	-107	-91	-91	-84	-69	-66
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			120,453	120,611	121,357	122,107	123,968	127,410	128,841
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			122,972	122,846	123,166	123,204	126,202	129,219	129,938
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			160,178	160,089	160,952	162,886	162,140	164,657	168,066
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			169,165	168,936	169,343	170,588	170,247	172,050	175,257
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		119,945	120,453	120,611	121,357	122,107	123,968	127,410	128,841
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		119,945	122,972	122,846	123,166	123,676	126,202	129,219	129,938
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		14.98%	14.86%	15.92%	16.70%	17.44%	12.37%	11.92%	11.92%
70		C.2	Tier 1 Capital ratio (transitional)		16.54%	16.41%	17.46%	18.24%	18.96%	13.88%	13.38%	13.37%
71		C.3	Total Capital ratio (transitional)		18.68%	18.62%	19.78%	20.55%	21.26%	16.14%	15.60%	15.57%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		17,972	17,901	19,200	20,273	21,291	15,337	15,184	15,362
73		D.2	TIER 1 CAPITAL (fully loaded)		19,836	19,765	21,064	22,137	23,155	17,201	17,048	17,226
74		D.3	TOTAL CAPITAL (fully loaded)		22,410	22,427	23,854	24,941	25,960	20,014	19,875	20,056
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		14.98%	14.56%	15.63%	16.46%	17.22%	12.15%	11.75%	11.82%
76		E.2	Tier 1 Capital ratio (fully loaded)		16.54%	16.07%	17.15%	17.97%	18.72%	13.63%	13.19%	13.26%
77		E.3	Total Capital ratio (fully loaded)		18.68%	18.24%	19.42%	20.25%	20.99%	15.86%	15.38%	15.43%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		360,010		360,010	360,010	360,010	360,010	360,010	360,010
79		H.2	Total leverage ratio exposures (fully loaded)		360,010		360,010	360,010	360,010	360,010	360,010	360,010
80		H.3	Leverage ratio (transitional)		5.51%	5.49%	5.85%	6.15%	6.43%	4.78%	4.74%	4.78%
81		H.4	Leverage ratio (fully loaded)		5.51%	5.49%	5.85%	6.15%	6.43%	4.78%	4.74%	4.78%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		1.12%		1.15%	1.15%	1.15%	1.15%	1.15%	1.15%
84		P.3	O-SII buffer		1.50%		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.11%		0.11%	0.11%	0.11%	0.11%	0.11%	0.11%
87		P.6	Combined buffer		5.24%		5.26%	5.26%	5.26%	5.26%	5.26%	5.26%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%
89		R.1.1	of which: CET1		1.05%	1.05%	1.09%	1.09%	1.09%	1.09%	1.09%	1.09%
90		R.1.2	of which: AT1		0.35%	0.35%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%
91		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%	9.86%
92		R.2.1	of which: CET1		5.55%	5.55%	5.59%	5.59%	5.59%	5.59%	5.59%	5.59%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.10%	15.10%	15.12%	15.12%	15.12%	15.12%	15.12%	15.12%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.78%	10.78%	10.86%	10.86%	10.86%	10.86%	10.86%	10.86%
95		R.4	Leverage Ratio pillar 2 requirement		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.61%	0.56%	0.41%	0.42%	0.44%	0.49%	0.58%	0.62%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

KBC Group NV

RowNum	(mln EUR)	1 Actual 31/12/2024	2 Baseline scenario 31/12/2025	3 Baseline scenario 31/12/2026	4 Baseline scenario 31/12/2027	5 Adverse scenario 31/12/2025	6 Adverse scenario 31/12/2026	7 Adverse scenario 31/12/2027
1	**Net interest income**	5,157	5,832	5,949	5,896	4,434	4,811	4,967
2	Interest income	19,623	17,120	17,102	17,417	18,721	19,782	19,938
3	Interest expense	-14,466	-11,305	-11,170	-11,538	-14,302	-14,976	-14,949
4	**Dividend income**	23	23	23	23	16	17	17
5	**Net fee and commission income**	2,606	2,606	2,580	2,541	2,180	2,157	2,187
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	202	263	263	263	-54	156	156
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					33		
8	**Other operating income not listed above, net**	-15	159	151	140	-352	61	57
9	**Total operating income, net**	7,972	8,883	8,965	8,862	6,258	7,202	7,385
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-223	-790	-723	-638	-2,665	-2,088	-1,789
11	**Other income and expenses not listed above, net**	-4,032	-4,371	-4,405	-4,481	-5,263	-4,993	-4,944
12	**Profit or (-) loss before tax from continuing operations**	3,717	3,723	3,837	3,743	-1,670	122	653
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-385	-1,098	-1,130	-1,102	501	-37	-196
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**3,333**	**2,624**	**2,707**	**2,641**	**-1,169**	**85**	**457**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	2,010	1,470	1,516	1,479	92	92	256
17	**Attributable to owners of the parent net of estimated dividends**	1,323	1,155	1,191	1,162	-1,261	-6	201
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	339,314						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

KBC Group NV

		(mln EUR) 1
RowNum	**Issuance of CET 1 Instruments 01 January to 31 March 2025**	**Impact on Common Equity Tier 1**
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	**Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025**	**Impact on Additional Tier 1 and Tier 2**
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	**Realised losses 01 January to 31 March 2025**	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0