



## 2016 EU-wide Stress Test

<b>Bank Name</b>	KBC Group NV
<b>LEI Code</b>	213800X3Q9LSAKRUWY91
<b>Country Code</b>	BE

## 2016 EU-wide Stress Test: Summary

### KBC Group NV

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		10,296.74	8,943.96
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		541.69	-68.34
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-1,022.83	-2,490.01
Cumulative 3y: Profit or (-) loss for the year		<b>4,075.28</b>	<b>372.09</b>
Coverage ratio - Default stock	46.61%	36.56%	37.73%
Common Equity Tier 1 capital	13,244.50	15,683.67	11,765.47
Total Risk exposure amount	87,331.71	96,926.02	104,387.19
<b>Common Equity Tier 1 ratio, %</b>	<b>15.2%</b>	<b>16.2%</b>	<b>11.3%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>14.9%</b>	<b>16.2%</b>	<b>11.3%</b>
Tier 1 capital	14,694.12	17,119.46	13,201.26
Total leverage ratio exposures	232,497.26	232,497.26	232,497.26
<b>Leverage ratio, %</b>	<b>6.3%</b>	<b>7.4%</b>	<b>5.7%</b>
<b>Fully loaded leverage ratio, %</b>	<b>6.3%</b>	<b>7.3%</b>	<b>5.7%</b>
<b>Memorandum items</b>			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) <sup>1</sup>			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			2,319
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

**2016 EU-wide Stress Test:  
Credit risk IRB**

KBC Group NV

		31/12/2015												Coverage Ratio - Default Stock <sup>1</sup>	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
KBC Group NV	Central banks and central governments	51,132	14	2,810	0	4,993	0	385	0	1	0	0	0	0	0.0%
	Institutions	14,209	10	607	1	2,970	18	203	0	4	3	0	0	0	31.7%
	Corporates	61,268	3,408	3,151	2,409	22,161	771	2,782	0	85	1,661	16	1,545	55.1%	
	Corporates - Of Which: Specialised Lending	4,546	657	655	194	2,408	268	641	0	6	231	1	104	39.4%	
	Corporates - Of Which: SME	19,102	1,750	1,082	1,939	7,123	285	955	0	25	758	10	1,243	54.3%	
	Retail	72,341	6,852	0	0	16,386	1,281	0	0	140	2,705	0	0	39.5%	
	Retail - Secured on real estate property	52,491	6,117	0	0	7,033	1,104	0	0	98	2,354	0	0	38.5%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	52,491	6,117	0	0	7,033	1,104	0	0	98	2,354	0	0	38.5%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	19,850	734	0	0	3,353	177	0	0	41	352	0	0	47.9%	
	Retail - Other Retail - Of Which: SME	15,239	637	0	0	2,253	92	0	0	25	284	0	0	44.5%	
	Retail - Other Retail - Of Which: non-SME	4,611	97	0	0	1,100	85	0	0	16	68	0	0	70.1%	
	Equity	193	0	0	1	454	0	0	3	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets	6,583	0	733	0	11,294	0	858	0	0	0	0	0	0		
IRB TOTAL	209,726	10,394	6,798	2,410	53,548	2,062	4,239	3	229	4,360	16	1,643	46.6%		

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
Belgium	Central banks and central governments	21,308	0	468	0	729	0	13	0	0	0	0	0	0
	Institutions	864	0	6	0	125	0	1	0	0	0	0	0	-
	Corporates	37,385	1,711	434	278	10,753	209	490	0	23	886	0	173	53.3%
	Corporates - Of Which: Specialised Lending	1,564	120	0	0	697	177	0	1	20	26	0	0	22.0%
	Corporates - Of Which: SME	13,318	1,212	63	123	4,488	63	0	0	14	507	0	59	42.4%
	Retail	50,529	783	0	0	3,478	84	0	0	32	303	0	0	37.9%
	Retail - Secured on real estate property	33,445	197	0	0	1,410	0	0	0	12	49	0	0	25.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	33,445	197	0	0	1,410	0	0	0	12	49	0	0	25.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17,084	586	0	0	2,068	84	0	0	20	254	0	0	42.3%
	Retail - Other Retail - Of Which: SME	13,743	563	0	0	1,698	29	0	0	17	230	0	0	40.9%
	Retail - Other Retail - Of Which: non-SME	3,342	33	0	0	370	55	0	0	3	24	0	0	63.4%
	Equity	79	0	0	0	204	0	0	0	0	0	0	0	0
Securitisation	7,120	0	32	0	2,741	0	335	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	117,985	2,503	687	278	23,030	293	629	0	55	1,187	0	173	48.9%	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
Czech Republic	Central banks and central governments	13,147	0	30	0	204	0	2	0	0	0	0	0	0
	Institutions	807	0	0	0	170	0	0	0	0	0	0	0	0
	Corporates	9,706	338	36	1	3,751	356	25	0	13	200	0	0	58.8%
	Corporates - Of Which: Specialised Lending	1,436	66	24	0	679	89	24	0	1	22	0	0	33.6%
	Corporates - Of Which: SME	3,505	191	0	0	1,144	220	0	0	8	123	0	0	64.2%
	Retail	10,499	355	0	0	3,323	63	0	0	24	161	0	0	45.4%
	Retail - Secured on real estate property	8,743	265	0	0	2,554	0	0	0	12	103	0	0	38.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8,743	265	0	0	2,554	0	0	0	12	103	0	0	38.9%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,757	90	0	0	768	63	0	0	12	58	0	0	64.6%
	Retail - Other Retail - Of Which: SME	915	46	0	0	281	35	0	0	5	30	0	0	64.5%
	Retail - Other Retail - Of Which: non-SME	842	45	0	0	487	28	0	0	7	28	0	0	64.7%
	Equity	3	0	0	0	8	0	0	0	0	0	0	0	0
Securitisation	1,235	0	0	0	662	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	35,388	694	66	1	8,123	418	27	0	38	361	0	0	52.6%	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock <sup>1</sup>	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
Ireland	Central banks and central governments	0	0	969	0	0	0	230	0	0	0	0	0	0	
	Institutions	3	0	1	0	2	0	1	0	0	0	0	0	0	
	Corporates	1,520	8	559	1,714	104	0	511	0	0	0	1	5	1,254	73.8%
	Corporates - Of Which: Specialised Lending	58	0	68	20	0	0	62	0	0	0	0	0	93	68.7%
	Corporates - Of Which: SME	59	8	456	1,577	31	0	435	0	0	1	9	1,158	73.1%	
	Retail	6,795	5,197	0	0	2,315	1,045	0	0	66	1,978	0	0	38.1%	
	Retail - Secured on real estate property	6,795	5,197	0	0	2,315	1,045	0	0	66	1,978	0	0	38.1%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	6,795	5,197	0	0	2,315	1,045	0	0	66	1,978	0	0	38.1%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets	1	0	175	0	2,124	0	679	0	0	0	0	0	0		
IRB TOTAL	8,321	5,205	1,705	1,714	4,546	1,045	1,421	0	66	1,979	9	1,254	46.7%		

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:  
Credit risk IRB**  
KBC Group NV

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(min EUR, %)															
Slovakia	Central banks and central governments	921	0	1,594	0	93	0	90	0	0	0	0	0	-	
	Institutions	5	0	139	0	1	0	70	0	4	0	0	0	-	
	Corporates	214	4	1,537	93	116	0	1,537	0	0	3	2	56	60.1%	
	Corporates - Of Which: Specialised Lending	52	4	548	25	57	0	537	0	0	2	0	11	45.1%	
	Corporates - Of Which: SME	39	0	532	40	8	0	427	0	0	0	1	26	65.9%	
	Retail	2,887	76	0	0	611	79	0	0	4	45	0	0	59.1%	
	Retail - Secured on real estate property	2,294	42	0	0	316	58	0	0	2	14	0	0	33.8%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	2,294	42	0	0	316	58	0	0	2	14	0	0	33.8%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	993	34	0	0	295	21	0	0	2	31	0	0	90.7%	
	Retail - Other Retail - Of Which: SME	330	20	0	0	164	19	0	0	0	17	0	0	86.8%	
	Retail - Other Retail - Of Which: non-SME	263	14	0	0	131	2	0	0	2	14	0	0	96.1%	
	Equity	0	0	0	1	0	0	0	0	0	0	0	0	0.0%	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	20	0	0	0	49	0	0	0	0	0	-		
<b>IRB TOTAL</b>	<b>4,027</b>	<b>81</b>	<b>3,591</b>	<b>94</b>	<b>821</b>	<b>79</b>	<b>1,806</b>	<b>0</b>	<b>8</b>	<b>48</b>	<b>2</b>	<b>56</b>	<b>59.4%</b>		

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(min EUR, %)															
Hungary	Central banks and central governments	3,866	0	0	0	978	0	0	0	0	0	0	0	-	
	Institutions	23	0	0	0	23	0	0	0	0	0	0	0	-	
	Corporates	2,939	157	85	0	2,341	75	38	0	36	76	0	0	48.0%	
	Corporates - Of Which: Specialised Lending	323	38	0	0	355	1	0	0	3	24	0	0	64.2%	
	Corporates - Of Which: SME	1,594	119	0	0	1,152	46	0	0	3	48	0	0	43.2%	
	Retail	1,345	415	0	0	535	0	0	0	0	213	0	0	51.2%	
	Retail - Secured on real estate property	1,180	410	0	0	424	0	0	0	6	208	0	0	50.8%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	1,180	410	0	0	424	0	0	0	6	208	0	0	50.8%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	164	5	0	0	111	0	0	0	0	4	0	0	86.2%	
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	0	0	0	0	0.0%	
	Retail - Other Retail - Of Which: non-SME	162	5	0	0	110	0	0	0	3	4	0	0	86.2%	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	237	0	0	0	737	0	0	0	0	0	0	0	-		
<b>IRB TOTAL</b>	<b>8,409</b>	<b>572</b>	<b>85</b>	<b>0</b>	<b>4,616</b>	<b>75</b>	<b>38</b>	<b>0</b>	<b>44</b>	<b>289</b>	<b>0</b>	<b>0</b>	<b>50.5%</b>		

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(min EUR, %)															
France	Central banks and central governments	3,783	0	10	0	251	0	1	0	0	0	0	0	-	
	Institutions	1,803	0	83	0	441	0	32	0	0	0	0	0	-	
	Corporates	1,304	114	0	1	962	0	0	0	2	31	0	0	27.5%	
	Corporates - Of Which: Specialised Lending	76	18	0	0	69	0	0	0	0	15	0	0	26.2%	
	Corporates - Of Which: SME	141	21	0	0	1	74	0	0	0	8	0	0	38.3%	
	Retail	43	2	0	0	18	3	0	0	0	1	0	0	66.5%	
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	42	2	0	0	18	3	0	0	0	1	0	0	66.5%	
	Retail - Other Retail - Of Which: SME	42	2	0	0	18	3	0	0	0	1	0	0	66.4%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	304.3%	
	Equity	8	0	0	0	15	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
<b>IRB TOTAL</b>	<b>6,941</b>	<b>316</b>	<b>93</b>	<b>1</b>	<b>1,698</b>	<b>3</b>	<b>33</b>	<b>0</b>	<b>2</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>28.1%</b>		

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(min EUR, %)															
Spain	Central banks and central governments	2,509	0	0	0	556	0	0	0	0	0	0	0	-	
	Institutions	629	0	10	0	202	0	2	0	0	0	0	0	-	
	Corporates	119	140	0	0	66	2	0	0	0	58	0	0	41.2%	
	Corporates - Of Which: Specialised Lending	21	97	0	0	8	0	0	0	0	4	0	0	7.5%	
	Corporates - Of Which: SME	0	4	0	0	0	0	0	0	0	1	0	0	36.5%	
	Retail	2	0	0	0	0	0	0	0	0	2	0	0	80.1%	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	2	0	0	0	0	0	0	0	0	2	0	0	80.1%	
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	0	0	0	0	78.4%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	745.0%	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
<b>IRB TOTAL</b>	<b>3,256</b>	<b>340</b>	<b>10</b>	<b>0</b>	<b>854</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>41.2%</b>		

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:  
Credit risk IRB**  
KBC Group NV

		31/12/2015												Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(m EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central banks and central governments	810	14	0	0	21	0	0	0	0	0	0	0	0.0%
	Institutions	234	0	153	0	128	0	20	0	1	0	0	0	0.0%
	Corporates	1 490	246	9	51	498	0	10	0	71	0	0	41	37.7%
	Corporates - Of Which: Specialised Lending	126	16	0	0	10	0	0	0	10	0	0	0	65.9%
	Corporates - Of Which: SME	63	97	4	0	20	0	5	0	18	0	0	0	18.6%
	Retail	33	0	0	0	15	0	0	0	0	0	0	0	114.7%
	Retail - Secured on real estate property	2	0	0	0	1	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	1	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	31	0	0	0	14	0	0	0	0	0	0	0	114.7%
	Retail - Other Retail - Of Which: SME	31	0	0	0	14	0	0	0	0	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	143.1%
	Equity	18	0	0	0	35	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>2,585</b>	<b>260</b>	<b>163</b>	<b>52</b>	<b>697</b>	<b>0</b>	<b>30</b>	<b>0</b>	<b>1</b>	<b>72</b>	<b>0</b>	<b>41</b>	<b>36.6%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(m EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central banks and central governments	415	0	0	0	75	0	0	0	0	0	0	0	-
	Institutions	1 825	0	106	0	381	0	13	0	0	0	0	0	-
	Corporates	845	144	44	115	419	0	25	0	1	79	0	0	30.3%
	Corporates - Of Which: Specialised Lending	103	72	0	29	34	0	0	0	0	25	0	0	24.4%
	Corporates - Of Which: SME	23	6	26	86	5	0	23	0	0	5	0	0	5.9%
	Retail	32	5	0	0	16	0	0	0	0	1	0	0	9.0%
	Retail - Secured on real estate property	14	5	0	0	7	0	0	0	0	0	0	0	3.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	14	5	0	0	7	0	0	0	0	0	0	0	3.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	18	0	0	0	9	0	0	0	0	0	0	0	88.0%
	Retail - Other Retail - Of Which: SME	18	0	0	0	8	0	0	0	0	0	0	0	88.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	1	0	0	0	0	0	0	0	84.1%
	Equity	1	0	0	0	4	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>3,128</b>	<b>150</b>	<b>154</b>	<b>115</b>	<b>895</b>	<b>0</b>	<b>42</b>	<b>0</b>	<b>1</b>	<b>79</b>	<b>0</b>	<b>0</b>	<b>29.5%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(m EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central banks and central governments	2 099	0	0	0	126	0	0	0	0	0	0	0	-
	Institutions	251	0	0	0	18	0	0	0	0	0	0	0	-
	Corporates	840	9	0	0	472	0	0	0	6	0	0	0	69.7%
	Corporates - Of Which: Specialised Lending	16	3	0	0	8	0	0	0	1	0	0	0	34.5%
	Corporates - Of Which: SME	48	0	0	0	32	0	0	0	0	0	0	0	-
	Retail	17	1	0	0	3	0	0	0	0	0	0	0	61.2%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	17	1	0	0	3	0	0	0	0	0	0	0	61.2%
	Retail - Other Retail - Of Which: SME	17	1	0	0	3	0	0	0	0	0	0	0	61.2%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	11	0	0	0	23	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>3,217</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>641</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>69.2%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:  
Credit risk IRB

KBC Group NV

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(m€ EUR, %)									
Central banks and central governments	0.0%	31	40.0%	0.0%	55	40.0%	0.0%	78	40.0%
Institutions	0.0%	9	19.9%	0.0%	11	16.9%	0.0%	15.6%	
Corporates	0.2%	3,483	48.7%	0.2%	3,628	43.9%	0.2%	3,764	40.4%
Corporates - Of Which: Specialised Lending	0.3%	362	34.6%	0.3%	376	31.4%	0.3%	392	29.3%
Corporates - Of Which: SME	0.4%	2,119	49.6%	0.4%	2,193	45.7%	0.4%	2,264	42.6%
Retail	0.2%	3,001	36.9%	0.2%	3,127	34.5%	0.2%	3,242	32.7%
Retail - Secured on real estate property	0.1%	2,531	36.3%	0.1%	2,600	34.4%	0.1%	2,662	32.8%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0.1%	2,531	36.3%	0.1%	2,600	34.4%	0.1%	2,662	32.8%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.3%	470	40.7%	0.3%	527	35.3%	0.3%	579	31.9%
Retail - Other Retail - Of Which: SME	0.3%	367	37.4%	0.3%	405	32.0%	0.4%	441	28.6%
Retail - Other Retail - Of Which: non-SME	0.4%	104	61.4%	0.4%	122	56.0%	0.4%	138	52.5%
Equity	0.1%	0	10.6%	0.1%	0	18.2%	0.1%	0	24.0%
Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
IRB TOTAL	0.1%	6,524	42.4%	0.1%	6,920	39.9%	0.1%	7,097	36.4%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(m€ EUR, %)									
Central banks and central governments	0.1%	51	40.0%	0.1%	94	40.0%	0.1%	137	40.0%
Institutions	0.0%	10	20.2%	0.0%	13	17.3%	0.0%	16	15.7%
Corporates	0.2%	3,743	51.1%	0.5%	4,123	46.3%	0.5%	4,492	42.8%
Corporates - Of Which: Specialised Lending	0.5%	404	37.3%	0.7%	448	33.2%	0.7%	488	30.5%
Corporates - Of Which: SME	0.5%	2,257	51.9%	0.8%	2,480	48.7%	0.8%	2,696	46.1%
Retail	0.3%	3,191	38.2%	0.4%	3,531	35.6%	0.4%	3,824	32.9%
Retail - Secured on real estate property	0.2%	2,662	37.2%	0.3%	2,844	34.9%	0.3%	3,015	32.4%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0.2%	2,662	37.2%	0.3%	2,844	34.9%	0.3%	3,015	32.4%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.5%	526	44.6%	0.6%	686	39.4%	0.6%	819	34.8%
Retail - Other Retail - Of Which: SME	0.4%	408	40.7%	0.6%	523	35.5%	0.6%	612	30.7%
Retail - Other Retail - Of Which: non-SME	0.7%	121	68.6%	0.9%	164	63.1%	1.0%	207	58.8%
Equity	0.1%	0	10.6%	0.1%	0	18.2%	0.1%	0	24.0%
Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
IRB TOTAL	0.2%	6,996	44.2%	0.3%	7,763	40.7%	0.3%	8,480	37.6%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(m€ EUR, %)									
Central banks and central governments	0.0%	40.0%	40.0%	0.0%	40.0%	40.0%	0.0%	40.0%	40.0%
Institutions	0.0%	0	18.5%	0.0%	0	18.5%	0.0%	0	18.5%
Corporates	0.1%	1,153	43.1%	0.1%	1,196	35.9%	0.1%	1,237	31.3%
Corporates - Of Which: Specialised Lending	0.0%	38	21.0%	0.0%	29	19.4%	0.0%	29	18.1%
Corporates - Of Which: SME	0.2%	629	35.9%	0.2%	659	30.7%	0.2%	687	27.2%
Retail	0.1%	382	28.4%	0.1%	417	22.7%	0.1%	453	19.5%
Retail - Secured on real estate property	0.0%	71	15.6%	0.0%	82	12.0%	0.0%	93	10.2%
Retail - Secured on real estate property - Of Which: SME	-	0	15.6%	0.0%	82	12.0%	0.0%	93	10.2%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	71	0.0%	0	0	0.0%	0	0	0.0%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.2%	311	34.2%	0.1%	335	28.4%	0.2%	361	24.8%
Retail - Other Retail - Of Which: SME	0.2%	281	33.3%	0.2%	302	27.6%	0.2%	323	24.1%
Retail - Other Retail - Of Which: non-SME	0.1%	29	47.1%	0.1%	33	38.1%	0.1%	37	33.2%
Equity	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%
Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
IRB TOTAL	0.1%	1,538	38.4%	0.1%	1,620	31.4%	0.1%	1,699	27.1%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(m€ EUR, %)									
Central banks and central governments	0.0%	40.0%	40.0%	0.0%	40.0%	40.0%	0.0%	40.0%	40.0%
Institutions	0.0%	0	18.5%	0.0%	0	18.5%	0.0%	0	18.5%
Corporates	0.2%	1,266	46.2%	0.2%	1,389	39.2%	0.2%	1,515	34.7%
Corporates - Of Which: Specialised Lending	0.0%	32	23.6%	0.0%	34	22.7%	0.0%	36	21.9%
Corporates - Of Which: SME	0.3%	718	40.2%	0.4%	810	35.5%	0.4%	905	32.5%
Retail	0.1%	382	28.4%	0.1%	423	25.6%	0.2%	458	20.7%
Retail - Secured on real estate property	0.1%	91	19.4%	0.1%	122	14.8%	0.1%	154	12.8%
Retail - Secured on real estate property - Of Which: SME	0	0	19.4%	0.1%	122	14.8%	0.1%	154	12.8%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	91	0.0%	0	0	0.0%	0	0	0.0%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.2%	322	36.1%	0.3%	416	30.5%	0.3%	473	25.4%
Retail - Other Retail - Of Which: SME	0.2%	300	35.1%	0.3%	374	29.7%	0.4%	422	24.7%
Retail - Other Retail - Of Which: non-SME	0.1%	31	49.7%	0.2%	42	41.1%	0.3%	51	34.6%
Equity	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%
Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
IRB TOTAL	0.1%	1,698	41.4%	0.1%	1,945	34.1%	0.1%	2,189	25.3%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(m€ EUR, %)									
Central banks and central governments	0.0%	5	40.0%	0.0%	15	40.0%	0.0%	15	40.0%
Institutions	0.0%	0	18.4%	0.0%	0	18.4%	0.0%	0	18.4%
Corporates	0.2%	250	50.5%	0.3%	283	45.4%	0.3%	316	42.3%
Corporates - Of Which: Specialised Lending	0.5%	32	25.5%	0.5%	40	22.3%	0.5%	48	20.7%
Corporates - Of Which: SME	0.6%	152	58.3%	0.6%	173	54.2%	0.6%	193	51.4%
Retail	0.3%	224	42.8%	0.3%	255	40.2%	0.3%	283	38.3%
Retail - Secured on real estate property	0.2%	133	35.8%	0.1%	146	32.6%	0.1%	159	30.3%
Retail - Secured on real estate property - Of Which: SME	0	0	35.8%	0.1%	146	32.6%	0.1%	159	30.3%
Retail - Secured on real estate property - Of Which: non-SME	0.2%	133	0.0%	0	0	0.0%	0	0	0.0%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	1.2%	91	61.1%	1.1%	109	59.4%	0.9%	124	58.5%
Retail - Other Retail - Of Which: SME	1.2%	45	58.9%	1.0%	54	56.2%	0.9%	61	54.8%
Retail - Other Retail - Of Which: non-SME	1.3%	46	63.7%	1.1%	55	63.1%	0.9%	63	62.8%
Equity	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%
Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
IRB TOTAL	0.2%	478	46.6%	0.2%	548	42.8%	0.2%	614	40.3%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(m€ EUR, %)									
Central banks and central governments	0.1%	12	40.0%	0.1%	12	40.0%	0.1%	12	40.0%
Institutions	0.0%	0	18.4%	0.0%	0	18.4%	0.0%	0	18.4%
Corporates	0.6%	276	51.4%	0.9%	380	47.1%	1.0%	494	44.5%
Corporates - Of Which: Specialised Lending	0.9%	40	27.5%	1.4%	48	24.6%	1.4%	84	22.9%
Corporates - Of Which: SME	0.9%	168	59.8%	1.6%	230	57.5%	1.6%	287	55.6%
Retail	0.3%	258	48.0%	0.6%	325	46.4%	0.7%	394	44.3%
Retail - Secured on real estate property	0.2%	150	39.5%	0.3%	181	37.5%	0.3%	207	34.5%
Retail - Secured on real estate property - Of Which: SME	0	0	39.5%	0.3%	181	37.5%	0.3%	207	34.5%
Retail - Secured on real estate property - Of Which: non-SME	0.2%	150	0.0%	0	0	0.0%	0	0	0.0%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	1.7%	108	69.8%	2.1%	144	67.1%	2.5%	187	65.4%
Retail - Other Retail - Of Which: SME	1.6%	53	68.8%	2.0%	71	62.7%	2.4%	92	60.3%
Retail - Other Retail - Of Which: non-SME	1.8%	54	73.0%	2.3%	73	72.2%	2.7%	94	71.6%
Equity	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%
Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
IRB TOTAL	0.3%	542	49.5%	0.5%	721	46.4%	0.5%	892	44.3%

**2016 EU-wide Stress Test:  
Credit risk IRB**  
KBC Group NV

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Slovakia	(mnr EUR, %)									
	Central banks and central governments	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.0%
	Institutions	0.2%	4	79.0%	0.1%	4	61.3%	0.1%	4	56.2%
	Corporates	0.5%	72	46.2%	0.5%	82	40.1%	0.5%	81	35.5%
	Corporates - Of Which: Socialised Lending	0.3%	16	34.1%	0.3%	19	29.0%	0.2%	19	25.9%
	Corporates - Of Which: SME	1.2%	34	56.7%	1.1%	40	52.3%	1.1%	46	49.6%
	Retail	0.2%	70	52.4%	0.6%	86	49.3%	0.5%	100	47.5%
	Retail - Secured on real estate property	0.3%	23	29.2%	0.2%	29	26.5%	0.2%	33	25.1%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.3%	23	29.2%	0.2%	29	26.5%	0.2%	33	25.1%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	2.3%	46	87.6%	1.8%	57	86.0%	1.7%	67	85.0%
	Retail - Other Retail - Of Which: non-SME	1.5%	37	92.6%	1.5%	23	90.6%	1.4%	27	89.4%
	Equity	-	0	0.0%	-	0	0.0%	-	0	0.0%
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.4%	147	48.8%	0.4%	173	44.4%	0.3%	197	41.3%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
		0.0%	1	40.0%	0.0%	2	40.0%	0.0%	3	40.0%
		0.6%	5	63.7%	0.5%	5	53.7%	0.3%	6	50.6%
		0.8%	87	50.3%	1.0%	108	41.6%	1.0%	128	37.0%
		0.4%	19	36.8%	0.5%	24	29.8%	0.6%	28	25.8%
		1.8%	42	63.3%	2.2%	54	56.9%	2.2%	65	53.7%
		1.3%	94	59.4%	1.5%	129	57.1%	1.7%	188	54.9%
		0.4%	30	32.7%	0.6%	45	30.9%	0.8%	66	30.8%
		0	0	-	0	-	0	-	0	-
		0.4%	30	32.7%	0.6%	45	30.9%	0.8%	66	30.8%
		0	0	-	0	-	0	-	0	-
		4.7%	64	96.5%	5.4%	94	94.9%	5.3%	122	94.3%
		3.0%	38	95.3%	6.1%	57	92.7%	6.0%	75	92.9%
		3.6%	25	98.0%	4.5%	37	97.0%	4.5%	48	96.6%
		-	0	0.0%	-	0	0.0%	-	0	0.0%
		-	0	-	-	0	-	-	0	-
		0.7%	186	54.3%	0.9%	254	48.8%	0.9%	325	45.7%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Hungary	(mnr EUR, %)									
	Central banks and central governments	0.4%	14	40.0%	0.4%	29	40.0%	0.4%	43	40.0%
	Institutions	0.6%	0	41.9%	0.6%	0	41.9%	0.6%	1	41.9%
	Corporates	0.3%	129	49.6%	0.6%	146	48.9%	0.5%	162	48.0%
	Corporates - Of Which: Socialised Lending	0.8%	32	65.0%	0.9%	35	63.1%	0.9%	37	61.1%
	Corporates - Of Which: SME	0.3%	63	44.4%	0.8%	85	44.6%	0.8%	85	44.6%
	Retail	1.3%	244	49.5%	1.3%	261	47.2%	1.3%	277	45.4%
	Retail - Secured on real estate property	1.3%	234	49.1%	1.4%	250	46.8%	1.4%	264	45.0%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1.3%	234	49.1%	1.4%	250	46.8%	1.4%	264	45.0%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	1.5%	10	70.7%	1.8%	12	63.9%	1.8%	13	59.4%
	Retail - Other Retail - Of Which: non-SME	58.5%	1	99.9%	56.3%	2	99.9%	54.3%	2	100.0%
	Equity	0.8%	9	66.3%	0.7%	10	58.3%	0.7%	11	54.0%
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.6%	398	49.1%	0.6%	436	47.4%	0.6%	482	45.6%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
		0.6%	23	40.0%	0.6%	46	40.0%	0.6%	68	40.0%
		1.3%	1	41.9%	1.2%	1	41.9%	1.0%	1	41.9%
		0.8%	148	48.8%	1.7%	175	55.7%	0.9%	202	53.8%
		1.3%	36	70.6%	1.4%	41	70.3%	1.5%	46	69.0%
		1.1%	75	52.2%	1.2%	94	51.3%	1.3%	113	51.3%
		1.6%	308	58.6%	1.6%	308	56.0%	1.6%	327	53.9%
		1.6%	276	58.2%	1.6%	294	55.6%	1.6%	312	53.5%
		-	0	-	-	0	-	-	0	-
		1.6%	276	58.2%	1.6%	294	55.6%	1.6%	312	53.5%
		-	0	-	-	0	-	-	0	-
		1.8%	11	78.6%	1.4%	13	68.5%	1.2%	15	64.1%
		63.2%	1	99.9%	71.6%	2	99.9%	71.6%	2	100.0%
		0.9%	10	75.2%	1.1%	11	64.9%	1.1%	13	59.7%
		-	0	-	-	0	-	-	0	-
		0.6%	0	-	0.0%	0	-	0.0%	0	-
		0.6%	459	56.2%	0.8%	529	53.9%	0.8%	598	52.2%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
France	(mnr EUR, %)									
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.0%
	Institutions	0.0%	0	25.8%	0.0%	0	25.8%	0.0%	0	25.8%
	Corporates	0.1%	35	27.2%	0.1%	36	26.9%	0.1%	37	26.7%
	Corporates - Of Which: Socialised Lending	0.3%	5	25.7%	0.3%	6	25.4%	0.7%	7	25.1%
	Corporates - Of Which: SME	0.2%	9	37.8%	0.2%	9	37.4%	0.1%	9	37.0%
	Retail	0.9%	2	66.8%	0.9%	2	67.0%	0.8%	3	67.1%
	Retail - Secured on real estate property	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Qualifying Revolving	0.9%	2	67.1%	0.9%	2	67.5%	0.9%	3	67.7%
	Retail - Other Retail - Of Which: SME	0.9%	2	67.1%	0.9%	2	67.4%	0.9%	3	67.7%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	300.3%	0.0%	0	296.6%	0.0%	0	293.1%
	Equity	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.0%	37	28.0%	0.0%	38	28.0%	0.0%	40	27.9%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
		0.0%	1	40.0%	0.0%	2	40.0%	0.0%	3	40.0%
		0.0%	0	25.8%	0.0%	0	25.8%	0.0%	0	25.8%
		0.1%	40	31.1%	0.2%	42	30.7%	0.2%	44	30.3%
		1.4%	7	29.2%	1.7%	8	28.6%	1.7%	9	28.4%
		0.3%	10	43.2%	0.4%	11	42.4%	0.4%	11	41.8%
		1.8%	2	70.5%	2.0%	3	72.6%	2.0%	4	73.8%
		0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
		0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
		1.9%	2	70.8%	2.0%	3	73.1%	2.0%	4	74.4%
		1.9%	2	70.8%	2.0%	3	73.1%	2.0%	4	74.4%
		1.8%	0	297.6%	2.2%	0	290.8%	1.7%	0	284.2%
		0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%
		-	0	-	-	0	-	-	0	-
		0.1%	43	32.2%	0.1%	48	32.2%	0.1%	52	32.2%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Spain	(mnr EUR, %)									
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.0%
	Institutions	0.0%	0	18.2%	0.0%	0	18.2%	0.0%	0	18.2%
	Corporates	0.4%	59	37.6%	0.2%	59	36.0%	0.1%	59	36.1%
	Corporates - Of Which: Socialised Lending	1.5%	5	6.5%	1.4%	5	6.3%	1.3%	5	6.2%
	Corporates - Of Which: SME	34.8%	1	36.5%	32.1%	1	36.5%	29.0%	1	36.5%
	Retail	1.9%	0	65.2%	1.9%	0	60.1%	2.0%	0	60.1%
	Retail - Secured on real estate property	0.2%	0	13.4%	0.2%	0	13.3%	0.2%	0	13.3%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.2%	0	13.4%	0.2%	0	13.3%	0.2%	0	13.3%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	0	0	65.4%	1.9%	0	60.2%	2.0%	0	57.5%
	Retail - Other Retail - Of Which: non-SME	1.9%	0	64.5%	1.9%	0	59.6%	2.0%	0	57.0%
	Equity	3.9%	0	300.5%	3.9%	0	206.2%	4.1%	0	163.9%
	Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.0%	59	37.6%	0.0%	60	36.4%	0.0%	60	36.2%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario							
		31/12/2016		31/12/2017		31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions</

**2016 EU-wide Stress Test:  
Credit risk IRB**  
KBC Group NV

		Baseline Scenario									
		31/12/2016		31/12/2017		31/12/2018					
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	
(in EUR, %)											
United States	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
	Institutions	0.1%	0	49.5%	0.1%	114	46.7%	0.1%	1	47.5%	
	Corporates	0.0%	114	37.3%	0.0%	114	37.3%	0.0%	114	37.3%	
	Corporates - Of Which: Specialised Lending	0.0%	10	64.2%	0.0%	10	62.8%	0.0%	10	61.5%	
	Corporates - Of Which: SME	0.2%	18	18.7%	0.2%	18	18.7%	0.2%	18	18.8%	
	Retail	0.0%	0	4.2%	0.0%	0	2.8%	0.0%	0	2.3%	
	Retail - Secured on real estate property	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	Retail - Qualifying Revolving	0.0%	0	106.5%	0.0%	0	102.2%	0.0%	0	99.6%	
	Retail - Other Retail	0.0%	0	61.9%	0.0%	0	76.2%	0.0%	0	82.6%	
	Retail - Other Retail - Of Which: SME	0.1%	0	132.3%	0.0%	0	124.2%	0.0%	0	117.7%	
	Retail - Other Retail - Of Which: non-SME	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%	
	Equity	-	-	-	-	-	-	-	-	-	
Securitisation	-	-	-	-	-	-	-	-	-		
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-		
IRB TOTAL	0.0%	120	37.8%	0.0%	121	37.3%	0.0%	121	37.8%		

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(in EUR, %)										
United States	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.1%	0	45.0%	0.1%	11	47.1%	0.2%	2	47.9%
	Corporates	0.0%	131	43.4%	0.0%	131	43.4%	0.0%	131	43.3%
	Corporates - Of Which: Specialised Lending	0.0%	12	73.6%	0.0%	12	71.2%	0.0%	12	68.8%
	Corporates - Of Which: SME	0.2%	21	21.5%	0.2%	21	21.6%	0.2%	22	21.8%
	Retail	0.0%	0	4.1%	0.0%	0	2.8%	0.0%	0	2.3%
	Retail - Secured on real estate property	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Qualifying Revolving	0.0%	0	103.1%	0.0%	0	98.7%	0.0%	0	96.7%
	Retail - Other Retail	0.0%	0	75.4%	0.0%	0	86.1%	0.0%	0	90.3%
	Retail - Other Retail - Of Which: SME	0.1%	0	132.8%	0.2%	0	114.3%	0.0%	0	102.2%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.0%	137	43.2%	0.0%	138	43.2%	0.1%	140	43.2%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(in EUR, %)										
United Kingdom	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	26.6%	0.0%	0	26.6%	0.0%	0	26.6%
	Corporates	0.3%	82	29.8%	0.3%	85	29.3%	0.3%	88	28.8%
	Corporates - Of Which: Specialised Lending	0.0%	25	24.2%	0.0%	25	24.1%	0.0%	25	24.0%
	Corporates - Of Which: SME	0.2%	6	5.9%	0.2%	6	5.9%	0.2%	6	6.0%
	Retail	0.4%	1	9.5%	0.4%	1	9.8%	0.5%	1	10.1%
	Retail - Secured on real estate property	0.0%	0	2.8%	0.0%	0	2.5%	0.0%	0	2.2%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	2.8%	0.0%	0	2.5%	0.0%	0	2.2%
	Retail - Qualifying Revolving	0.7%	1	67.0%	0.7%	1	59.3%	0.8%	1	55.0%
	Retail - Other Retail	0.2%	1	67.1%	0.7%	1	59.3%	0.8%	1	55.1%
	Retail - Other Retail - Of Which: SME	1.6%	0	51.6%	1.6%	0	46.4%	1.9%	0	44.2%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.1%	83	29.3%	0.1%	86	28.4%	0.1%	89	28.3%	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(in EUR, %)										
United Kingdom	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	26.6%	0.0%	1	26.6%	0.0%	1	26.6%
	Corporates	0.5%	94	33.5%	0.6%	99	32.5%	0.6%	105	31.7%
	Corporates - Of Which: Specialised Lending	0.1%	28	27.4%	0.1%	28	27.1%	0.1%	28	26.9%
	Corporates - Of Which: SME	0.2%	6	6.1%	0.4%	6	6.2%	0.4%	6	6.2%
	Retail	1.8%	1	13.8%	1.8%	2	15.1%	1.8%	2	15.8%
	Retail - Secured on real estate property	0.0%	0	3.0%	0.0%	0	2.7%	0.0%	0	2.3%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	3.0%	0.0%	0	2.7%	0.0%	0	2.3%
	Retail - Qualifying Revolving	3.2%	1	61.3%	3.2%	2	55.0%	3.1%	2	53.8%
	Retail - Other Retail	3.1%	1	61.4%	3.2%	2	56.0%	3.1%	2	53.9%
	Retail - Other Retail - Of Which: SME	10.5%	0	49.8%	9.7%	0	47.7%	7.4%	0	46.9%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.1%	96	32.9%	0.2%	102	31.9%	0.2%	108	31.1%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(in EUR, %)										
Luxembourg	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	13.3%	0.0%	0	13.3%	0.0%	0	13.3%
	Corporates	0.0%	7	62.7%	0.0%	7	58.1%	0.0%	8	54.8%
	Corporates - Of Which: Specialised Lending	0.1%	1	34.0%	0.1%	1	33.6%	0.1%	1	33.2%
	Corporates - Of Which: SME	0.0%	0	7.6%	0.0%	0	7.6%	0.0%	0	7.6%
	Retail	0.0%	0	56.0%	0.0%	0	51.7%	0.0%	0	48.0%
	Retail - Secured on real estate property	0.1%	0	17.9%	0.1%	0	17.8%	0.0%	0	17.8%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	17.9%	0.1%	0	17.8%	0.0%	0	17.8%
	Retail - Qualifying Revolving	0.0%	0	56.0%	0.0%	0	51.7%	0.0%	0	48.0%
	Retail - Other Retail	0.0%	0	56.0%	0.0%	0	51.7%	0.0%	0	48.0%
	Retail - Other Retail - Of Which: SME	0.7%	0	61.9%	0.7%	0	61.9%	0.7%	0	61.9%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.0%	7	61.7%	0.0%	8	56.9%	0.0%	8	53.5%	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(in EUR, %)										
Luxembourg	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	13.3%	0.0%	0	13.3%	0.0%	0	13.3%
	Corporates	0.1%	7	60.6%	0.1%	8	54.4%	0.1%	9	50.2%
	Corporates - Of Which: Specialised Lending	0.2%	1	34.0%	0.2%	1	33.6%	0.2%	1	33.3%
	Corporates - Of Which: SME	0.0%	0	8.6%	0.0%	0	8.6%	0.0%	0	8.6%
	Retail	0.0%	0	52.6%	0.0%	0	45.2%	0.0%	0	39.6%
	Retail - Secured on real estate property	0.1%	0	23.3%	0.1%	0	25.5%	0.1%	0	25.4%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	23.3%	0.1%	0	25.5%	0.1%	0	25.4%
	Retail - Qualifying Revolving	0.0%	0	52.6%	0.0%	0	45.2%	0.0%	0	39.6%
	Retail - Other Retail	0.0%	0	52.6%	0.0%	0	45.2%	0.0%	0	39.6%
	Retail - Other Retail - Of Which: SME	1.5%	0	71.2%	1.7%	0	71.2%	1.7%	0	71.2%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.0%	8	59.5%	0.0%	9	53.1%	0.0%	10	48.9%	



## 2016 EU-wide Stress Test: Credit risk STA

KBC Group NV

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock <sup>3</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
KBC Group NV	Central governments or central banks	557	0	3	0	0	0	0.0%
	Regional governments or local authorities	209	1	46	1	0	0	0.0%
	Public sector entities	10	0	2	0	0	0	100.0%
	Multilateral Development Banks	5	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,061	0	86	1	0	0	0.0%
	Corporates	1,397	112	1,336	137	12	92	45.0%
	of which: SME	362	92	351	108	10	87	48.4%
	Retail	1,254	44	884	46	11	48	53.9%
	of which: SME	628	26	405	24	1	13	36.5%
	Secured by mortgages on immovable property	282	0	153	0	2	0	0.0%
	of which: SME	41	0	41	0	1	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	14	0	3	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	24	0	5	0	0	0	0.0%
	Collective investments undertakings (CIU)	39	0	34	0	0	0	0.0%
	Equity	226	0	493	0	1	0	0.0%
Securitisation								
Other exposures	1,274	0	627	0	99	0	0.0%	
Standardised Total	<b>6,353</b>	<b>158</b>	<b>3,658</b>	<b>186</b>	<b>125</b>	<b>141</b>	<b>47.5%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock <sup>3</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Belgium	Central governments or central banks	3	0	1	0	0	0	0.0%
	Regional governments or local authorities	4	1	1	0	0	0	0.0%
	Public sector entities	9	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	22	0	7	1	0	0	0.0%
	Corporates	586	18	570	27	0	0	0.0%
	of which: SME	15	0	10	0	0	0	0.0%
	Retail	55	0	33	1	0	0	0.0%
	of which: SME	46	0	25	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	8	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	558	0	367	0	16	0	0.0%	
Standardised Total	<b>1,248</b>	<b>20</b>	<b>988</b>	<b>29</b>	<b>16</b>	<b>0</b>	<b>0.0%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock <sup>3</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Czech Republic	Central governments or central banks	3	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	81	0	28	0	0	0	0.0%
	Corporates	187	2	186	2	9	5	66.0%
	of which: SME	129	2	128	2	8	5	74.6%
	Retail	27	4	21	4	0	0	0.0%
	of which: SME	19	4	7	4	0	0	0.0%
	Secured by mortgages on immovable property	35	0	35	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	14	0	3	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	1	0	0	0	0.0%
	Equity	177	0	444	0	0	0	0.0%
Securitisation								
Other exposures	133	0	132	0	4	0	0.0%	
Standardised Total	<b>658</b>	<b>6</b>	<b>850</b>	<b>6</b>	<b>13</b>	<b>5</b>	<b>42.9%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

# 2016 EU-wide Stress Test: Credit risk STA

KBC Group NV

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ireland	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	28	4	17	2	0	3	60.2%
	of which: SME	18	4	10	2	0	3	61.8%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	7	0	1	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>36</b>	<b>4</b>	<b>19</b>	<b>2</b>	<b>0</b>	<b>3</b>	<b>60.2%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Slovakia	Central governments or central banks	52	0	0	0	0	0	0.0%
	Regional governments or local authorities	198	0	40	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	25	0	13	0	0	0	0.0%
	Corporates	257	12	257	12	1	18	60.3%
	of which: SME	175	10	175	11	1	13	56.2%
	Retail	817	4	597	5	5	3	45.6%
	of which: SME	405	0	288	0	0	0	58.7%
	Secured by mortgages on immovable property	106	0	64	0	1	0	0.0%
	of which: SME	41	0	41	0	1	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	1	0	1	0	1	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	293	0	70	0	78	0	0.0%	
<b>Standardised Total</b>	<b>1,749</b>	<b>15</b>	<b>1,041</b>	<b>17</b>	<b>87</b>	<b>21</b>	<b>57.4%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Hungary	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	100.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	40	0	39	0	1	2	83.1%
	of which: SME	6	0	5	0	1	2	83.1%
	Retail	22	2	17	2	3	23	93.5%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	207	0	3	0	1	0	0.0%	
<b>Standardised Total</b>	<b>270</b>	<b>2</b>	<b>59</b>	<b>2</b>	<b>4</b>	<b>24</b>	<b>92.8%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

## 2016 EU-wide Stress Test: Credit risk STA

KBC Group NV

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock <sup>3</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	1	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	264	0	5	0	0	0	0.0%
	Corporates	100	0	68	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>365</b>	<b>0</b>	<b>74</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock <sup>3</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Spain	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock <sup>3</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	22	0	4	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>22</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

## 2016 EU-wide Stress Test: Credit risk STA

KBC Group NV

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	594	0	13	0	0	0	0.0%
	Corporates	3	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1	2	0	3	0	2	49.3%
	of which: SME	1	1	0	1	0	0	17.4%
	Secured by mortgages on immovable property	2	1	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	48	0	48	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>648</b>	<b>2</b>	<b>65</b>	<b>3</b>	<b>0</b>	<b>2</b>	<b>49.3%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	17	0	3	0	0	0	0.0%
	Collective investments undertakings (CIU)	29	0	14	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>47</b>	<b>0</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

# 2016 EU-wide Stress Test: Credit risk STA

KBC Group NV

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
KBC Group NV	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.1%	0	9.7%	0.0%	0	15.7%	0.0%	0	19.6%
	Public sector entities	0.0%	0	84.9%	0.0%	0	74.7%	0.0%	0	67.7%
	Multilateral Development Banks	0.1%	0	19.5%	0.1%	0	19.5%	0.1%	0	19.5%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	4	15.3%	0.0%	7	15.4%	0.0%	11	15.4%
	Corporates	0.4%	110	43.7%	0.4%	115	42.7%	0.3%	120	41.9%
	of which: SME	0.5%	99	47.6%	0.5%	101	46.9%	0.5%	103	46.2%
	Retail	1.2%	74	53.8%	1.1%	88	53.8%	1.1%	101	53.7%
	of which: SME	1.1%	21	40.3%	1.0%	27	42.4%	1.0%	33	43.7%
	Secured by mortgages on immovable property	1.4%	6	25.5%	1.2%	9	25.4%	1.1%	12	25.4%
	of which: SME	2.9%	2	59.2%	2.5%	3	57.9%	2.3%	4	57.5%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.1%	0	29.1%	0.0%	0	29.1%	0.0%	0	29.1%
	Claims on institutions and corporates with a ST credit assessment	0.2%	0	27.8%	0.2%	0	27.7%	0.2%	0	27.4%
	Collective investments undertakings (CIU)	0.0%	0	17.6%	0.0%	0	17.6%	0.0%	0	17.6%
	Equity	0.1%	1	65.0%	0.1%	1	65.0%	0.1%	1	65.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	99	-	0.0%	99	-	0.0%	99	-	
Standardised Total	0.1%	294	44.3%	0.1%	321	42.3%	0.1%	345	41.0%	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
KBC Group NV	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.1%	0	13.0%	0.1%	0	19.6%	0.1%	1	23.6%
	Public sector entities	0.0%	0	72.0%	0.0%	0	59.1%	0.0%	0	53.8%
	Multilateral Development Banks	0.1%	0	19.5%	0.1%	0	19.5%	0.1%	0	19.5%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	8	15.2%	0.0%	15	15.3%	0.0%	15	15.3%
	Corporates	0.5%	112	43.9%	0.6%	121	42.9%	0.6%	131	42.1%
	of which: SME	0.7%	100	47.5%	1.0%	104	46.5%	1.0%	107	45.6%
	Retail	1.2%	89	55.9%	2.7%	122	57.1%	2.7%	152	57.7%
	of which: SME	2.9%	29	45.6%	2.6%	44	50.0%	2.6%	59	52.3%
	Secured by mortgages on immovable property	2.2%	8	29.7%	2.6%	15	31.5%	3.3%	23	32.7%
	of which: SME	4.8%	3	69.3%	6.3%	6	73.3%	8.9%	9	77.8%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.1%	0	29.1%	0.1%	0	29.1%	0.1%	0	29.1%
	Claims on institutions and corporates with a ST credit assessment	0.4%	0	33.0%	0.5%	0	32.4%	0.5%	0	32.1%
	Collective investments undertakings (CIU)	0.0%	0	19.7%	0.0%	0	20.5%	0.0%	0	21.2%
	Equity	0.1%	1	65.0%	0.1%	1	65.0%	0.1%	1	65.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	99	-	0.0%	99	-	0.0%	99	-	
Standardised Total	0.1%	317	43.8%	0.1%	374	42.1%	0.1%	429	41.5%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Belgium	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	0.1%	0.0%	0	0.2%	0.0%	0	0.3%
	Public sector entities	0.0%	0	18.3%	0.0%	0	18.3%	0.0%	0	18.3%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	1.8%	0.0%	0	3.3%	0.0%	0	4.4%
	Corporates	0.1%	1	3.4%	0.1%	2	5.6%	0.1%	2	7.2%
	of which: SME	0.3%	0	21.4%	0.3%	0	21.1%	0.3%	0	20.9%
	Retail	0.3%	0	13.9%	0.3%	1	16.6%	0.3%	1	17.8%
	of which: SME	0.3%	0	20.7%	0.3%	0	20.3%	0.3%	0	20.2%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	18.8%	0.0%	0	18.5%	0.0%	0	18.4%
	Collective investments undertakings (CIU)	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	16	-	0.0%	16	-	0.0%	16	-	
Standardised Total	0.1%	17	3.8%	0.1%	18	6.2%	0.1%	19	7.8%	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Belgium	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	0.3%	0.0%	0	0.5%	0.0%	0	0.8%
	Public sector entities	0.0%	0	18.3%	0.0%	0	18.3%	0.0%	0	18.3%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	3.8%	0.1%	0	6.3%	0.1%	0	7.4%
	Corporates	0.1%	1	4.2%	0.2%	2	7.5%	0.2%	3	10.2%
	of which: SME	0.4%	0	24.3%	0.5%	0	25.6%	0.5%	0	27.1%
	Retail	0.3%	0	14.9%	0.6%	1	21.1%	0.7%	1	22.6%
	of which: SME	0.3%	0	22.0%	0.6%	0	24.4%	0.7%	1	24.4%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	21.4%	0.0%	0	22.6%	0.1%	0	23.8%
	Collective investments undertakings (CIU)	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	16	-	0.0%	16	-	0.0%	16	-	
Standardised Total	0.1%	18	4.6%	0.1%	19	8.4%	0.1%	21	11.3%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Czech Republic	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	29.1%	0.0%	0	29.1%	0.0%	0	29.1%
	Corporates	0.4%	14	52.1%	0.4%	15	44.7%	0.4%	16	40.2%
	of which: SME	0.4%	14	59.2%	0.4%	14	50.7%	0.5%	15	45.4%
	Retail	1.6%	0	9.3%	1.4%	1	14.6%	1.2%	1	17.9%
	of which: SME	0.4%	0	4.3%	1.6%	0	7.1%	1.4%	0	9.1%
	Secured by mortgages on immovable property	0.4%	0	20.9%	0.4%	0	22.4%	0.4%	0	23.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.1%	0	29.1%	0.0%	0	29.1%	0.0%	0	29.1%
	Claims on institutions and corporates with a ST credit assessment	0.1%	0	29.1%	0.1%	0	29.1%	0.1%	0	29.1%
	Collective investments undertakings (CIU)	0.1%	0	29.1%	0.1%	0	29.1%	0.1%	0	29.1%
	Equity	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	4	-	0.0%	4	-	0.0%	4	-	
Standardised Total	0.2%	19	38.2%	0.2%	20	35.6%	0.2%	22	34.0%	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Czech Republic	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	29.1%	0.1%	0	29.1%	0.1%	0	29.1%
	Corporates	0.6%	15	50.0%	0.8%	16	41.0%	0.8%	18	36.8%
	of which: SME	0.7%	14	56.6%	1.0%	15	45.9%	1.0%	17	40.9%
	Retail	2.2%	1	12.4%	2.8%	1	21.2%	3.3%	2	27.4%
	of which: SME	0.6%	0	5.8%	3.3%	1	10.9%	3.9%	1	14.9%
	Secured by mortgages on immovable property	0.6%	0	27.0%	0.7%	0	30.8%	0.8%	1	31.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.1%	0	29.1%	0.1%	0	29.1%	0.1%	0	29.1%
	Claims on institutions and corporates with a ST credit assessment	0.1%	0	33.5%	0.2%	0	33.5%	0.2%	0	33.5%
	Collective investments undertakings (CIU)	0.1%	0	33.5%	0.2%	0	33.5%	0.2%	0	33.5%
	Equity	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%</

# 2016 EU-wide Stress Test: Credit risk STA

KBC Group NV

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Ireland	0.0%	0	-	0.0%	0	-	0.0%	0	-
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	0.0%	0	10.6%	0.0%	0	10.6%	0.0%	0	10.6%
of which: SME	-	0	-	-	0	-	-	0	-
Retail	1.8%	4	63.0%	1.8%	4	65.1%	1.6%	4	66.7%
of which: SME	1.6%	3	63.4%	1.6%	3	64.8%	1.4%	4	65.9%
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	0.0%	0	10.6%	0.0%	0	10.6%	0.0%	0	10.6%
Collective investments undertakings (CIU)	0.5%	0	59.6%	0.5%	0	59.6%	0.7%	0	59.6%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-
Standardised Total	1.3%	4	62.8%	1.3%	4	64.8%	1.1%	5	66.1%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Ireland	0.0%	0	-	0.0%	0	-	0.0%	0	-
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	0.1%	0	19.5%	0.1%	0	19.6%	0.2%	0	19.7%
of which: SME	-	0	-	-	0	-	-	0	-
Retail	3.5%	4	65.2%	3.7%	5	69.0%	3.7%	6	71.9%
of which: SME	3.3%	3	64.8%	3.4%	4	67.2%	3.4%	5	68.9%
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	0.1%	0	19.5%	0.1%	0	19.6%	0.2%	0	19.7%
Collective investments undertakings (CIU)	1.0%	0	100.0%	2.4%	0	100.0%	2.9%	0	100.0%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-
Standardised Total	2.6%	4	65.0%	2.7%	5	68.4%	2.7%	6	71.0%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Slovakia	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	0.1%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.1%	0	17.7%	0.1%	0	17.7%	0.1%	0	17.7%
Corporates	0.3%	19	56.3%	0.3%	20	53.3%	0.3%	21	50.8%
of which: SME	0.3%	15	52.4%	0.3%	15	49.5%	0.3%	15	47.1%
Retail	0.7%	14	52.0%	0.7%	20	53.7%	0.6%	25	54.4%
of which: SME	0.7%	3	65.1%	0.7%	6	65.1%	0.6%	8	65.1%
Secured by mortgages on immovable property	1.4%	3	17.8%	1.2%	4	17.7%	1.2%	5	17.8%
of which: SME	2.9%	2	59.2%	2.5%	3	57.9%	2.3%	4	57.5%
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.0%	1	65.0%	0.0%	1	65.0%	0.0%	1	65.0%
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	78	-	0.0%	78	-	0.0%	78	-
Standardised Total	0.4%	116	49.3%	0.4%	124	46.2%	0.4%	131	44.7%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Slovakia	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.1%	0	17.7%	0.1%	0	17.7%	0.1%	0	17.7%
Corporates	0.4%	20	55.7%	0.5%	21	51.6%	0.5%	23	48.5%
of which: SME	0.4%	15	51.8%	0.5%	16	47.7%	0.5%	17	44.8%
Retail	1.6%	22	59.9%	2.0%	38	62.4%	2.0%	53	63.3%
of which: SME	1.5%	6	74.8%	2.0%	14	74.9%	2.0%	22	74.9%
Secured by mortgages on immovable property	2.4%	4	20.9%	3.2%	7	22.6%	4.7%	11	24.7%
of which: SME	4.8%	3	69.3%	6.3%	6	73.3%	8.9%	9	77.8%
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.0%	1	65.0%	0.0%	1	65.0%	0.0%	1	65.0%
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	78	-	0.0%	78	-	0.0%	78	-
Standardised Total	0.9%	125	51.3%	1.1%	146	49.9%	1.2%	167	49.3%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Hungary	0.4%	0	40.0%	0.4%	0	40.0%	0.4%	0	40.0%
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	0.4%	0	40.0%	0.4%	0	40.0%	0.4%	0	40.0%
Public sector entities	0.2%	0	96.2%	0.2%	0	92.7%	0.3%	0	89.0%
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	1.1%	0	41.9%	1.2%	0	41.9%	1.4%	0	41.9%
Corporates	0.6%	2	78.7%	0.7%	3	75.1%	0.7%	3	72.6%
of which: SME	1.4%	2	82.6%	1.7%	2	82.0%	1.7%	3	81.5%
Retail	0.6%	28	94.1%	0.3%	29	94.5%	0.0%	31	94.8%
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	1	-	0.0%	1	-	0.0%	1	-
Standardised Total	0.9%	31	92.8%	0.8%	33	92.7%	0.7%	35	92.5%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Hungary	0.7%	0	40.0%	0.7%	0	40.0%	0.7%	0	40.0%
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	0.7%	0	40.0%	0.7%	0	40.0%	0.7%	0	40.0%
Public sector entities	0.4%	0	92.6%	0.4%	0	86.9%	0.4%	0	82.9%
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	2.3%	0	41.9%	2.3%	0	41.9%	2.0%	0	41.9%
Corporates	1.0%	3	79.0%	1.0%	3	76.5%	1.1%	3	74.7%
of which: SME	2.5%	2	83.3%	2.5%	3	83.4%	2.7%	3	83.5%
Retail	9.3%	28	94.1%	10.6%	30	94.6%	10.6%	32	95.0%
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	1	-	0.0%	1	-	0.0%	1	

# 2016 EU-wide Stress Test: Credit risk STA

KBC Group NV

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
France	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	15.0%	0.0%	3	15.0%	0.0%	4	15.0%
	Corporates	0.6%	1	35.7%	0.6%	1	35.7%	0.5%	2	35.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.3%	0	42.9%	0.3%	0	42.9%	0.2%	0	42.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.0%	2	18.3%	0.0%	4	18.1%	0.0%	6	18.0%	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
France	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	3	15.0%	0.0%	6	15.0%	0.0%	8	15.0%
	Corporates	0.8%	1	41.0%	1.0%	2	41.0%	1.0%	3	41.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.5%	0	49.4%	0.6%	0	49.4%	0.6%	0	49.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.0%	4	17.5%	0.0%	8	17.7%	0.0%	11	18.0%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Spain	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Corporates	0.4%	0	18.8%	0.4%	0	18.8%	0.3%	0	18.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.4%	0	17.6%	0.3%	0	17.5%	0.3%	0	17.4%	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Spain	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Corporates	0.6%	0	21.7%	0.6%	0	21.7%	0.6%	0	21.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.5%	0	19.7%	0.5%	0	19.7%	0.5%	0	19.7%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
United States	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.3%	0	50.0%	0.3%	0	50.0%	0.3%	0	50.0%
	Corporates	0.2%	0	30.4%	0.2%	0	30.4%	0.2%	0	30.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.3%	0	49.9%	0.3%	0	49.9%	0.3%	0	49.9%	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
United States	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.3%	0	50.0%	0.4%	0	50.0%	0.4%	0	50.0%
	Corporates	0.2%	0	34.9%	0.3%	0	34.9%	0.3%	0	34.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.3%	0	49.9%	0.4%	0	49.9%	0.4%	0	49.9%	

# 2016 EU-wide Stress Test: Credit risk STA

KBC Group NV

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
United Kingdom	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	2	15.0%	0.0%	4	15.0%	0.0%	6	15.0%
	Corporates	0.4%	0	23.6%	0.4%	0	23.6%	0.4%	0	23.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.7%	2	49.2%	0.7%	2	49.2%	0.8%	2	49.2%
	of which: SME	0.7%	0	17.8%	0.7%	0	18.2%	0.8%	0	18.5%
	Secured by mortgages on immovable property	0.7%	0	16.3%	0.8%	0	16.7%	1.1%	0	18.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	4	22.5%	0.0%	6	19.2%	0.0%	8	17.9%	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
United Kingdom	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	4	15.0%	0.0%	9	15.0%	0.0%	12	15.0%
	Corporates	0.5%	0	27.2%	0.7%	0	27.2%	0.7%	0	27.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	2.9%	2	56.1%	3.0%	2	56.0%	3.0%	2	55.9%
	of which: SME	3.0%	0	19.0%	3.0%	0	20.4%	3.0%	0	21.5%
	Secured by mortgages on immovable property	3.8%	0	45.7%	5.2%	0	48.8%	7.8%	0	54.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.1%	0	65.0%	0.1%	0	65.0%	0.1%	0	65.0%	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	6	19.6%	0.0%	11	17.6%	0.0%	14	17.1%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Luxembourg	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	13.2%	0.0%	0	13.2%	0.0%	0	13.2%
	Corporates	0.3%	0	13.8%	0.3%	0	18.4%	0.2%	0	20.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.3%	0	29.7%	0.3%	0	29.7%	0.2%	0	29.7%
Collective investments undertakings (CIU)	0.0%	0	13.2%	0.0%	0	13.2%	0.0%	0	13.2%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.1%	0	28.4%	0.1%	0	28.4%	0.1%	0	28.4%	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Luxembourg	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	13.2%	0.0%	0	13.2%	0.0%	0	13.2%
	Corporates	0.5%	0	19.9%	0.6%	0	25.4%	0.6%	0	27.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.5%	0	34.1%	0.6%	0	34.1%	0.6%	0	34.1%
Collective investments undertakings (CIU)	0.0%	0	15.2%	0.0%	0	15.2%	0.0%	0	15.2%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.2%	0	32.6%	0.2%	0	32.6%	0.2%	0	32.6%	



## 2016 EU-wide Stress Test: Securitisations

KBC Group NV

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	0						
	IRB	1,958						
	<b>Total</b>	<b>1,958</b>						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	573	686	754	816	945	1,333	1,662
	<b>Total</b>	<b>573</b>	<b>686</b>	<b>754</b>	<b>816</b>	<b>945</b>	<b>1,333</b>	<b>1,662</b>
Impairments	<b>Total banking book others than assessed at fair value</b>	0	0	0	0	0	0	0



# 2016 EU-wide Stress Test: Sovereign

KBC Group NV

		31/12/2015															
		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)							DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		22	22	0	0	0	22	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		25	25	25	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		47	47	25	0	22	0	22	0	0	0	0	0	0	47	0	
[ 0 - 3M ]	France	8	8	2	0	0	6	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		140	140	1	0	117	21	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		26	26	0	0	24	2	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		141	141	54	0	0	87	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		2,327	2,327	1,084	0	0	1,243	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		1,217	1,217	268	0	0	926	22	0	0	0	0	0	0	63	-94	
[ 10Y - more ]	3,859	3,859	1,433	0	118	2,285	22	0	0	0	0	0	0	63	-94		
Tot		1	1	1	0	1	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		2	2	0	0	2	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		2	2	0	0	2	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		155	155	151	0	4	0	0	0	0	0	0	0	0	14	-19	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	10	-16	
[ 10Y - more ]	161	161	151	0	10	0	0	0	0	0	0	0	0	25	-35		
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ]	Hungary	136	136	0	0	1	134	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		111	111	0	0	8	103	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		210	210	0	0	7	203	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		191	191	32	0	79	80	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		573	573	186	0	15	369	3	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		698	698	245	0	18	424	11	0	0	0	0	0	0	0		
[ 10Y - more ]	200	200	0	0	0	200	0	0	0	0	0	0	0	0			
Tot		2,118	2,118	463	0	129	1,313	213	0	0	0	0	0	0			
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		41	41	0	0	1	40	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		81	81	55	0	0	25	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		287	287	168	12	1	105	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		437	437	155	0	0	282	0	0	0	0	0	0	0	0		
[ 10Y - more ]	59	59	22	0	0	38	0	0	0	0	0	0	0	0			
Tot		905	905	400	12	3	453	38	0	0	0	0	0	0			









# 2016 EU-wide Stress Test: Sovereign

KBC Group NV

		31/12/2015																
		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)							DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		6	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Tot</b>		<b>14</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Others	4	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		4	4	0	0	3	0	1	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		3	3	0	0	1	0	2	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		8	8	0	0	4	0	2	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		99	99	0	8	11	0	80	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		156	156	0	0	44	0	112	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	45	45	0	0	1	0	44	0	0	0	0	0	0	0	0	0		
<b>Tot</b>		<b>318</b>	<b>318</b>	<b>0</b>	<b>9</b>	<b>68</b>	<b>0</b>	<b>241</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>88</b>	<b>-129</b>	
<b>Total</b>		<b>46,482</b>	<b>46,482</b>	<b>14,096</b>	<b>148</b>	<b>1,369</b>	<b>25,945</b>	<b>4,924</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>88</b>	<b>-129</b>	

**Notes, definitions and regions:**

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

**Other advanced non EEA:** Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

**Other CEE non EEA:** Albania, Bosnia and Herzegovina, Kosovo, FYR Macedonia, Montenegro, Serbia, and Turkey.

**Middle East:** Yemen, United Arab Emirates, Switan, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dillibouti and Bahrain.

**Latin America:** Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

**Africa:** South Africa, Tunisia, Morocco, Eavot and Aloeria.



## 2016 EU-wide Stress Test - Risk exposure amounts

KBC Group NV

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	62,063	66,419	69,386	72,144	67,979	74,073	78,713
Risk exposure amount for securitisations and re-securitisations	573	686	754	816	945	1,333	1,662
Risk exposure amount other credit risk	61,490	65,734	68,632	71,328	67,034	72,740	77,052
Risk exposure amount for market risk	4,003	4,003	4,003	4,003	4,480	4,560	4,646
Risk exposure amount for operational risk	10,279	10,279	10,279	10,279	10,279	10,279	10,279
Other risk exposure amounts	10,987	10,752	10,629	10,500	10,847	10,783	10,748
<b>Total risk exposure amount</b>	<b>87,332</b>	<b>91,453</b>	<b>94,297</b>	<b>96,926</b>	<b>93,586</b>	<b>99,695</b>	<b>104,387</b>

## 2016 EU-wide Stress Test - P&L

KBC Group NV

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
<b>Net interest income (1)</b>	3,676	3,537	3,411	3,349	3,038	2,920	2,985
Interest income	6,611	5,948	5,913	5,991	6,475	6,579	6,526
(Interest expense)	-2,935	-2,411	-2,502	-2,642	-3,436	-3,659	-3,541
<b>Dividend income</b>	273	273	273	273	273	273	273
<b>Net fee and commission income</b>	1,941	1,941	1,941	1,941	1,363	1,363	1,363
<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>	224	181	181	181	-334	135	135
<b>Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net</b>	68				-5		
<b>Other operating income not listed above, net</b>	26	110	104	97	101	109	104
<b>Total operating income, net</b>	6,207	6,042	5,909	5,840	4,436	4,800	4,860
<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	-342	-399	-323	-301	-894	-823	-773
<b>Other income and expenses not listed above, net</b>	-3,583	-3,565	-3,617	-3,670	-3,878	-3,621	-3,554
<b>Profit or (-) loss before tax from continuing operations</b>	2,282	2,077	1,969	1,869	-337	357	533
(Tax expenses or (-) income related to profit or loss from continuing operations)	252	-654	-611	-575	101	-116	-165
<b>Profit or (-) loss after tax from discontinued operations</b>	0	0	0	0	0	0	0
<b>Profit or (-) loss for the year</b>	<b>2,535</b>	<b>1,423</b>	<b>1,358</b>	<b>1,294</b>	<b>-235</b>	<b>240</b>	<b>367</b>
<b>Attributable to owners of the parent</b>	2,535	1,424	1,359	1,295	-236	241	368
Amount of dividends paid	52	712	679	647	52	120	184
<b>Attributable to owners of the parent net of estimated dividends</b>	2,483	712	679	647	-288	120	184

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>17,308</b>	<b>18,152</b>	<b>18,789</b>	<b>19,392</b>	<b>16,015</b>	<b>15,689</b>	<b>15,429</b>
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>13,244</b>	<b>14,176</b>	<b>14,927</b>	<b>15,684</b>	<b>12,032</b>	<b>11,859</b>	<b>11,765</b>
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,801	6,801	6,801	6,801	6,801	6,801	6,801
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	7,474	8,186	8,856	9,513	7,186	7,307	7,491
	A.1.3	Accumulated other comprehensive income	-293	-293	-293	-293	-1,761	-1,761	-1,761
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	402	402	402	402	-573	-573	-573
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	340	340	340	340	-124	-124	-124
	A.1.4	Other Reserves	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	1,049	1,049	1,049	1,049	1,055	1,055	1,055
	A.1.8	(-) Intangible assets (including Goodwill)	-849	-849	-849	-849	-849	-849	-849
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-765	-589	-463	-353	-866	-804	-737
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-168	-171	-179	-185	-184	-211	-235
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
A.1.21	Transitional adjustments	-5	41	-5	0	649	320	0	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-402	-161	-80	0	229	115	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-64	-43	-21	0	84	42	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	461	245	97	0	335	164	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	420	228	88	0	319	155	0	
A.1.21.5.2	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	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,450</b>	<b>1,445</b>	<b>1,440</b>	<b>1,436</b>	<b>1,445</b>	<b>1,440</b>	<b>1,436</b>	
A.2.1	Additional Tier 1 Capital instruments	1,400	1,400	1,400	1,400	1,400	1,400	1,400	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	50	45	40	36	45	40	36	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>14,694</b>	<b>15,621</b>	<b>16,367</b>	<b>17,119</b>	<b>13,477</b>	<b>13,299</b>	<b>13,201</b>	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,614</b>	<b>2,531</b>	<b>2,422</b>	<b>2,272</b>	<b>2,539</b>	<b>2,389</b>	<b>2,228</b>	
A.4.1	Tier 2 Capital instruments	2,420	2,420	2,420	2,420	2,420	2,420	2,420	
A.4.2	Other Tier 2 Capital components and deductions	-131	-98	-84	-111	-90	-121	-156	
A.4.3	Tier 2 transitional adjustments	325	209	87	-36	209	90	-36	
<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>87,332</b>	<b>91,453</b>	<b>94,297</b>	<b>96,926</b>	<b>93,586</b>	<b>99,695</b>	<b>104,387</b>
	B.1	Of which: Transitional adjustments included	-1,724	-1,215	-605	0	-1,194	-603	0
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>	<b>15.17%</b>	<b>15.50%</b>	<b>15.83%</b>	<b>16.18%</b>	<b>12.86%</b>	<b>11.90%</b>	<b>11.27%</b>
	C.2	Tier 1 Capital ratio	16.83%	17.08%	17.36%	17.66%	14.40%	13.34%	12.65%
	C.3	Total Capital ratio	19.82%	19.85%	19.93%	20.01%	17.11%	15.74%	14.78%
<b>CAPITAL RATIOS (%) Fully loaded</b>	<b>D.1</b>	<b>Common Equity Tier 1 Capital ratio (1)</b>	<b>14.88%</b>	<b>15.25%</b>	<b>15.73%</b>	<b>16.18%</b>	<b>12.01%</b>	<b>11.50%</b>	<b>11.27%</b>
	D.2	Tier 1 Capital ratio (2)	16.45%	16.76%	17.21%	17.63%	13.49%	12.90%	12.61%
	D.3	Total Capital ratio (3)	19.02%	19.27%	19.67%	20.01%	15.94%	15.19%	14.78%
<b>Memorandum items</b>	<b>E</b>	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					2319	2319	2319
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
	G.1	Total leverage ratio exposures (transitional)	232,497	232,497	232,497	232,497	232,497	232,497	232,497
	G.2	Total leverage ratio exposures (fully loaded)	232,502	232,502	232,502	232,502	232,502	232,502	232,502
	G.3	Leverage ratio (transitional)	6.32%	6.72%	7.04%	7.36%	5.80%	5.72%	5.68%
	G.4	Leverage ratio (fully loaded)	6.30%	6.68%	7.02%	7.35%	5.50%	5.56%	5.66%

(1) Fully loaded CET1 capital ratio estimation:  $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]/(B-B.1)$

(2) Fully loaded T1 capital ratio estimation:  $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/(B-B.1)$

(3) Fully loaded Total capital ratio estimation:  $[A.1-A.1.21+A.2.4+A.4.3]/(B-B.1)$ . This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

## 2016 EU-wide Stress Test

### Information on performing and non-performing exposures<sup>1</sup>

KBC Group NV

31/12/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
		Of which: defaulted					
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>48,565</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>-359</b>	<b>10</b>	<b>0</b>
Central banks	82	0	0	0	0	0	0
General governments	41,793	0	0	0	-3	0	0
Credit institutions	3,318	0	0	0	0	0	0
Other financial corporations	2,671	0	5	5	-352	5	0
Non-financial corporations	700	0	6	6	-4	5	0
<b>Loans and advances(including at amortised cost and fair value)</b>	<b>155,724</b>	<b>447</b>	<b>12,020</b>	<b>11,965</b>	<b>213</b>	<b>5,405</b>	<b>5,345</b>
Central banks	10,250	0	0	0	0	0	0
General governments	5,867	0	4	4	0	2	1
Credit institutions	9,823	0	34	34	0	30	1
Other financial corporations	5,506	1	55	55	0	35	6
Non-financial corporations	57,068	213	5,788	5,744	61	3,081	1,550
Households	67,210	234	6,138	6,127	151	2,257	3,787
<b>DEBT INSTRUMENTS other than HFT</b>	<b>204,289</b>	<b>447</b>	<b>12,032</b>	<b>11,976</b>	<b>-146</b>	<b>5,415</b>	<b>5,345</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>46,169</b>		<b>326</b>	<b>322</b>	<b>16</b>	<b>110</b>	<b>168</b>

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

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

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

## 2016 EU-wide Stress Test

### Information on forbore exposures<sup>1</sup>

KBC Group NV

	31/12/2015				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>7,777</b>	<b>6,359</b>	<b>2,201</b>	<b>2,161</b>	<b>4,445</b>
Central banks	0	0	0	0	0
General governments	1	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	12	9	4	4	2
Non-financial corporations	2,897	2,600	1,154	1,152	945
Households	4,868	3,750	1,043	1,005	3,498
<b>DEBT INSTRUMENTS other than HFT</b>	<b>7,777</b>	<b>6,359</b>	<b>2,201</b>	<b>2,161</b>	<b>4,445</b>
<b>Loan commitments given</b>	<b>39</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>1</b>

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