



2014 EU-wide Stress Test

Bank Name	BE - KBC Group NV
LEI Code	6B2PBRV1FCJDMR45RZ53

2014 EU-wide Stress Test Summary Adverse Scenario

BE - KBC Group NV	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	3,013
Impairment losses on financial and non-financial assets in the banking book	2,277
Common Equity Tier 1 capital ⁽¹⁾	11,777
Total Risk Exposure ⁽¹⁾	92,873
Common Equity Tier 1 ratio, % ⁽¹⁾	12.7%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	3,259
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	4,654
3 yr cumulative losses from the stress in the trading book	1,353
Valuation losses due to sovereign shock after tax and prudential filters	112
Common Equity Tier 1 capital ⁽¹⁾	8,490
Total Risk Exposure ⁽¹⁾	102,697
Common Equity Tier 1 ratio, % ⁽¹⁾	8.3%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	5,648
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) ⁽²⁾	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 ⁽³⁾	725
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ⁽³⁾	0

⁽¹⁾ According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

⁽²⁾ Conversions not considered for CET1 computation

⁽³⁾ Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period

2014 EU-wide Stress Test Summary Baseline Scenario

BE - KBC Group NV	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	3,013
Impairment losses on financial and non-financial assets in the banking book	2,277
Common Equity Tier 1 capital ⁽¹⁾	11,777
Total Risk Exposure ⁽¹⁾	92,873
Common Equity Tier 1 ratio, % ⁽¹⁾	12.7%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	4,953
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,934
3 yr cumulative losses from the stress in the trading book	945
Common Equity Tier 1 capital ⁽¹⁾	11,635
Total Risk Exposure ⁽¹⁾	93,636
Common Equity Tier 1 ratio, % ⁽¹⁾	12.4%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	7,491

⁽¹⁾ According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	10	0	1,024	0	0	0	1	0	93	0	0	0	0	0	0	0	0	0	0
Institutions	189	0	1,295	0	35	0	33	0	803	0	18	0	0	0	0	0	0	0	0
Corporates	0	1	1,800	112	0	0	0	0	883	0	0	0	0	0	2	26	0	0	0
Corporates - Of Which: Specialised Lending	0	1	151	6	0	0	0	0	25	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	114	11	0	0	0	0	82	0	0	0	0	0	0	2	0	0	0
Retail	0	0	12	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	66.2%	0	0	12	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	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	0	0	0	0
TOTAL	200	1	5,011	122	35	0	34	0	1,285	0	18	0	0	0	3	26	0	0	0
Securitisation and re-securitisations positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

[*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RW.

as of 31/12/2014			Baseline Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.00%	0	-	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.00%	0	-	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.04%	36	22.52%	0.41%	43	22.05%	0.40%	50	21.72%	0.40%	50	21.72%
0.00%	0	-	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.17%	0	13.50%	0.19%	0	14.96%	0.19%	0	15.82%	0.17%	0	15.82%
0.17%	0	18.64%	0.19%	0	18.76%	0.19%	0	18.82%	0.17%	0	18.82%
0.17%	0	18.64%	0.19%	0	18.76%	0.19%	0	18.82%	0.17%	0	18.82%
0.01%	0	6.13%	0.01%	0	6.14%	0.01%	0	6.14%	0.02%	0	7.05%
0.02%	0	6.18%	0.02%	0	6.19%	0.02%	0	6.19%	0.04%	0	7.11%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.2%	36	22.50%	0.21%	44	22.01%	0.21%	51	21.67%	0.2%	44	21.67%

as of 31/12/2014			Adverse Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.00%	0	35.04%	0.00%	0	35.04%	0.00%	0	35.04%	0.00%	0	35.04%
0.07%	0	31.44%	0.08%	1	31.44%	0.08%	1	31.44%	0.07%	0	31.44%
0.62%	44	25.86%	0.74%	56	25.15%	0.91%	72	24.67%	0.62%	44	24.67%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.38%	0	23.61%	0.55%	0	27.35%	0.72%	0	29.50%	0.38%	0	29.50%
0.38%	0	33.67%	0.55%	0	33.91%	0.73%	0	34.02%	0.38%	0	34.02%
0.38%	0	33.67%	0.55%	0	33.91%	0.73%	0	34.02%	0.38%	0	34.02%
0.02%	0	7.05%	0.02%	0	7.06%	0.03%	0	7.08%	0.02%	0	7.08%
0.04%	0	7.11%	0.05%	0	7.12%	0.07%	0	7.14%	0.04%	0	7.14%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.3%	44	25.86%	0.39%	57	25.21%	0.47%	73	24.74%	0.3%	44	24.74%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	361	0	0	0	0	0	65	0	0	0	0	0	0	0	0	0	0
Institutions	112	0	1,067	0	0	0	23	0	336	0	0	0	0	0	0	0	0	0	0
Corporates	199	79	696	271	0	0	130	0	510	0	0	0	0	3	23	2	94	0	0
Corporates - Of Which: Specialised Lending	20	50	137	179	0	0	19	0	59	0	0	0	0	1	12	0	36	0	0
Corporates - Of Which: SME	49	21	46	4	0	0	63	0	15	0	0	0	0	3	4	0	4	0	0
Retail	0	0	193	204	0	0	0	0	60	67	0	0	0	0	7	21	0	0	0
Retail - Secured on real estate property	116.6%	0	0	193	204	0	0	0	0	60	67	0	0	0	7	21	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	116.6%	0	0	193	204	0	0	0	60	67	0	0	0	0	7	21	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	99	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	38	0	0	0	0	0	38	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	449	79	2,317	475	2	0	208	0	971	67	3	0	0	3	23	2	116	0	0
Securitisation and re-securitisations positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

[*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RW.

as of 31/12/2014			Baseline Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.00%	0	-	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
1.07%	130	31.18%	1.04%	137	29.91%	0.97%	144	29.09%	1.07%	130	29.09%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
2.00%	33	9.32%	1.91%	35	8.86%	1.91%	37	8.61%	2.00%	33	8.61%
2.00%	33	9.32%	1.91%	35	8.86%	1.91%	37	8.61%	2.00%	33	8.61%
2.00%	33	9.32%	1.91%	35	8.86%	1.91%	37	8.61%	2.00%	33	8.61%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.8%	163	22.38%	0.73%	172	21.21%	0.65%	181	20.52%	0.8%	163	20.52%

as of 31/12/2014			Adverse Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.18%	0	48.20%	0.26%	1	48.20%	0.27%	1	48.20%	0.18%	0	48.20%
1.31%	186	44.62%	1.54%	197	41.77%	1.61%	207	39.87%	1.31%	186	39.87%
0.00%	0	-									

2014 EU-wide Stress Test

P&L (mln EUR)	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	3,456	3,293	3,118	2,956	3,052	2,841	2,666
Net trading income		-239	-50	45	-443	-172	-37
of which trading losses from stress scenarios		-473	-284	-189	-677	-406	-271
Other operating income	522	241	237	249	74	103	109
Operating profit before impairments	3,013	1,718	1,674	1,561	1,100	1,119	1,041
Impairment of financial assets (-)	-2,277	-782	-612	-540	-2,000	-1,245	-1,243
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-2,267	-782	-612	-540	-2,000	-1,245	-1,243
Impairment Financial assets designated at fair value through P&L (-)	-10	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	-83	-50	-33
Operating profit after impairments from stress scenarios	735	936	1,062	1,021	-983	-176	-235
Other Income and expenses	-164	1	1	1	-21	-21	-21
Pre-Tax profit	571	937	1,063	1,022	-1,004	-197	-256
Tax	-354	-281	-319	-307	301	59	77
Net income	217	656	744	716	-703	-138	-180
Attributable to owners of the parent	90	656	744	716	-703	-138	-180
of which carried over to capital through retained earnings	90	656	744	716	-703	-138	-180
of which distributed as dividends	0	0	0	0	0	0	0

In the figures above, the original (official published) 2013 P&L figures may have been adjusted as part of the ECB Comprehensive Assessment join-up calculation.

2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	65,750	65,830	66,205	66,473	67,897	72,445	74,461
Risk exposure amount Securitisation and re-securitisations	4,009	4,037	4,332	4,528	4,808	5,560	6,053
Risk exposure amount Other credit risk	61,741	61,793	61,873	61,945	63,090	66,886	68,408
Risk exposure amount for market risk	4,918	4,958	4,958	4,958	5,985	5,985	5,988
Risk exposure amount for operational risk	21,875	21,875	21,875	21,875	21,875	21,919	21,919
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	330	330	330	330	330	330	330
Total Risk exposure amount	92,873	92,993	93,368	93,636	96,087	100,680	102,697

2014 EU-wide Stress Test

Securitisation

(mln EUR)

		Baseline scenario				Adverse scenario		
		as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Exposure values	Banking Book	1,460						
	Trading Book (excl. correlation trading positions under CRM)	59						
	Correlation Trading Portfolio (CRM)	0						
	Total	1,518						
Risk exposure values	Banking Book	3,277	3,295	3,586	3,780	3,952	4,636	5,084
	Trading Book (excl. correlation trading positions under CRM)	732	742	746	749	856	923	969
	Total	4,009	4,037	4,332	4,528	4,808	5,560	6,053
Impairments	Hold to Maturity portfolio	1,197	1,197	1,197	1,197	1,198	1,199	1,199
	Available for Sale portfolio	45	45	45	45	45	45	45
	Held for trading portfolio							
	Total	1,242	1,242	1,242	1,242	1,243	1,244	1,244

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	Slovenia	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 [		3	0	3	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 [		9	0	9	0	0	9	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		12	0	12	0	0	9	0	0	0	0	0	0	0	0
[0 - 3M [Spain	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 [	48		0	48	47	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	1		0	1	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	243		0	243	243	0	0	0	0	0	0	0	0	0	0
Tot	292		0	292	290	0	1	0	0	0	0	0	0	0	0
[0 - 3M [Sweden		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
[0 - 3M [United Kingdom	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 [	1		1	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	357		357	0	0	0	0	1	-9	-12	0	0	0	0	0
Tot	358		358	0	0	0	0	1	-9	-12	0	0	0	0	
[0 - 3M [Australia		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
[0 - 3M [Canada	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 [	25		0	25	25	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	25		0	25	25	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Hong Kong		37	0	37	0	0	37	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		37	0	37	0	0	37	0	0	0	0	0	0	0	0
[0 - 3M [Japan	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
[0 - 3M [U.S.		54	54	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		307	306	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		158	158	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		30	30	0	0	0	0	0	0	-2	-3	0	0	0	0
[3Y - 5Y [		171	171	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		22	22	0	0	0	0	21	18	0	-13	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	-15	-13	0	0	0	0	0
Tot		741	741	0	0	0	0	21	18	-17	-17	0	0	0	0

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	China	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
[0 - 3M [	Switzerland	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
[0 - 3M [	Other advanced economies non EEA	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 [		4	0	4	4	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		4	0	4	4	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		2	0	2	0	0	2	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		4	4	0	0	0	0	0	0	0	0	0	0	0	0
Tot		6	4	2	0	0	2	0	0	0	0	0	0	0	0
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		1	1	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		1	1	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Latin America and the Caribbean	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
[0 - 3M [	Africa	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 [		1	1	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		2	2	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		9	9	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		121	121	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		62	62	0	0	0	0	0	0	0	0	0	0	0	0
Tot		197	197	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Others	2	0	2	0	0	2	0	0	0	0	0	0	0	0
[3M - 1Y [		2	0	2	0	0	2	0	0	0	0	0	0	0	0
[1Y - 2Y [		1	0	1	0	0	1	0	0	0	0	0	0	0	0
[2Y - 3Y [		17	1	16	15	0	1	0	0	0	0	0	0	0	0
[3Y - 5Y [		23	1	21	0	0	21	0	0	0	0	0	0	0	0
[5Y - 10Y [		39	29	10	0	0	10	0	0	0	0	0	0	0	0
[10Y - more		12	12	1	0	0	1	0	0	0	0	0	0	0	0
Tot		95	42	53	15	0	38	0	0	0	0	0	0	0	0

Notes and definitions

(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

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).

*Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2014 EU-wide Stress Test
Capital

		Baseline Scenario				Adverse Scenario					
(mln EUR)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	16,426	16,170	16,643	16,628	15,428	14,662	13,531	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11,777	11,180	11,652	11,635	10,425	9,632	8,490	CA1 (1.1.1)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,680	6,680	6,680	6,680	6,680	6,680	6,680	CA1 (1.1.1.1)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	4,513	5,169	5,913	6,629	3,810	3,673	3,493	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-510	-513	-514	-515	-1,021	-952	-1,021	CA1 (1.1.1.3)	Articles 4(100), 24(1) point (d) and 36 (1) point (f) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	148	148	148	148	-274	-153	-187	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	115	112	110	109	27	-26	-62	-	-
	A.1.4	Other Reserves	0	-967	-961	-1,393	-160	-172	-319	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	-3	-3	-3	-3	-3	-3	-3	CA1 (1.1.1.7)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	516	516	516	516	516	516	516	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	-148	-148	-89	-59	219	92	75	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-1,130	-1,130	-1,130	-1,130	-1,130	-1,130	-1,130	CA1 (1.1.1.10 + 1.1.1.11)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-648	-610	-522	-442	-1,128	-1,368	-1,620	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	-230	-190	-190	-112	-224	-206	-186	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.15)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.16)	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (iii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 379(3) of CRR
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
A.1.16	(-) 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	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
A.1.19	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	2,737	2,376	1,914	1,467	2,866	2,503	2,006	CA1 (1.1.1.6 + 1.1.8 + 1.1.26)	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	2,333	2,000	1,667	1,333	2,000	1,667	1,333	CA1 (1.1.1.6)	Articles 483(1) to (3), and 484 to 487 of CRR	
A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.8)	Articles 479 and 480 of CRR	
A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	404	376	247	133	866	837	672	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,896	1,571	1,381	1,191	1,571	1,381	1,191	CA1 (1.1.2)	Article 61 of CRR	
A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,673	12,751	13,033	12,826	11,996	11,013	9,681	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,753	3,419	3,611	3,802	3,432	3,649	3,850	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	92,873	92,993	93,368	93,636	96,087	100,680	102,697	CA2 (1)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	0								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	0								Article 381 to 386 of CRR
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								-
B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR	
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	12.68%	12.02%	12.48%	12.43%	10.85%	9.57%	8.27%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	14.72%	13.71%	13.96%	13.70%	12.48%	10.94%	9.43%	CA3 (3)	-
	C.3	Total Capital ratio	17.69%	17.39%	17.83%	17.76%	16.06%	14.56%	13.18%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		7,439	7,469	7,491	5,285	5,537	5,648			
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		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 (2)					0	0	725		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				10.86%			6.31%		

(1) Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum item based on a fully implemented CRR/CRDIV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio

2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.					
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln EUR)					
2013	0	0			
2014	-1	-463	-23	-502	Resecuritisations related to the KBC FP originated CDOs. Commission Decisions C18/2009 and SA.29833 (MC11/2009) which stipulate that KBC cannot originate any new CDOs and will phase out the existing CDO portfolio.
2015	-1	-1	-14	-85	
2016	0	-1	-9	-56	
Total	-2	-465	-47	-643	



2014 EU-wide Stress Test

Outcome of the Stress Test based on the Restructuring plan for banks whose plan was formally agreed with the European Commission after 31 December 2013

	Baseline scenario				Adverse scenario		
	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016
(mln EUR)							
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)							
TOTAL RISK EXPOSURE AMOUNT							
COMMON EQUITY TIER 1 RATIO							

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

Major Capital Measures Impacting Tier 1 and Tier 2 Eligible Capital from 1 January 2014 to 30 September 2014

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	-500
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	1,400

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	0
Other material losses and provisions from 1 January to 30 September 2014 (-)	0