



Press Release

Outside trading hours - Regulated information*

Brussels, 1 August 2025

KBC remains well-capitalised under 2025 EU-wide EBA stress test

KBC notes the announcements made today by the European Banking Authority (EBA) regarding the results of the 2025 EU-wide stress test. A brief [set of slides](#) on the KBC data is available at www.kbc.com.

Under the base scenario of the stress test, KBC's fully loaded Common Equity Tier-1 (CET1) ratio (Basel IV restated) of 14.56% at year-end 2024 increases by 2.66 percentage points to 17.22% at year-end 2027. Under the adverse scenario, KBC's fully loaded CET1 ratio would fall by 2.73 percentage points to 11.82% at year-end 2027, which is significantly better than the impact in the 2023 EBA stress test.

Commenting on today's announcements, Johan Thijs, KBC Group CEO had this to say: 'The results of this regular, theoretical exercise conducted by the EBA give us additional insights into the capital requirements that KBC must be able to meet under various possible economic scenarios. Our consistent results reassure our stakeholders that our company is and would remain well capitalised should an adverse scenario occur. The results also reflect our strong fundamentals in the form of: a healthy customer-oriented bank-insurance model, a solid liquidity position supported by a very solid and loyal customer deposit base in our core markets, and a comfortable level of solvency. This enables us to actively support the communities and economic environment in which we operate on a continuous basis.'

KBC was subject to the 2025 EU-wide stress test conducted by the European Banking Authority (EBA) in cooperation with the National Bank of Belgium (NBB), the European Central Bank (ECB) and the European Systemic Risk Board (ESRB).

KBC notes the announcements made today by the EBA on the EU-wide stress test and acknowledges the outcome of this exercise. The 2025 test does not contain a pass-fail threshold, but is designed instead to be used as an important source of information for the purpose of the supervisory review process (SREP). The results will assist competent authorities in assessing KBC's ability to meet applicable prudential requirements under stressed scenarios.

The adverse stress test scenario was set by the ECB/ESRB and covers a three-year time horizon (2025-2027). The stress test was carried out applying a static balance sheet assumption as at December 2024 and therefore, does not take into account future business strategies and management actions. It is not a forecast of KBC's profits.

An extensive [set of Q&As](#), plus [details](#) of the methodology and the base and adverse scenarios, are available on the EBA's website.

This information is provided only for comparison purposes with other banks and should not in any way be directly compared to KBC's other published information.

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* This news item contains information that is subject to the transparency regulations for listed companies.

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