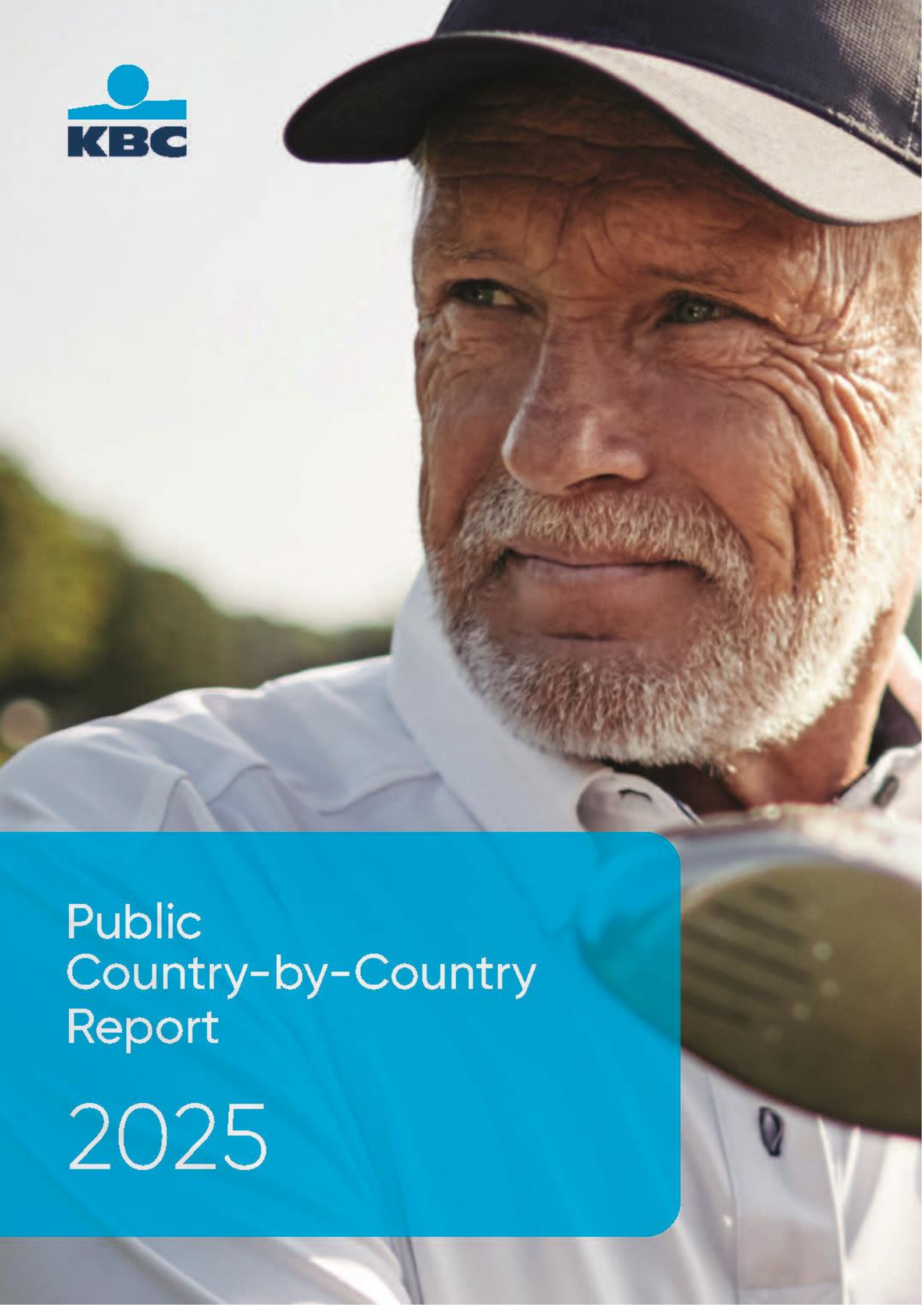


A close-up portrait of an older man with a white beard and mustache, wearing a dark baseball cap and a white collared shirt. He is looking slightly to the right with a gentle expression. The background is blurred, showing green foliage and a bright sky.

Public Country-by-Country Report

2025

REPORT ON CORPORATE INCOME TAX INFORMATION

in compliance with chapter 10a of Directive
2013/34/EU ('country-by-country reporting')

Introduction to the Public Country-by-Country Report for KBC Group

In accordance with Directive (EU) 2021/2101, KBC Group NV is subject to the Public Country-by-Country Reporting (PCbCR) requirements, which aim to enhance corporate transparency and accountability in the European Union. This directive mandates large multinational enterprises (MNEs) with consolidated revenues exceeding EUR 750 million in each of the last two consecutive financial years to publicly disclose specific financial and tax-related information on a country-by-country basis.

Section 1

General information

Name of the ultimate parent of the group / of the standalone undertaking	KBC Group
Country where the ultimate parent has its registered office	Belgium
Financial Year – start date	1 January 2025
Financial Year – end date	31 December 2025
Reporting currency	EUR
Is the information in the report based on reporting instructions used for tax purposes, pursuant to Section III, Parts B and C, of Annex III to Directive 2011/16/EU (yes/no)?	No

Section 2

Overview of information on a country-by-country basis

Tax jurisdiction	Country code	Revenues	Profit (loss) before income tax	Income tax paid – on cash basis	Income tax accrued – current year	Accumulated earnings	Number of employees
Total		12 199 507 046	4 579 854 084	682 559 893	666 239 293	17 589 413 196	37 979
Belgium	BE	6 596 269 963	2 110 383 951	261 794 369	262 208 151	12 010 267 687	13 855
Bulgaria ¹	BG	863 364 692	382 373 971	90 069 716	55 127 018	605 281 437	6 337
Czech Republic ¹	CZ	2 563 621 917	1 146 829 141	158 143 326	188 313 246	2 819 829 502	10 585
France ¹	FR	50 578 848	33 612 290	6 309 667	7 492 445	2 091 966	48
Germany ¹	DE	20 382 673	19 680 786	4 613 984	4 613 984	0	21
Hungary ¹	HU	1 154 475 344	430 901 154	71 177 925	61 448 103	1 329 574 425	3 892
Ireland ¹	IE	131 993 675	117 522 244	16 401 565	17 689 654	33 901 210	30
Italy ¹	IT	1 383 011	- 1 363 917	0	0	0	8
Luxembourg ¹	LU	115 347 960	56 677 693	807 090	2 801 492	139 702 254	42
Netherlands ¹	NL	55 391 283	48 928 572	13 193 467	12 621 977	2 769 555	28
Romania	RO	1 182 464	1 182 464	145 187	145 187	8 213 708	0
Slovakia	SK	474 362 291	137 358 541	37 466 517	31 967 110	55 326 482	2 975
All Other ¹	-	171 152 925	95 767 193	22 437 080	21 810 926	582 454 970	158

(1) Including branches

Section 3

List of subsidiaries and activities

Member State or tax jurisdiction	Country code	Name of each subsidiary undertaking in the Member State or tax jurisdiction	Brief description of the nature of activities in the Member State or tax jurisdiction
Belgium	BE	ADD NV	insurance agents and brokers
		Almafin Real Estate NV	renting and operation of own or leased non-residential real estate, excluding land
		Apicinq NV	renting and operation of own or leased non-residential real estate, excluding land
		CBC BANQUE SA	other monetary intermediation
		DISCAI NV	computer programming activities
		EveryoneINVESTED BV	business and other management consultancy activities
		Groep VAB NV	financial holdings
		Immo Arenberg NV	renting and operation of own or leased non-residential real estate, excluding land
		Immo Asset Solutions NV	renting and operation of own or leased non-residential real estate, excluding land
		Immo IRB NV	renting and operation of own or leased non-residential real estate, excluding land
		Immo Nightingale NV	renting and operation of own or leased non-residential real estate, excluding land
		Immo-Quinto NV	renting and operation of own or leased non-residential real estate, excluding land
		KBC Asset Management NV	asset management
		KBC Autolease NV	financial leasing
		KBC Bank NV	other monetary intermediation
		KBC Commercial Finance NV	factoring companies
		KBC Global Services NV	activities of head offices
		KBC Groep NV	financial holdings
		KBC Immolease NV	financial leasing
		KBC Lease Belgium NV	renting and leasing of cars and light motor vehicles (< 3,5 ton)
		KBC Securities NV	other monetary intermediation
		KBC Vastgoedportefeuille België NV	renting and operation of own or leased non-residential real estate, excluding land
		KBC Verzekeringen NV	activities of mixed insurance companies, with non-life predominating
		Loan Invest NV	trusts, funds and similar financial entities
		Poelaert Invest NV	renting and operation of own or leased non-residential real estate, excluding land
		Renaissance Magister Invest NV	renting and operation of own or leased non-residential real estate, excluding land
		VAB NV	general maintenance and repair of cars and light motor vehicles (= 3.5 tons)
Bulgaria	BG	DZI - General Insurance EAD	direct insurance, non-life
		DZI Life Insurance Jsc	activities of mixed insurance companies, with non-life predominating
		East Golf Properties EOOD	hotels and similar accommodation
		KBC Leasing Bulgaria EOOD	financial leasing
		UBB Center Management EOOD	development of residential building projects
		UBB Insurance Broker EOOD	other activities auxiliary to insurance and pension funding
		UBB Interlease EAD	financial leasing
		UBB Pension Insurance Company EAD	asset management
		United Bulgarian Bank AD	other monetary intermediation
Czech Republic	CZ	Bankovní Informační Technologie, s.r.o.	renting and leasing of other machinery and tools and other material goods
		Československá Obchodní Banka a.s.	other monetary intermediation
		ČSOB Advisory, a.s.	other financial services
		ČSOB Asset Management, a.s., Investiční Společnost	asset management
		ČSOB Factoring, a.s.	factoring companies
		ČSOB Hypoteční banka a.s.	other monetary intermediation
		ČSOB Leasing, a.s.	financial leasing
		ČSOB Nemovitostní, OPF Patria investiční společnosti, a.s.	development of non-residential building projects
		ČSOB Penzijní společnost, a.s. člen skupiny ČSOB	asset management

Czech Republic	CZ	ČSOB Pojišťovací Makléř, s.r.o.	other monetary intermediation
		ČSOB Pojišťovna, a.s.	activities of mixed insurance companies, with non-life predominating
		ČSOB Stavební spořitelna, a.s.	other monetary intermediation
		Patria Corporate Finance, a.s.	activities of listed companies
		Patria Finance, a.s.	activities of listed companies
		Patria Park Chomutov s.r.o.	renting and operation of own or leased non-residential real estate, excluding land
		Patria RP Humpolec, s.r.o.	renting and operation of own or leased non-residential real estate, excluding land
		Patria RP Lipník, s.r.o.	renting and operation of own or leased non-residential real estate, excluding land
		Radlice Rozvojová, a.s.	intermediation in buying, selling and renting of real estate on a fee or contract basis
		Skip Pay, s.r.o.	other support activities relating to financial services, excluding insurance, pension funds
France	FR	Ušetřeno.cz, s.r.o.	call centre activities
		C Plus SAS	general construction of residential buildings
		KBC Bail Immobilier France sas	financial leasing
Hungary	HU	TBI SAS	general construction of residential buildings
		K&H Autópark Kft.	renting and leasing of cars and light motor vehicles (< 3,5 ton)
		K&H Bank Zrt.	other monetary intermediation
		K&H Biztosító Zrt.	activities of mixed insurance companies, with non-life predominating
		K&H Csoportszolgáltató Kft.	bookkeeping and tax auditing
		K&H Equities Zrt.	business and other management consultancy activities
		K&H Faktor Pénzügyi Szolgáltató Zrt.	factoring companies
		K&H Ingatlanlizing Zrt.	financial leasing
		K&H Jelzálogbank Zrt.	other monetary intermediation
		K&H Pénzforgalmi Szolgáltató Kft.	other monetary intermediation
Ireland	IE	KBC Fund Management Limited	asset management
Luxembourg	LU	KBC AM Luxembourg SA	asset management
		KBC Group Re SA	reinsurance
		KBC Ifima S.A.	other monetary intermediation
		KBC Lease (Luxembourg) SA	financial leasing
		KBC Real Estate Luxembourg SA	renting and operation of own or leased non-residential real estate, excluding land
Netherlands	NL	Double U Building BV	renting and operation of own or leased non-residential real estate, excluding land
Romania	RO	Hello Shopping Park S.R.L.	renting and operation of own or leased non-residential real estate, excluding land
Slovakia	SK	Československá Obchodná Banka a.s.	other monetary intermediation
		ČSOB Leasing Poist'ovaci Maklér, s.r.o.	insurance agents and brokers
		ČSOB Leasing, a.s.	financial leasing
		ČSOB Poist'ovňa, a.s.	activities of mixed insurance companies, with non-life predominating
		ČSOB Real, s.r.o.	management of residential real estate on a fee or contract basis
		Patria Park Piešťany, s.r.o.	renting and operation of own or leased non-residential real estate, excluding land
		Patria RP Bytča, s.r.o.	renting and operation of own or leased non-residential real estate, excluding land
		Patria RP Zvolen I, s.r.o.	renting and operation of own or leased non-residential real estate, excluding land
United Kingdom	GB	Patria RP Zvolen II, a.s.	renting and operation of own or leased non-residential real estate, excluding land
		KBC Investments Limited	activities of listed companies
United States of America	US	KBC Net Lease Investments LLC	other financial services
		Reverse Mortgage Loan Trust 2008-1	other monetary intermediation
		World Alliance Financial LLC	other monetary intermediation

Section 4

Omitted information

Information omitted (if any) for this financial year: nihil.

Information omitted in previous financial years, which is disclosed in this financial year (if any): nihil.