

Company profile | KBC Group in a nutshell (1)

Diversified and strong business performance

• geographically ...

- Mature markets (BE, CZ) combined with growth markets (SK, HU, BG)
- Robust market position in all key markets & strong trends in loan and deposit growth

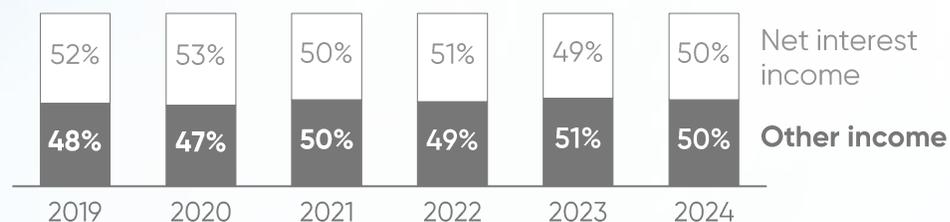


• ... and from a business point of view

- An integrated bank-insurer
- Strongly developed & tailored AM business
- Strong value creator with good operational results through the cycle
- Unique selling proposition: in-depth knowledge of local markets and profound relationships with clients
- Integrated model creates efficiency gains and results in a complementary & optimised product offering
- Broadening 'one-stop shop' offering to our clients

KBC Group topline diversification

in %



We want to be among Europe's best performing financial institutions

- We are a leading European financial group with a focus on providing bank-insurance products and services to retail, SME and mid-cap clients, in our core countries: Belgium, Czech Republic, Slovakia, Hungary and Bulgaria
- As a result of the withdrawal from Ireland, arising M&A opportunities beyond our core markets may be assessed (for approval of the Board of Directors) taking into account very strict strategic, financial, operational & risk criteria



Firmly embedded sustainability strategy

- As a company that aims to support the transition to a more sustainable and climate-proof society, we have made sustainability integral to our overall business strategy and integrated it into our day-to-day business operations and the products and services we provide
- Our sustainability strategy consists of three cornerstones: encouraging responsible behaviour on the part of all our employees, increasing our positive impact on society and limiting any adverse social impact we might have

Company profile | KBC Group in a nutshell (2)

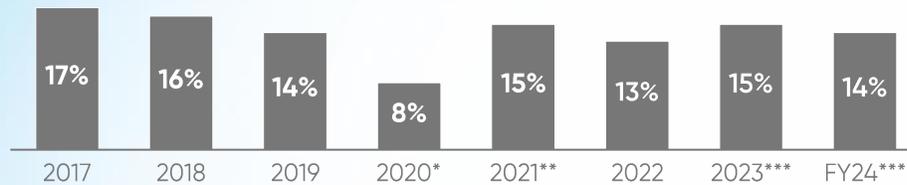
High profitability (IFRS 17 figures)



* Adjusted for specific items

Return on Equity

in %



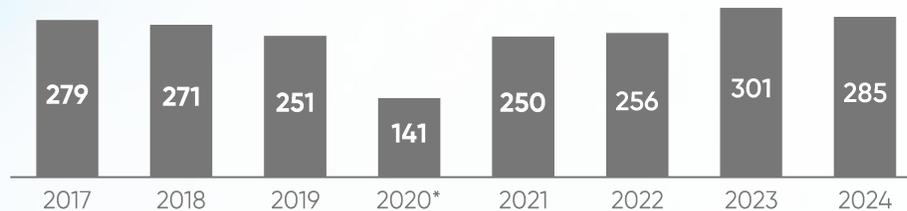
* 11% when adjusted for the collective Covid-19 impairments

** When excluding the one-off items due to the pending sales transactions in Ireland

*** Excluding one-offs

CET1 generation before any capital deployment

in bps

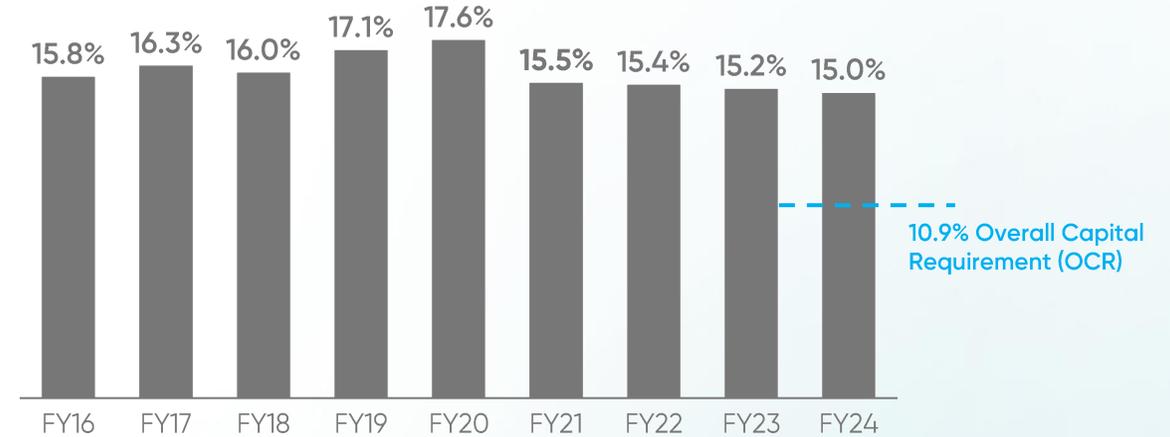


* 202bps when adjusted for the collective Covid-19 impairments

Solid capital position

CET 1 ratio (fully loaded, Danish compromise)

in %



Robust liquidity



Dividend policy & capital distribution

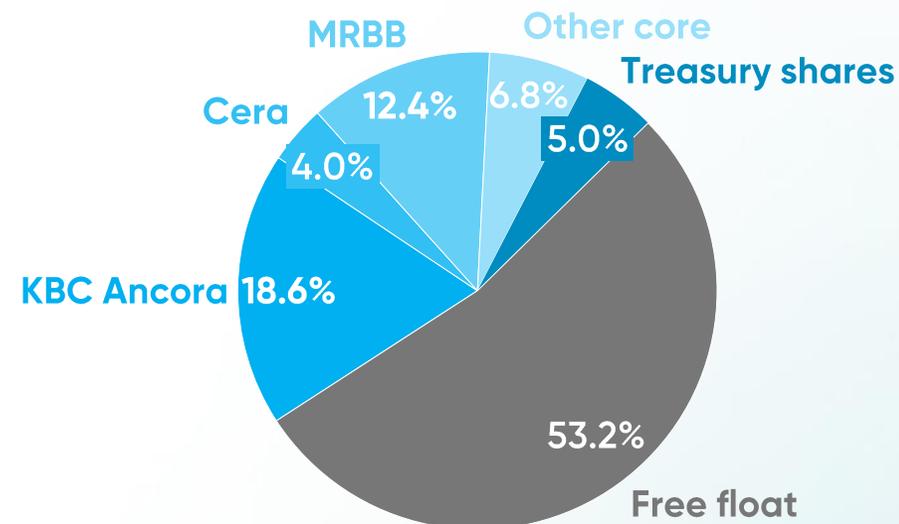
The Board of Directors decided:

- the **dividend policy as from 2025**:
 - A **payout ratio** (including AT1 coupon) between **50%-65% of consolidated profit** of the accounting year.
 - An **interim dividend of 1 EUR per share** in November of each accounting year as an advance on the total dividend
- the **capital deployment policy as from 2025**:
 - KBC aims to be **amongst the better capitalised** financial institutions in Europe
 - Each year** (when announcing the full year results), the Board of Directors will take a **decision, at its discretion**, on the capital deployment. The focus will **predominantly be on further organic growth and M&A**
 - KBC sees a **13% unfloored fully loaded CET1 ratio (*) as the minimum**
 - KBC will **fill up the AT1 and Tier 2 buckets** within P2R and will **start using SRTs** (as part of RWA optimisation program)

(*) fully loaded Basel 4 CET1 ratio excluding output floor impact

Shareholder structure

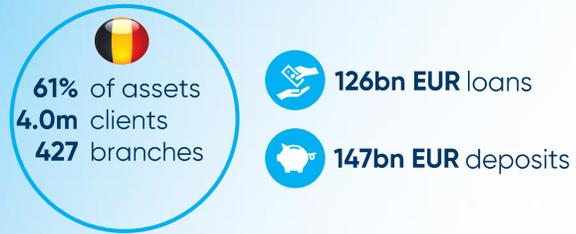
(as at end 1Q25)



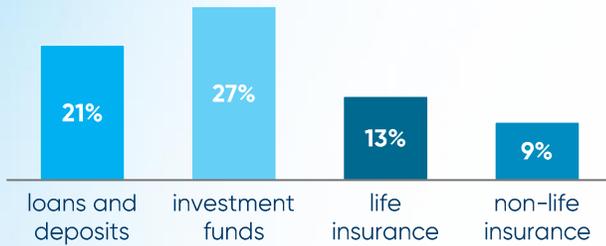
- Roughly **42% of KBC shares are owned by a syndicate of core shareholders, providing continuity to pursue long-term strategic goals**. Committed shareholders include the Cera/KBC Ancora Group (co-operative investment company), the Belgian farmers' association (MRBB) and a group of Belgian industrialist families
- The **free float** is held mainly by a large variety of international institutional investors

Company profile | Well-defined core markets

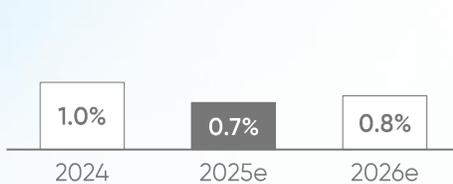
Belgium BU



Market share
in %, end 2024



GDP growth
in %, KBC Economics

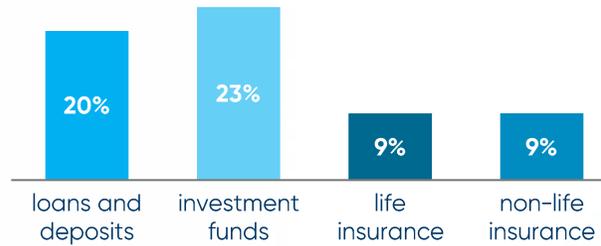


 **104%** debt-to-GDP ratio

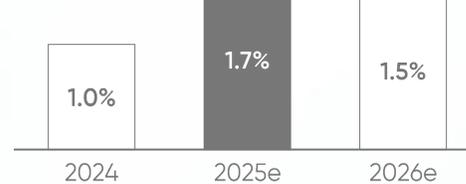
Czech Republic BU



Market share
in %, end 2024

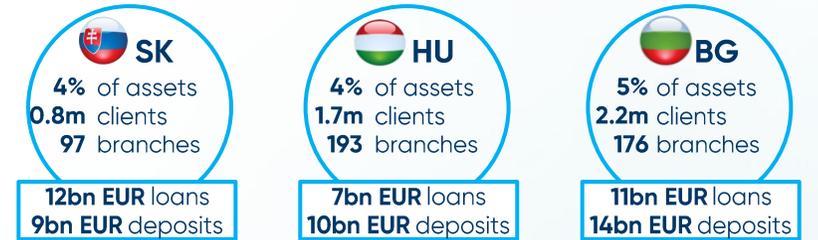


GDP growth
in %, KBC Economics

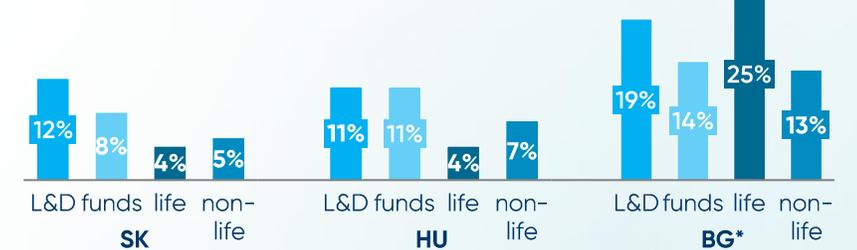


 **43%** debt-to-GDP ratio

International Markets BU



Market share
in %, end 2024



GDP growth
in %, KBC Economics



 **58%** debt/GDP

74% debt/GDP

24% debt/GDP