

Company profile | KBC Group in a nutshell (1)

Diversified and strong business performance

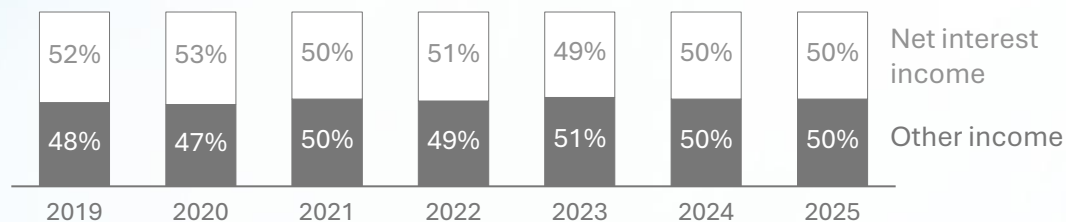
- geographically ...
 - Mature markets (BE, CZ) combined with growth markets (SK, HU, BG)
 - Robust market position in all key markets & strong trends in loan and deposit growth



- ... 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

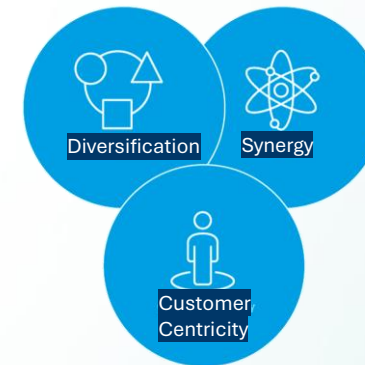
KBC GROUP TOPLINE DIVERSIFICATION

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

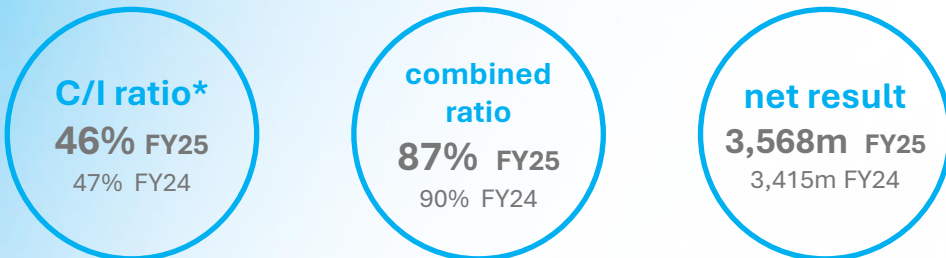


Firmly embedded sustainability strategy

- 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

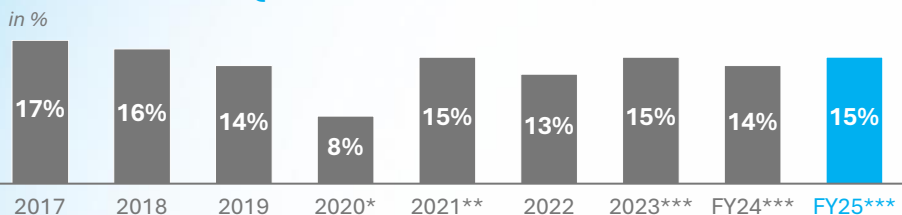
Company profile | KBC Group in a nutshell (2)

High profitability (IFRS 17 figures)



* Adjusted for specific items

RETURN ON EQUITY

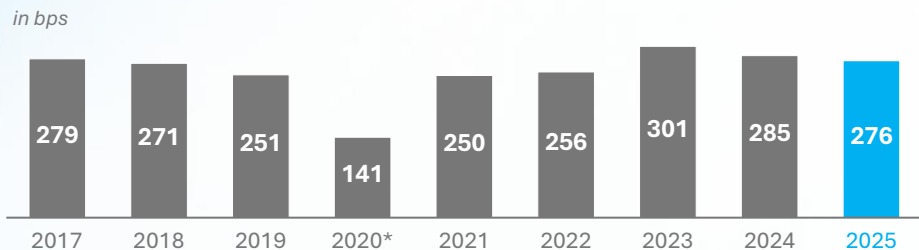


* 11% when adjusted for the collective Covid-19 impairments

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

*** Excluding one-offs

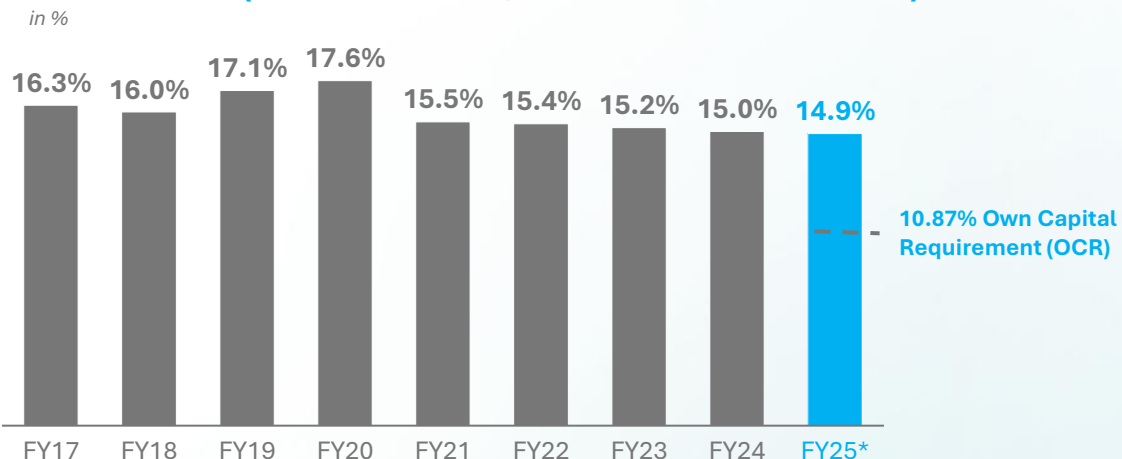
CET1 GENERATION BEFORE ANY CAPITAL DEPLOYMENT



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

Solid capital position

CET 1 RATIO (FULLY LOADED, DANISH COMPROMISE)



* As of 2025, unfloored fully loaded CET1 ratio under Basel 4

Robust liquidity



Company profile | KBC Group in a nutshell (3)

Dividend policy & capital distribution

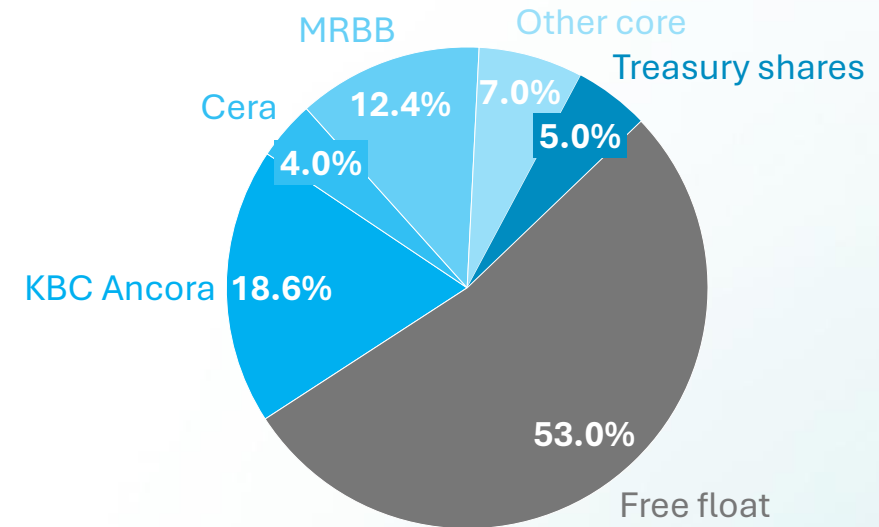
The Board of Directors decided:

- 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

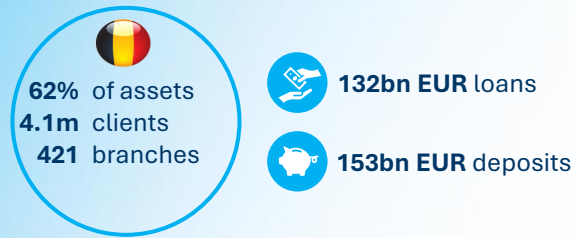
(as at end 1Q26)



- 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

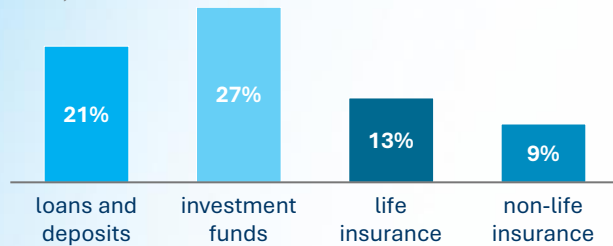
Company profile | Well-defined core markets

Belgium BU



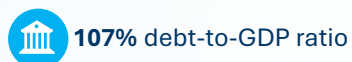
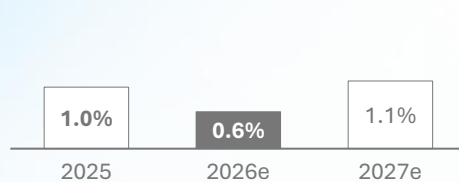
MARKET SHARE

in %, end 2025

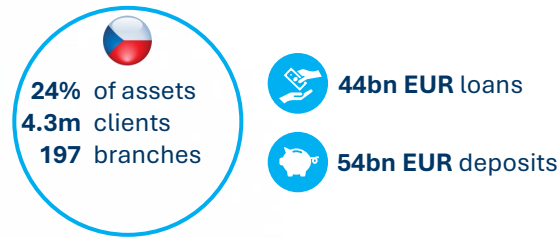


GDP GROWTH

in %, KBC Economics

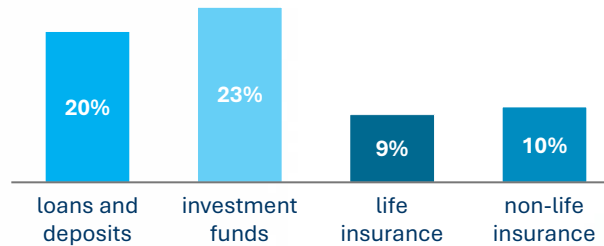


Czech Republic BU



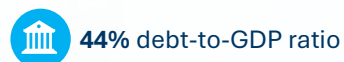
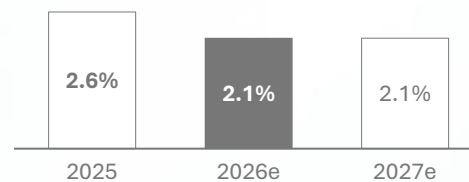
MARKET SHARE

in %, end 2025

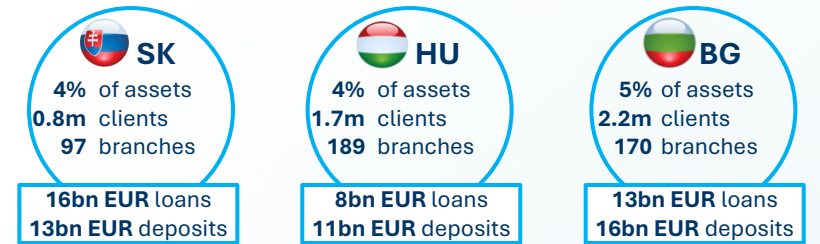


GDP GROWTH

in %, KBC Economics

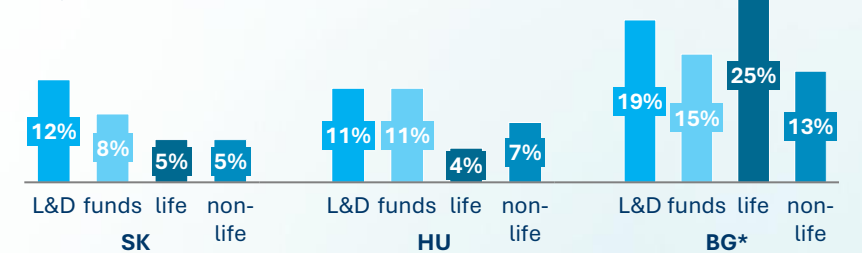


International Markets BU



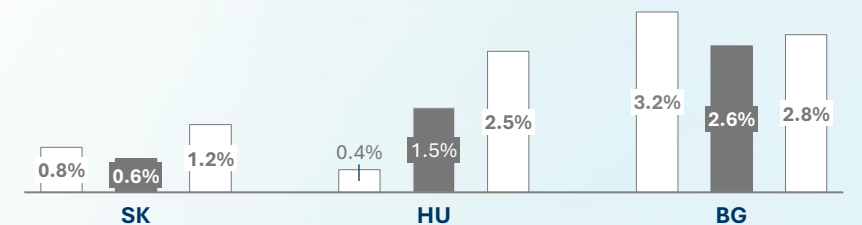
MARKET SHARE

in %, end 2025



GDP GROWTH

in %, KBC Economics



75% debt/GDP

27% debt/GDP