Company profile | KBC Group in a nutshell (1)

Diversified and strong business performance

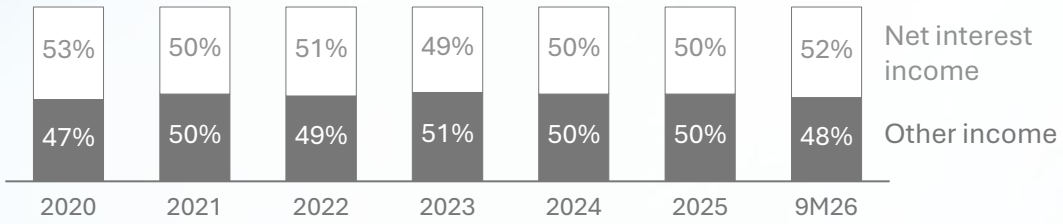
- geographically …
  - Mature markets (BE, CZ) combined with growth markets (SK, HU, BG)
  - Robust market position in all key markets & strong trends in loan and deposit growth



- **… 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

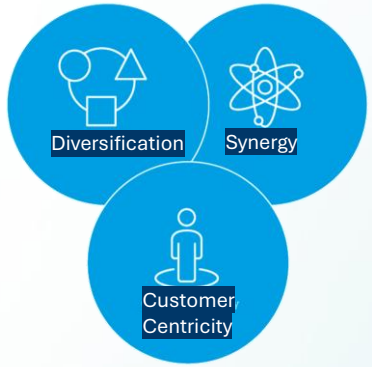
KBC GROUP TOPLINE DIVERSIFICATION

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)

C/I ratio*
46% FY25
43% 9M26

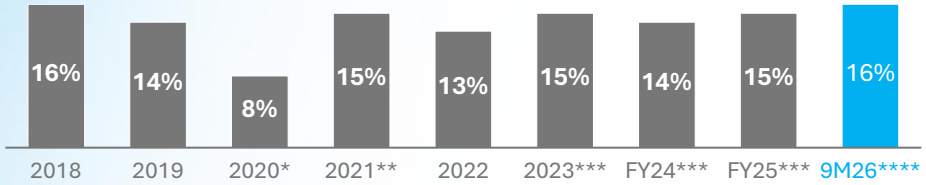
combined ratio
87% FY25
87% 9M26

net result
3,568m FY25
2,851m 9M26

* Adjusted for specific items

RETURN ON EQUITY

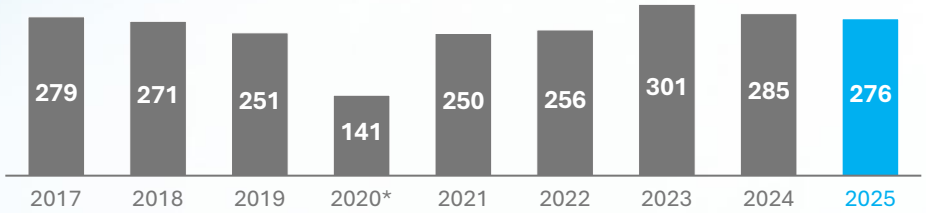
in %



* 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
**** When banking & insurance taxes are evenly spread throughout the year and excluding one-offs

CET1 GENERATION BEFORE ANY CAPITAL DEPLOYMENT

in bps

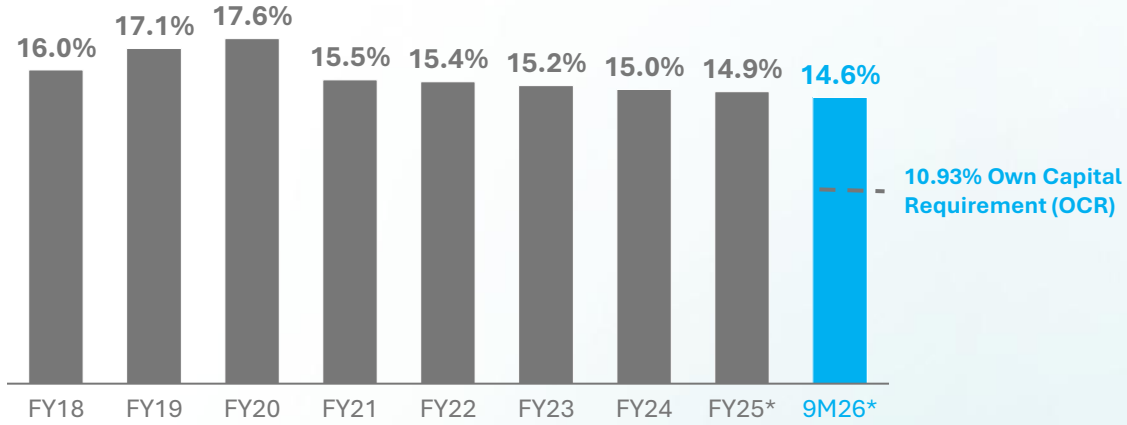


* 202bps when adjusted for the collective Covid-19 impairments

Solid capital position

CET 1 RATIO (FULLY LOADED, DANISH COMPROMISE)

in %



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

Robust liquidity

NSFR
138% FY25
131% 9M26

LCR
159% FY25
157% 9M26

Company profile | KBC Group in a nutshell (3)

Dividend policy & capital distribution

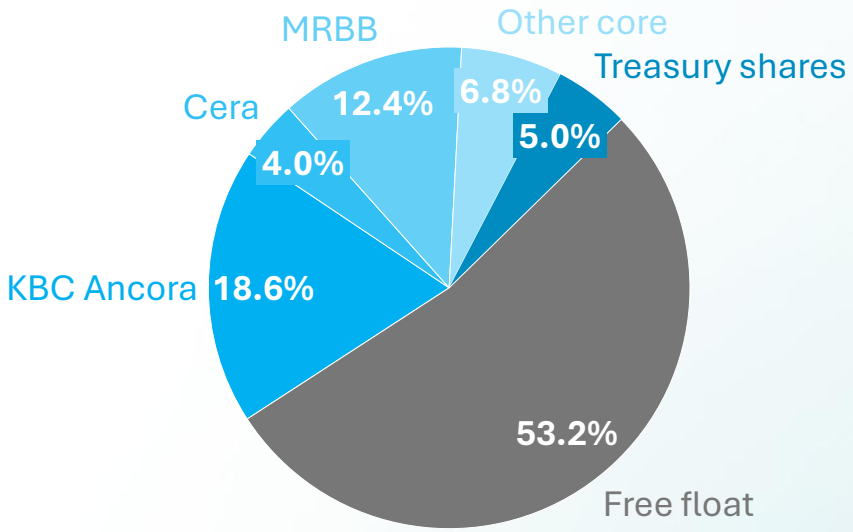
The Board of Directors decided:

- 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 3Q26)



- 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

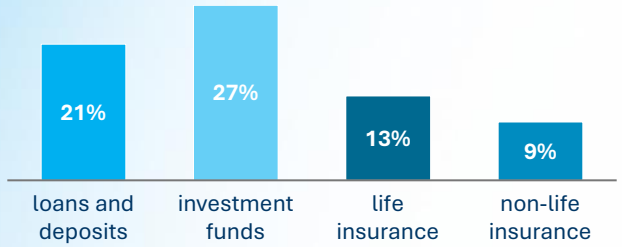
Belgium BU

62% of assets
4.1m clients
419 branches

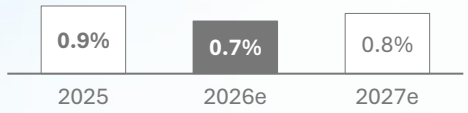
138bn EUR loans

151bn EUR deposits

MARKET SHARE
in %, end 2025



GDP GROWTH
in %, KBC Economics



108% debt-to-GDP ratio

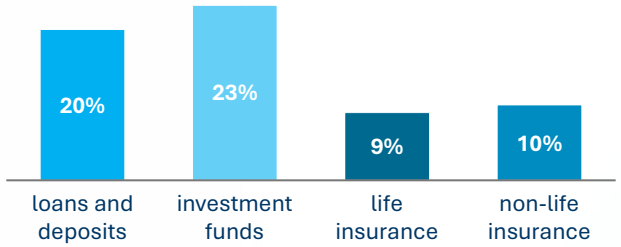
Czech Republic BU

23% of assets
4.3m clients
179 branches

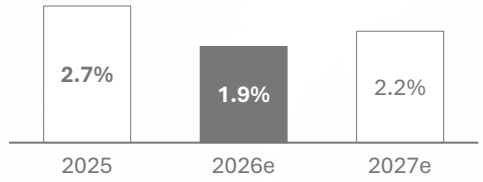
46bn EUR loans

55bn EUR deposits

MARKET SHARE
in %, end 2025



GDP GROWTH
in %, KBC Economics



44% debt-to-GDP ratio

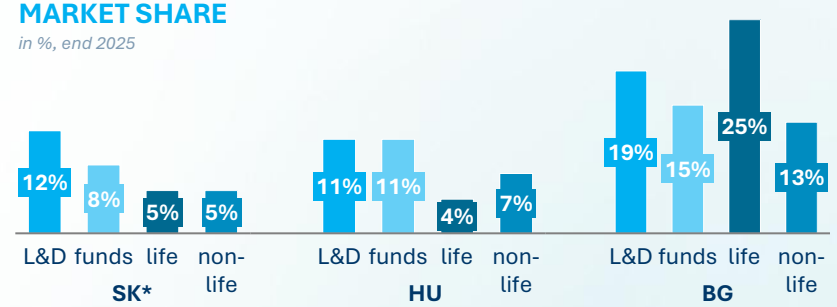
International Markets BU

SK
6% of assets
0.8m clients*
97 branches*
17bn EUR loans
13bn EUR deposits

HU
4% of assets
1.7m clients
180 branches
10bn EUR loans
12bn EUR deposits

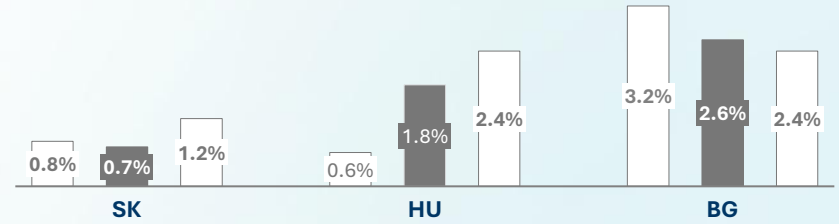
BG
5% of assets
2.2m clients
170 branches
14bn EUR loans
16bn EUR deposits

MARKET SHARE
in %, end 2025



* excl 365.bank

GDP GROWTH
in %, KBC Economics



61% debt/GDP

75% debt/GDP

30% debt/GDP