KBC Group
Company presentation
3Q 2026



More information: www.kbc.com
KBC Group - Investor Relations Office: IR4U@kbc.be

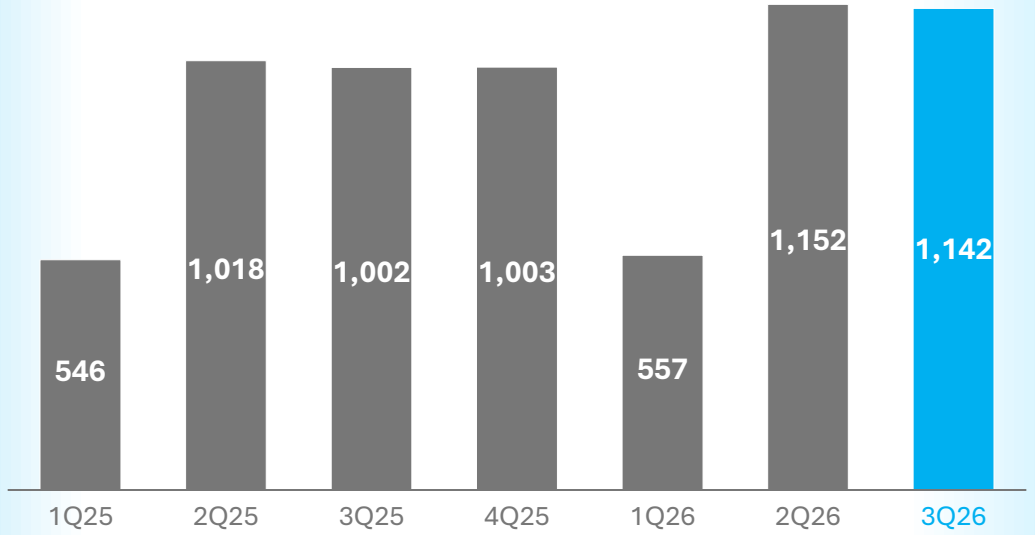
Highlights

- KBC Group is **well-positioned** being an integrated bank-insurer with tailored AM business that has a highly diversified income
- In this quarter, again, all commercial bank-insurance franchises performed **excellently**
- **Customer loans** increased q-o-q in all our core countries (on a comparable basis), while **customer deposits** in some core countries were impacted q-o-q by seasonality, retail government bond issues and shifts towards AM. **Core customer money inflow of 10.6bn EUR** in 9M26
- **Net interest income** rose q-o-q excluding the significantly lower q-o-q NII on inflation-linked bonds. FY26 NII guidance of 'approximately 7.05bn EUR' confirmed
- Higher **net fee and commission income**. Record-high **net inflows in direct client money** (2.1bn EUR)
- Q-o-q higher **net result from financial instruments at fair value & IFIE, net other income** below the normal run rate
- Higher sales of **non-life insurance** y-o-y, sales of **life insurance** down q-o-q and y-o-y
- **Costs excl. bank & insurance taxes** up q-o-q, **perfectly within guidance**
- Higher **net loan loss impairment charges. Excellent credit cost ratio.** Lower **impairments on 'other'**
- Solid **solvency** and **liquidity position**
- **Interim dividend** of 1 EUR per share paid on 6 November 2026
- **We will extend the usual conference call regarding the 4Q26/FY26 results with a topical event on Thursday 11 February 2027, providing more insights into the digital transformation of KBC Group leading to new financial and non-financial guidance**

Net result of 1,142m EUR over 3Q26

NET RESULT

in m EUR



YTD ratios

Return on tangible equity **18%***
Cost-income ratio excluding bank & insurance taxes **40%**
Combined ratio **87%** *(vs below 91% guided)*
Credit cost ratio **0.12%**** *(vs well below TTC of 25-30bps guided)*
CET1 ratio **14.6%***** (B4, DC, unfloored fully loaded)
Leverage ratio **5.7%** (fully loaded)
NSFR **131%** & LCR **157%**

* When bank & insurance taxes are evenly spread throughout the year and excluding one-offs. Return on equity = 16%
** Like-for-like (excluding 365.bank) without ECL & management overlay for geopolitical & macroeconomic uncertainties
*** Unfloored fully loaded CET1 ratio = fully loaded Basel 4 CET1 ratio excluding output floor impact

Wrap-up | Digital-first, data-driven and AI-led integrated bank-insurer with tailored AM

Well-diversified, both geographically and from a business point of view

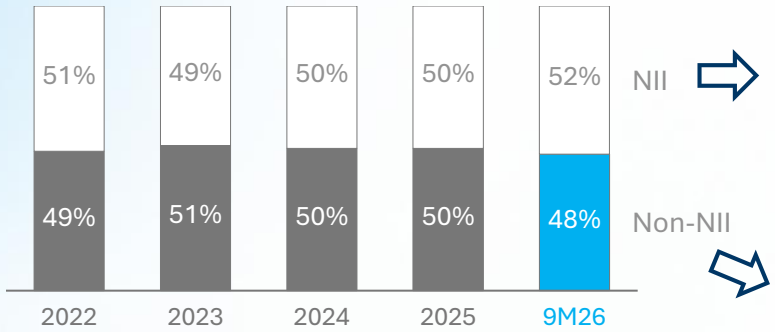
- **geographically …**
  - Mature markets (BE, CZ) combined with growth markets (SK, HU, BG)
  - Robust market position in all key markets & strong trends in loan and deposit growth
  - Wealth levels are and will continue to gradually converge towards Western European standards
- **… and from a business point of view**
  - Unique integrated, digital-first, data-driven and AI-led bank-insurer with a strongly developed & tailored AM business
  - Unique selling proposition: in-depth knowledge of local markets and profound relationships with clients
  - Our fully integrated distribution model and increasingly straight-through processes allow for sustainable efficiency gains in tandem with a full range of products and services that go beyond banking and insurance through ecospheres
  - Global recognition for our digital-first approach through Kate, fueled by the number 1 banking app worldwide in 2026



Successful digital-first approach through KATE

KBC Group topline diversification: roughly 50% NII and 50% non-NII

in %



- CAGR25-28 NII of at least +8.6%
  - Longer average duration of the replication portfolio will generate a further NII increase
- Implicit CAGR25-28 non-NII of roughly +7%
  - Insurance revenues (before reinsurance) CAGR25-28 of at least +7.5%
  - Sustained fee income growth, propelled by strong net sales year after year thanks to success of Regular Investment Plans and the gradual convergence of wealth levels in Central Europe towards Western European standards
  - Negative impact from SRT coupon costs following our securitisation program

Strategic focus | Sia Partners again ranked KBC Mobile the N°1 mobile banking app worldwide

Unique integrated bank-insurance model

- We offer an integrated response to our clients' banking and insurance needs. Our organisation is similarly integrated, operating as a single business and a digital-first, data-driven and AI-led bank-insurer.
- Our integrated model offers our clients the benefit of a comprehensive, one-stop, relevant and personalised financial service that allows them to choose from a wider, complementary and optimised range of products and services, which go beyond pure bank-insurance.
- For ourselves, it offers benefits in terms of income and risk diversification, additional sales potential through intensive co-operation between the bank and insurance distribution channels, significant cost-savings and synergies, and heightened interaction opportunities with and a more complete understanding of our clients.



* Difference between the net result of KBC Group and the sum of the banking and insurance contributions is accounted for by the holding-company/group items

Successful digital-first approach through KATE

- Our digital interaction with clients forms the basis of our business model in our strategy, not only in terms of sales and advice, but also in E2E digital process and product development.
- Artificial intelligence and data analysis play an important part in digital sales and advice. Kate, our AI-powered personal digital assistant, features prominently in this regard.
- Kate has recently been further upgraded in Belgium and the Czech Republic to enable even more natural and intuitive conversations (Kate 2.0 using LLM), which further boosts autonomy and customer usage
- For the 3rd consecutive year, the independent international consulting firm Sia Partners again ranked KBC Mobile the N°1 mobile banking app worldwide in 2026: a clear recognition of a decade of innovation, development and listening closely to our clients.

6.4 million users in contact with Kate

KATE autonomy
77% BE
79% CZ

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 impact we might have

see slides 51-54

Strategic focus | The reference

At KBC it is our ambition to **be the reference** for bank-insurance **in all our core markets**

Profitability

With a **Return on Tangible Equity** of **18%** in 9M26 **KBC** is one of the most profitable EU financial institutions

Solvency

With an **unfloored fully loaded CET1 ratio** of **14.6%** at end 9M26 KBC is amongst the better capitalised EU banks

Sustainability

Sustainalytics ranks KBC in the **3rd percentile of 214** diversified banks assessed
(last full update September 23, 2025)

Digitalisation

Sia Partners ranks KBC Mobile as **N°1 banking app worldwide for the 3rd consecutive year**

"KBC Mobile is a **high-performance** and **efficient banking app** for everyday needs and one of the **most innovative** with some interesting extras. The app surprises clients with its wide range of functionalities and the **virtual assistance by Kate.**"

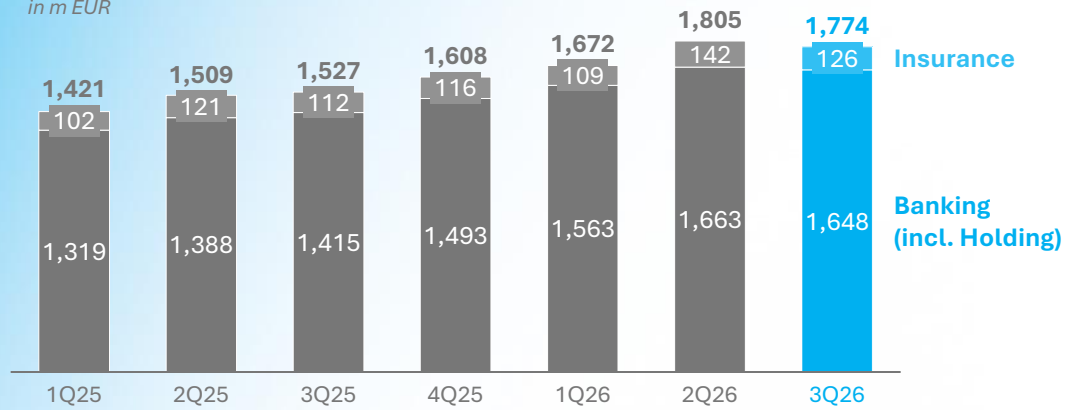
Main exceptional items

		3Q26	2Q26	3Q25
CZ BU	NII – Consolidation adjustment to intercompany transactions	-8m EUR		
	F&C – Consolidation adjustment to intercompany transactions	+2m EUR		
	Total Exceptional items BU Czech Republic	**-6m EUR**		
IM BU	SK – Opex – Integration costs 365.bank and Business Lease	-13m EUR	-3m EUR	
	HU – NII – Loan interest subsidy correction		+4m EUR	
	HU – Impairments – Modification losses		-42m EUR	
	Total Exceptional items BU International Markets	**-13m EUR**	**-41m EUR**	
GC BU	Opex – Integration costs 365.bank and Business Lease	-3m EUR	-2m EUR	
	Total Exceptional items BU Group Centre	**-3m EUR**	**-2m EUR**	
	Total Exceptional items	**-22m EUR**	**-43m EUR**	***0m EUR***
	Total Exceptional items (post-tax)	-18m EUR	-38m EUR	*0m EUR*

Net interest income rose q-o-q excluding significantly lower q-o-q NII on inflation-linked bonds

NET INTEREST INCOME

in m EUR

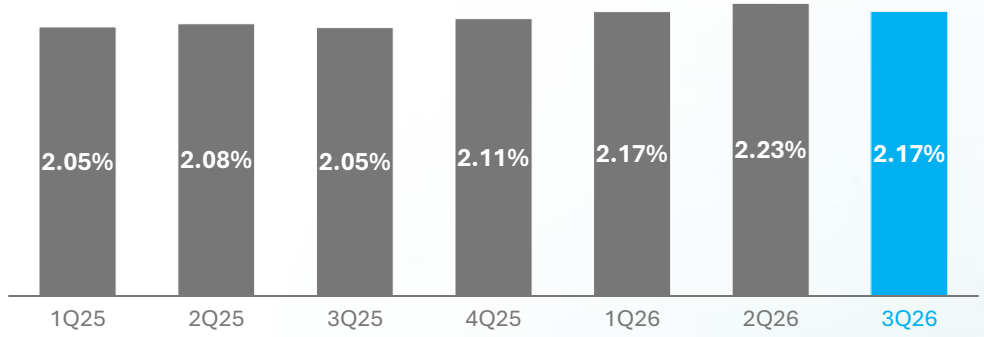


- Sharply lower NII on inflation-linked bonds (-43m EUR q-o-q, from +45m EUR in 2Q26 to +2m EUR in 3Q26)
- **NII rose by 1% q-o-q excluding significantly lower q-o-q NII on inflation-linked bonds,** primarily by:
  - Higher commercial transformation result (due to continued increasing reinvestment yields and higher benchmarked deposit volumes, partly offset by a higher external rate on Start2Save accounts)
  - Higher number of days (+9m EUR q-o-q)
  - Higher NII insurance on bond portfolio (other than inflation-linked bonds)

  partly offset by:
  - One-off consolidation adjustment to intercompany transactions in CZ (-8m EUR)
  - Lower lending income due partly to a 4m positive one-off in 2Q26 in Hungary. Furthermore, organic loan volume growth was offset by lower loan margins in most core markets
  - Lower dealing room NII & ST cash management
  - Lower ALM result
  - Higher costs on the minimum required reserves held with the central banks
  - Slightly higher wholesale funding costs and subordinated costs
- **NII increased by 16% y-o-y (+14% y-o-y excluding the acquisitions of 365.bank and Business Lease).** This was driven primarily by significantly higher commercial transformation result, higher lending income, higher NII on term deposits, higher ALM result, higher dealing room NII and NII from short-term cash management, partly offset by higher wholesale funding costs and -8m EUR one-off consolidation adjustment in CZ

NET INTEREST MARGIN

in %, calculated excluding dealing room, ALM FX swaps & repos



- Fell by 6 bps q-o-q (-5 bps q-o-q excluding the -8m EUR one-off consolidation adjustment in CZ) and rose by 12 bps y-o-y (+10 bps y-o-y excluding 365.bank and Business Lease) for the reasons mentioned on net interest income and an increase in the interest-bearing assets (denominator), both q-o-q and y-o-y

ORGANIC VOLUME TREND

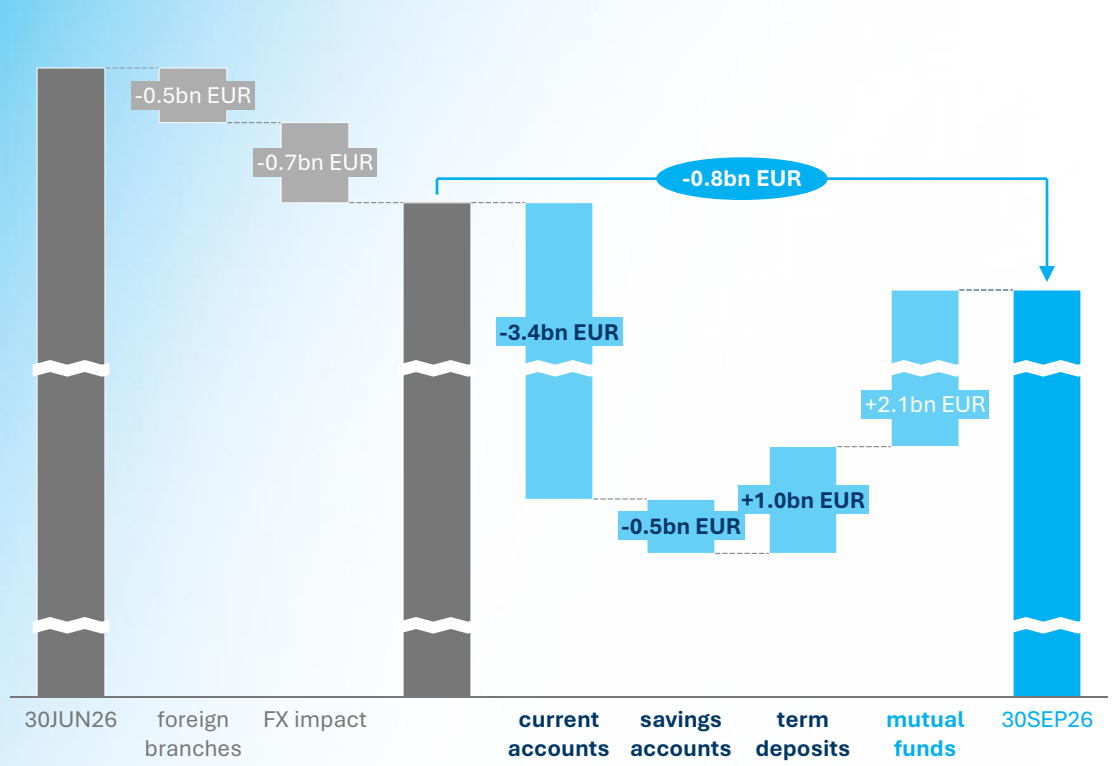
	Total loans**	o/w retail mortgages	Customer deposits***
Volume	225bn	90bn	247bn
Growth q-o-q*	+2%	+2%	-1%
Growth y-o-y	+7%	+6%	+5%

* Non-annualised ** Loans to customers, excluding reverse repos
*** Customer deposits, excluding debt certificates and repos, but including customer savings certificates.
Excluding the volatility in the foreign branches of KBC Bank (included in BE BU), core customer deposits fell by 1% q-o-q and rose by 3% y-o-y
Growth figures are excluding FX, consolidation adjustments and reclassifications.

Inflow of core customer money

CUSTOMER MONEY DYNAMIC OVER 3Q26

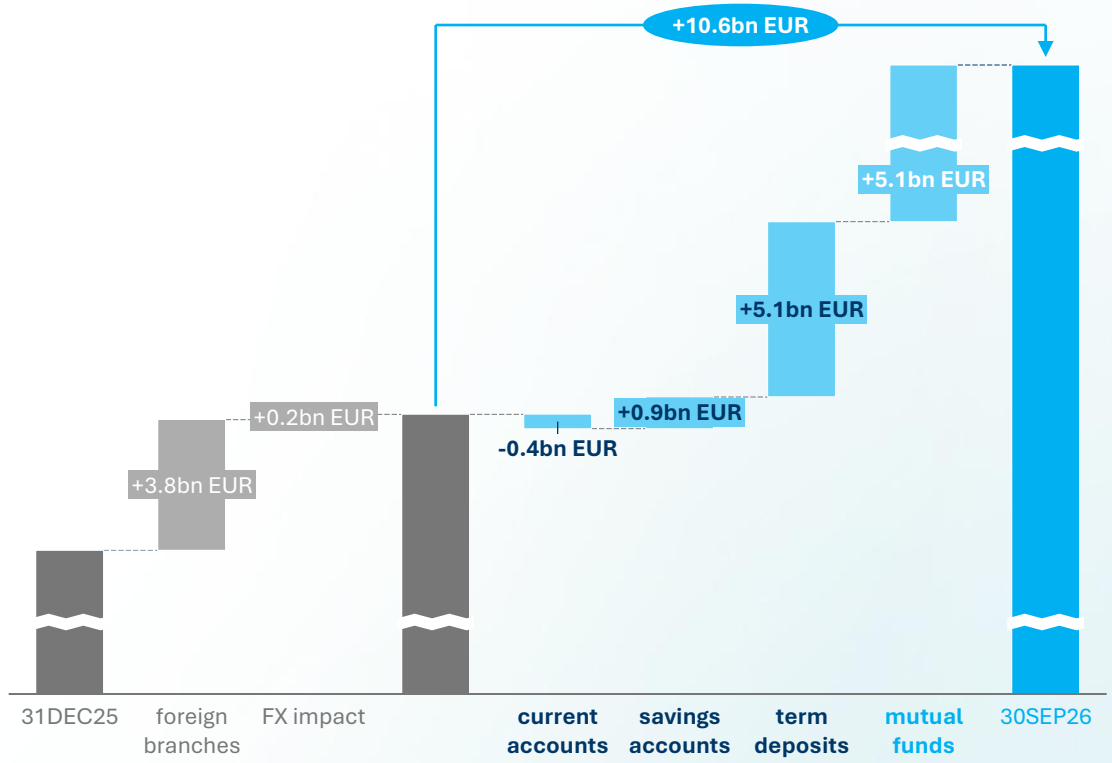
in bn EUR



- **3Q26** saw an outflow of core customer money of **-0.8bn EUR** (-1.5bn EUR incl. FX impact)

CUSTOMER MONEY DYNAMIC OVER 9M26

in bn EUR

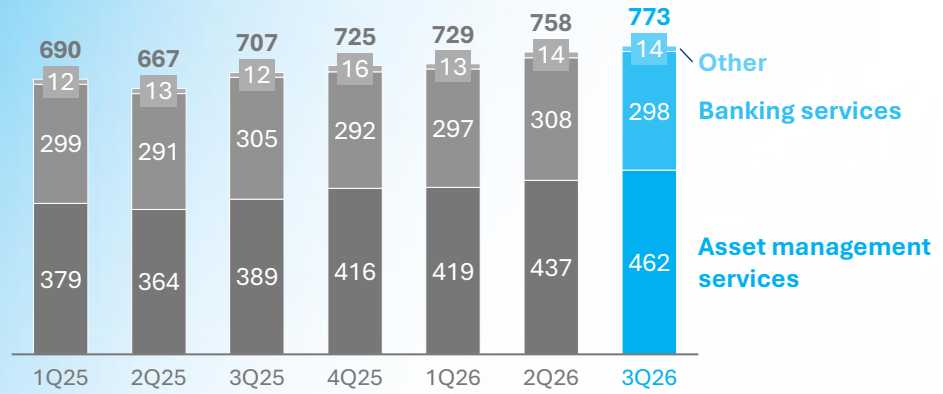


- **9M26** saw an inflow of core customer money of **+10.6bn EUR** (+10.8bn EUR incl. FX impact)

Higher net fee and commission income
Record-high net inflows in direct client money

NET FEE & COMMISSION INCOME

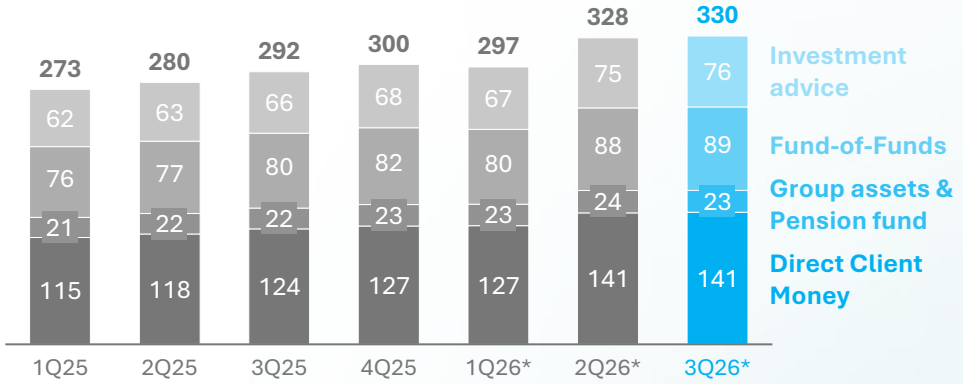
in m EUR



- **Up by 2% q-o-q and by 9% y-o-y (+7% y-o-y excluding the acquisitions of 365.bank and Business Lease)**
- +2% q-o-q was driven primarily by:
  - Net F&C income from Asset Management Services increased by 6% q-o-q due mainly to higher management fees, partly offset by seasonally lower entry fees
  - Net F&C income from banking services fell by 3% q-o-q due chiefly to seasonally lower securities-related fees, lower network income, higher coupon cost on SRT issues and lower fees from credit files & bank guarantees, partly offset by higher fees from payment services (partly seasonal)
- +9% y-o-y was mainly the result of:
  - Net F&C income from Asset Management Services rose by 19% y-o-y due mainly to higher management fees
  - Net F&C income from banking services decreased by 3% y-o-y due mainly to the SRT coupon cost, lower network income and higher distribution commissions paid for banking products, partly offset by higher fees from payment services and higher fees from credit files & bank guarantees
  - Higher distribution fees linked to insurance

ASSETS UNDER MANAGEMENT

in bn EUR



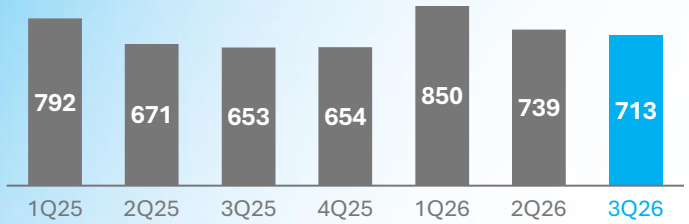
* As of 1Q26, AuM of 365.bank are included

- **Increased by 1% q-o-q** due to net inflows (+2%), partly offset by negative market performance (-1%)
- **Increased by 13% y-o-y** due to net inflows (+4%) and positive market performance (+9%)
- The mutual fund business has seen strong net inflows this quarter, both in higher-margin direct client money (a record-high **2.1bn EUR in 3Q26** versus 1.4bn EUR in 2Q26 and 1.8bn in 3Q25) as well as in lower-margin assets

Non-life sales up y-o-y, life sales down q-o-q and y-o-y

NON-LIFE SALES

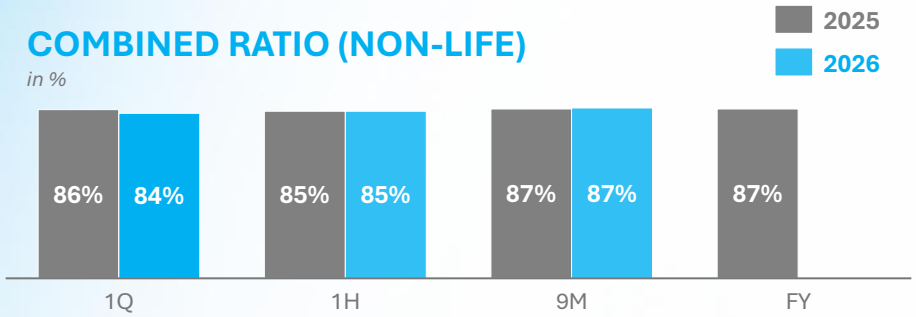
in m EUR



- **Up by 9% y-o-y**, with growth in all countries and all main classes, due to a combination of volume and tariff increases

COMBINED RATIO (NON-LIFE)

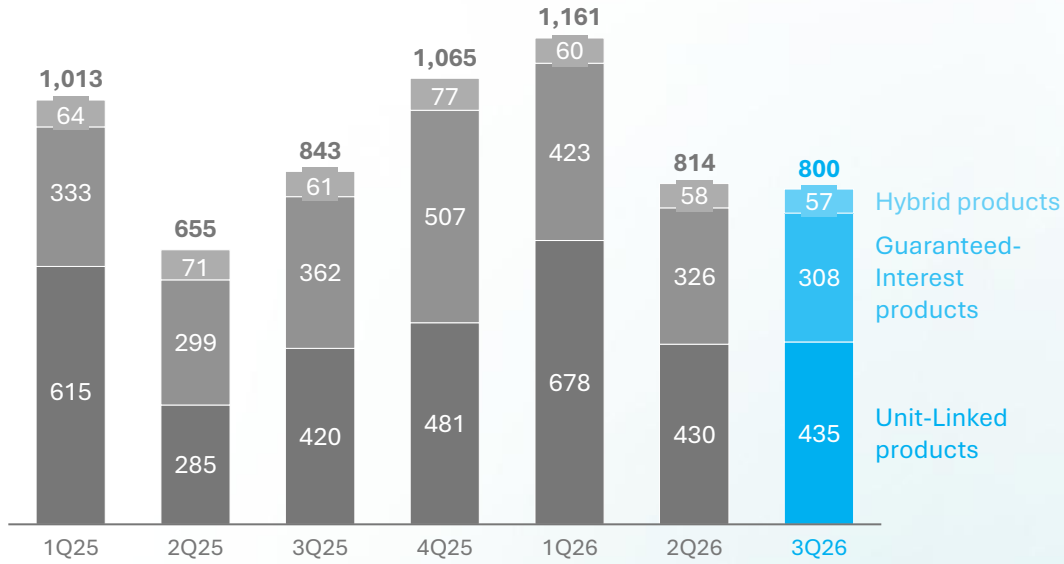
in %



- **Non-life combined ratio for 9M26 amounted to an excellent 87%** (87% in 9M25). This is mainly the result of:
  - 9% y-o-y higher insurance revenues before reinsurance
  - 11% y-o-y higher insurance service expenses before reinsurance, impacted mainly by:
    - some storms (mainly in Belgium and Slovakia)
    - some industrial fires (mainly in the Czech Republic, Belgium and Slovakia)
  - Higher net result from reinsurance contracts held (up by 26m EUR y-o-y)

LIFE SALES

in m EUR



- Decreased by 2% q-o-q and by 5% y-o-y due to lower sales of guaranteed-interest products and slightly lower sales of hybrid products, partly offset by slightly higher sales of unit-linked products
- Sales of guaranteed-interest products and unit-linked products accounted for 38% and 54% of total life insurance sales in 3Q26 respectively, with hybrid products (mainly in Belgium and the Czech Republic) accounting for the remainder
- Life sales in 9M26 rose by 11% y-o-y

FIFV & IFIE result up q-o-q and net other income below the normal run rate

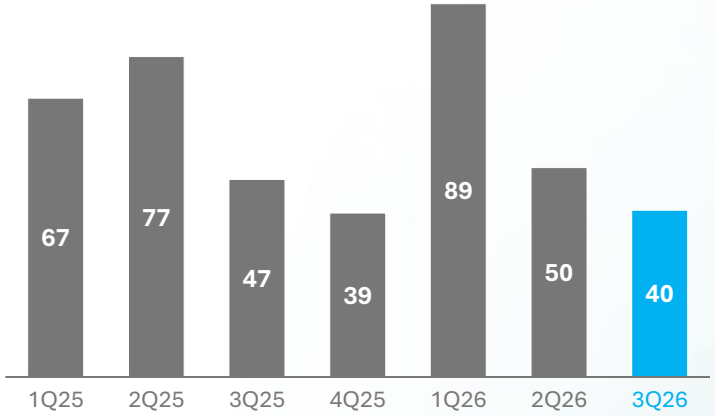
FIFV & IFIE

in m EUR

	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26
Dealing room	77	60	53	56	30	22	33
MVA/CVA/FVA	-1	0	5	-6	-1	-8	41
IFIE – mainly interest accretion	-67	-67	-69	-72	-76	-77	-81
M2M ALM derivatives and other	-55	-27	-51	1	-71	-29	-19
FIFV & IFIE	-45	-34	-62	-22	-118	-92	-27

NET OTHER INCOME

in m EUR



- **FIFV & IFIE result up q-o-q**, attributable mainly to:
  - Positive credit, funding and market value adjustments, mainly the result of increased interest rates and increased KBC funding spreads, partly offset by increased counterparty credit spreads
  - Higher dealing room result
  - Positive change in 'ALM derivatives and other'

  partly offset by:

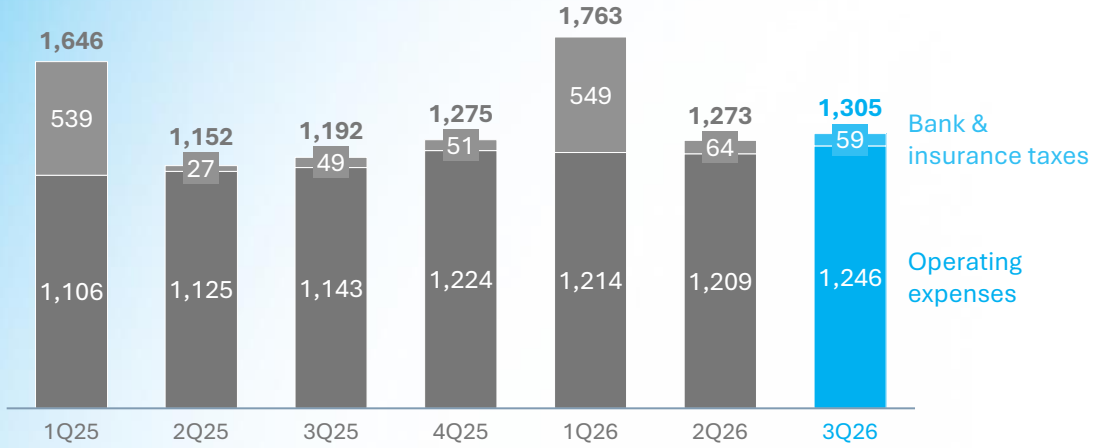
  - Slightly more negative IFIE due to strong growth in insurance

- **Net other income**: below the normal run rate of 50m EUR per quarter, partly related to the early repayment of a Tier 2 (on call date instead of reset date, leading to a loss on the hedge that was originally concluded until reset date)

Costs excluding bank & insurance taxes increased q-o-q, perfectly within guidance

OPERATING EXPENSES (INCLUDING COSTS DIRECTLY ATTRIBUTABLE TO INSURANCE)

in m EUR



- **Operating expenses excluding bank & insurance taxes:**
  - **+3% q-o-q and +9% y-o-y (+8% y-o-y excl. FX effect and +6% y-o-y excl. acquisitions of 365.bank and Business Lease)**
  - The q-o-q increase was due mainly to higher ICT costs, higher staff costs (mainly the impact of wage inflation) and higher depreciations, partly offset by lower marketing & professional fee expenses and lower facility expenses
  - The y-o-y increase was due to, amongst others, higher staff costs (mainly the impact of wage inflation and acquisitions), higher ICT costs and higher depreciations
- **Like-for-like* operating expenses excluding bank & insurance taxes rose by 3.7% y-o-y in 9M26, slightly higher than the guided organic +3.4% y-o-y due to timing differences. As such, our organic +3.4% y-o-y guidance is still valid**
- **9M26 cost/income ratio**
  - 43% when excluding certain non-operating items** (46% in FY25)
  - 40% excluding all bank & insurance taxes (41% in FY25)

BANK AND INSURANCE TAX SPREAD 2026 (preliminary)

in m EUR

	Total	Upfront			Spread out over the year			
	3Q26	1Q26	2Q26	3Q26	1Q26	2Q26	3Q26	4Q26e
BE BU	0	289	3	0	0	0	0	0
CZ BU	1	22	0	0	1	0	1	1
Hungary	51	171	0	1	45	54	50	54
Slovakia	6	2	0	0	5	5	6	4
Bulgaria	0	15	1	0	0	0	0	0
Group Centre	0	0	0	0	0	0	0	0
Total	**59**	**499**	**4**	**1**	**50**	**59**	**57**	**58**

- **Regarding bank & insurance taxes in 3Q26:**
  - +49m EUR additional national bank taxes in Hungary
  - +6m EUR additional national bank taxes in Slovakia
  - +1m EUR additional national bank taxes in the Czech Republic
  - +2m EUR additional contribution to the Deposit Guarantee Scheme (mainly in Hungary)
- Total **bank & insurance taxes** are expected to increase by 10% y-o-y to 730m EUR in 2026 (666m EUR in 2025)

* Excluding FX, the one-off profit bonus and the acquisitions of 365.bank and Business Lease

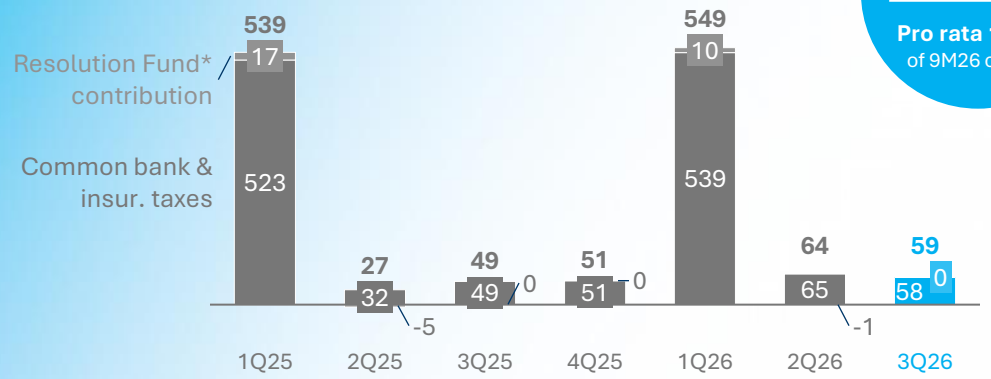
** See glossary for the exact definition

Overview of bank & insurance taxes*

KBC GROUP

in m EUR

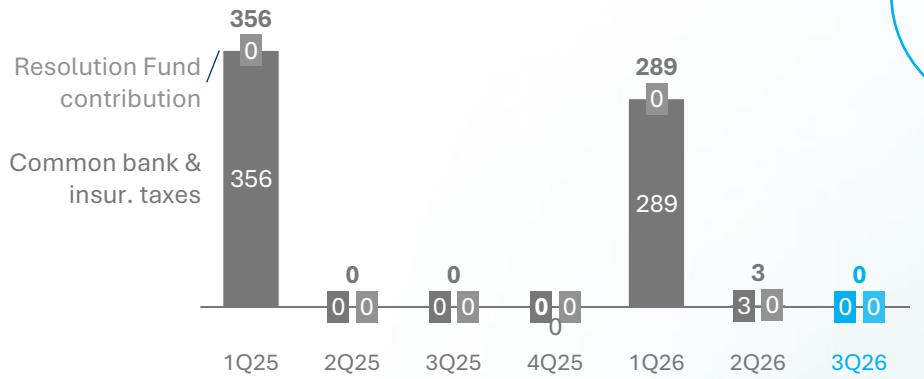
KBC Group
671m EUR
Pro rata 13.0%
of 9M26 opex**



BELGIUM BU

in m EUR

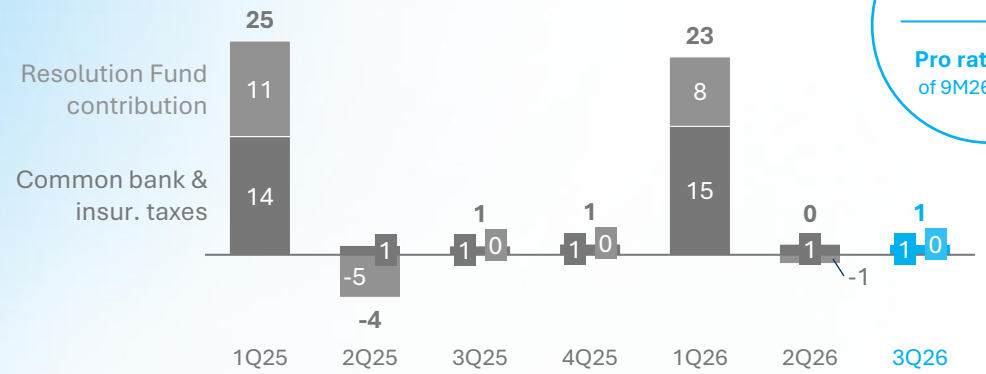
BU BE
292m EUR
Pro rata 10.2%
of 9M26 opex**



CZECH REPUBLIC BU

in m EUR

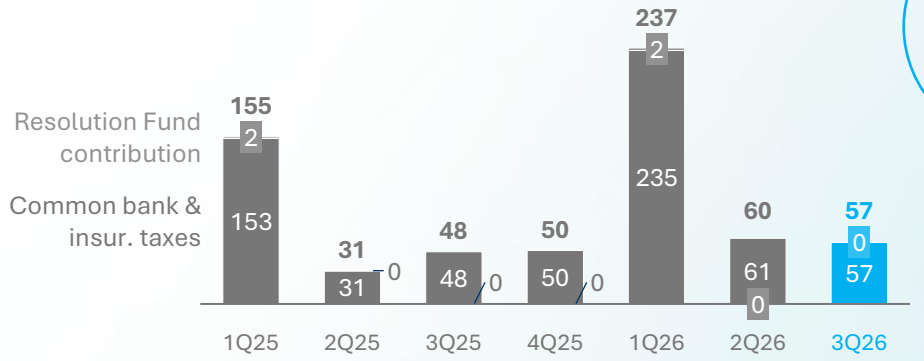
BU CZ
25m EUR
Pro rata 2.4%
of 9M26 opex**



INTERNATIONAL MARKETS BU

in m EUR

BU IM
354m EUR
Pro rata 27.8%
of 9M26 opex**

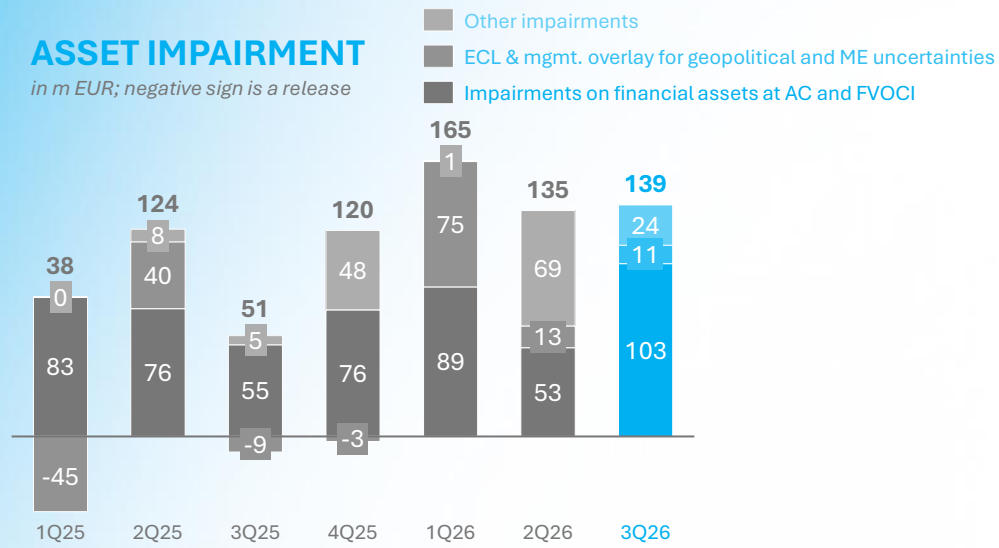


* This refers solely to the bank & insurance taxes recognised in opex, and as such it does not take account of income tax expenses, non-recoverable VAT, etc.
** Including directly attributable costs to insurance

Higher net loan loss impairment charges & excellent credit cost ratio
Lower impairments on 'other'

ASSET IMPAIRMENT

in m EUR; negative sign is a release



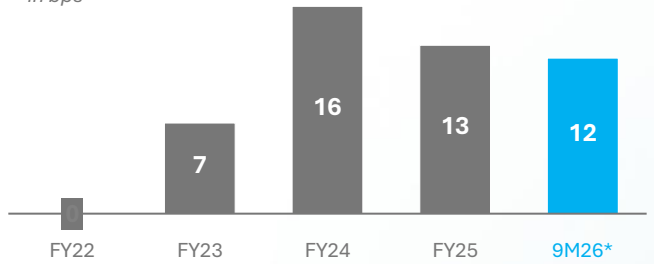
- **Net loan loss impairment charges of 114m EUR in 3Q26** (compared with 66m EUR in 2Q26) due to:
  - 103m EUR net loan loss impairment charges (compared with 53m EUR in 2Q26) due mainly to 2 corporate files in Belgium and 13m EUR from the acquisition of 365.bank (compared with 9m EUR in 2Q26)
  - An increase of 11m EUR solely ECL buffer (versus an increase of 13m EUR in 2Q26), driven mainly by micro- and macroeconomic indicators
  - Total outstanding ECL & management overlay for geopolitical & macroeconomic uncertainties now stands at 198m EUR

- **24m EUR impairment on 'other'**, mainly on software (22m EUR in Slovakia and 2m EUR in the Czech Republic)

CREDIT COST RATIO EXCL. ECL & MANAGEMENT OVERLAY FOR GEOPOLITICAL AND MACROECONOMIC UNCERTAINTIES

in bps

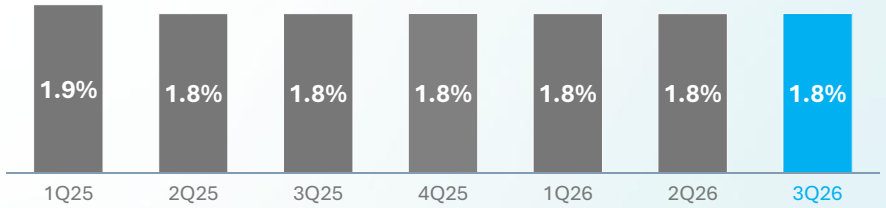
*excluding 365.bank



- The **credit cost ratio** in 9M26 amounted to:
  - 12 bps like-for-like (excluding 365.bank) without ECL & management overlay for geopolitical & macroeconomic uncertainties (13 bps in FY25)
  - 18 bps with ECL & management overlay for geopolitical & macroeconomic uncertainties and including 365.bank

IMPAIRED LOANS RATIO

in %



- **The impaired loans ratio amounted to 1.8%** (1.0% of which over 90 days past due)

KBC has only limited direct exposure to current geopolitical and financial turmoil

KBC's direct exposure to...

... the Middle East

Direct exposure to Middle East 0.1%

Direct loan exposure to the Middle East (disregarding Turkey and Egypt) amounted to **0.1% of our total outstanding loan book** per end 9M26

It is mostly related to **short term commercial trade finance**.

... vulnerable sectors

- **Oil, gas & other fuels** c. 0.8%
- **Shipping** c. 0.9%
- **Aviation** c. 0.1%
- **Chemicals** c. 1.4%
- **Automotive** c. 2.3%
- **Software** c. 0.8%

KBC's outstanding loan book is very well diversified, with limited exposure to the most vulnerable sectors

... Private credit and Private equity

- **Private credit** 0.05bn EUR
- **Private equity** <0.5%

Direct exposure to Private credit* was only 46m EUR per end 9M26, while Private equity** entailed less than 0.5% of outstanding loan exposure.

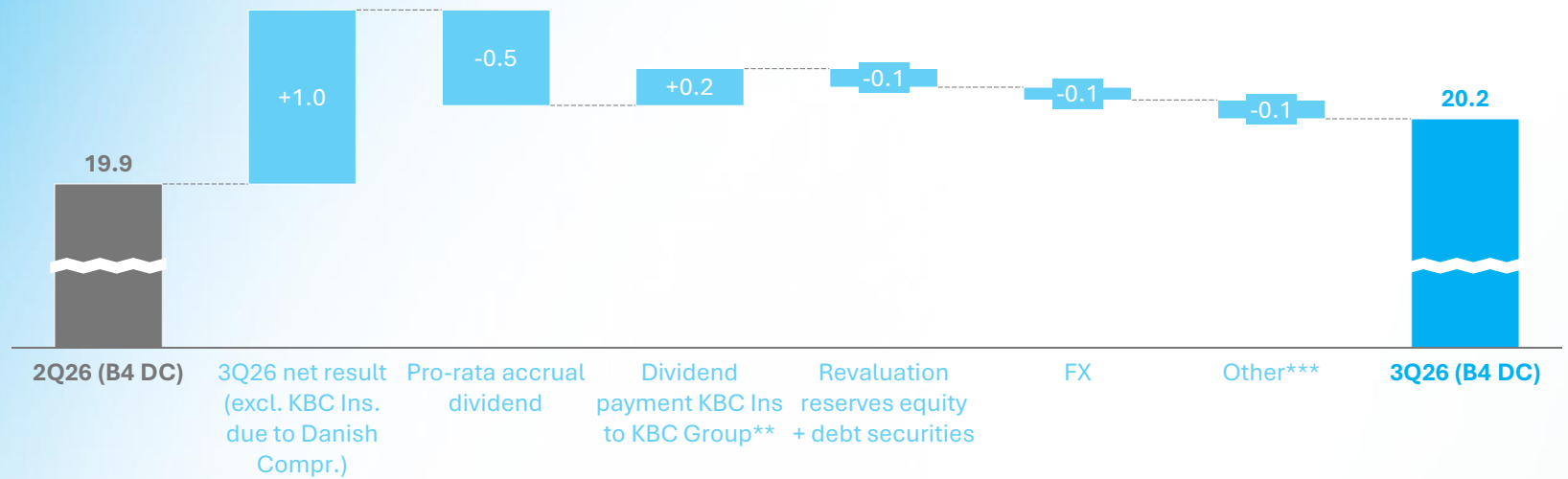
Moreover, **KBC's exposure to US regional banks and hedge funds is virtually 0**

* **Private credit funds** are defined as funds that have as main goal direct debt financing to firms.
** **Private equity funds** are investment firms that raise capital from a diverse group of institutional investors and high-net-worth individuals to acquire and actively manage non-public companies, aiming to enhance their value and achieve profitable exits through sales or public offerings. These investment companies may also hold other investments (e.g. (minority) stakes in stock-quoted companies, real estate, stakes in other funds).

Unfloored* fully loaded Basel 4 CET1 ratio from 2Q26 to 3Q26

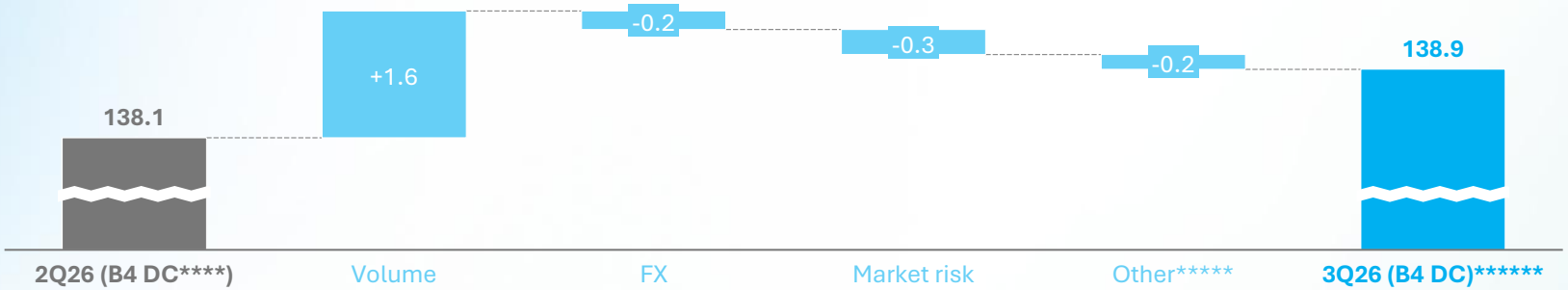
Q-O-Q VARIANCE OF CET1 CAPITAL

in bn EUR



Q-O-Q VARIANCE OF RWA

in bn EUR



The unfloored fully loaded B4 common equity ratio rose q-o-q from 14.4% at the end of 2Q26 to **14.6% at the end of 3Q26** based on the Danish Compromise

* Fully loaded Basel 4 CET1 ratio excluding output floor impact

** The BGAAP result related to 2Q26 of 208m EUR was upstreamed in 3Q26

*** Includes the q-o-q delta in intangible fixed assets, AT1 coupon, remeasurement of defined benefit obligations, deduction pension plan assets, NPL shortfall etc.

**** Includes the RWA equivalent for KBC Insurance based on DC, calculated as the historical book value of KBC Insurance multiplied by 250% under B4

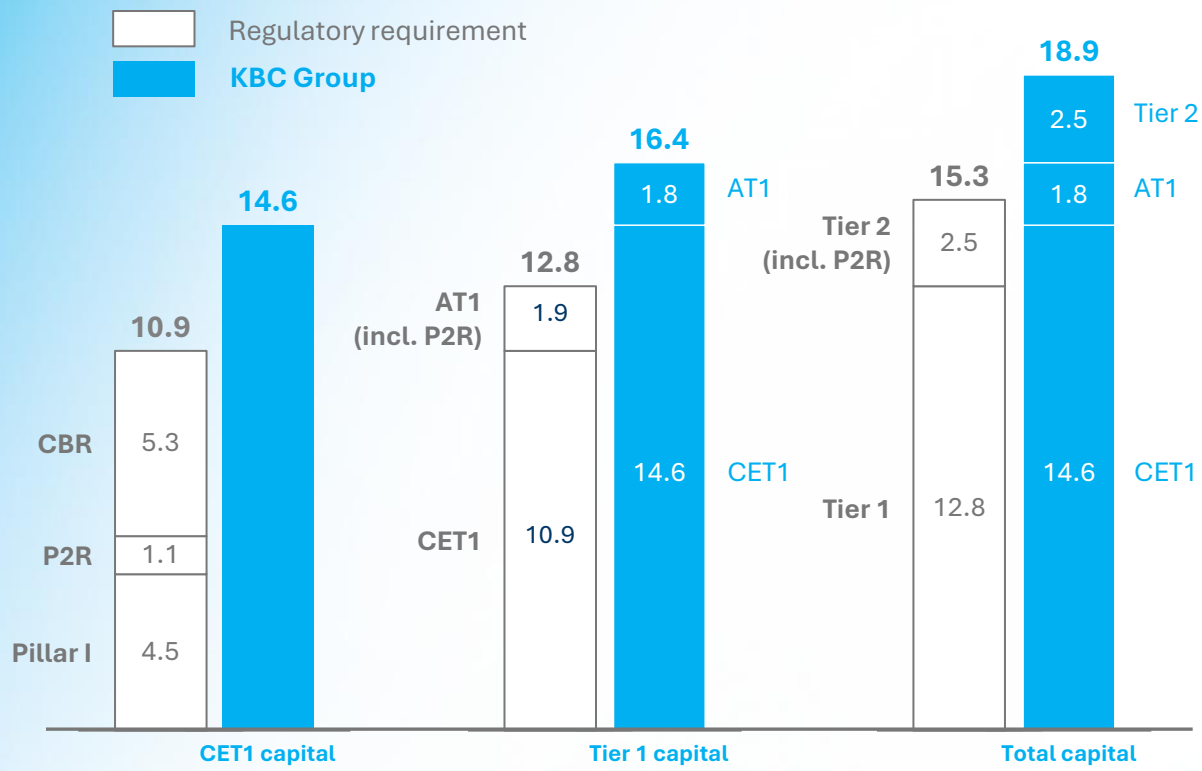
***** Includes asset quality, model changes, counterparty credit risk & CVA,...

****** Delta with transitional RWAs is the phased-in B4 impact and the impact of the transitional rule regarding Standardised RW for EUR sovereign exposure issued by non-EUR EU countries

Strong capital position with substantial buffer to MDA

CAPITAL REQUIREMENTS AND DISTANCE TO MAXIMUM DISTRIBUTABLE AMOUNT (MDA) RESTRICTIONS AS AT 30 SEPTEMBER 2026 (FULLY LOADED, B4)

in %



- **P2R 1.95% (= Pillar II requirement)**
  1.10% to be met with CET1, 37bps eligible for AT1 and 49bps for Tier 2
- **CBR 5.33% (= Combined buffer requirement)**
  2.50% Capital conservation buffer
  1.50% O-SII buffer
  1.33% Countercyclical buffer
- **OCR (10.93%) buffer 3.6%**
- **MDA buffer 3.6%**
  lowest of the buffers between available and required (i) CET1 capital, (ii) Tier 1 capital and (iii) Total capital
- **MDA 10.99%**
  i.e. the net of the CET1 ratio (14.6%) and the MDA buffer (3.6%)

3.6%	3.6%	3.6%	Distance to MDA restrictions
5,035m EUR	4,943m EUR	4,990m EUR	

Leverage ratio, liquidity ratios and Solvency II ratio

LEVERAGE RATIO | KBC GROUP

fully loaded

Leverage ratio
5.7% 9M26
5.6% FY25

Increased q-o-q from 5.6% to 5.7%

LIQUIDITY RATIOS | KBC GROUP

in %

LCR
157% 9M26
159% FY25

NSFR
131% 9M26
138% FY25

Both LCR* and NSFR** were well above the regulatory requirement of 100%

SOLVENCY II RATIO | KBC INSURANCE

in %

Solvency II ratio
221% 9M26
227% FY25

Q-o-q lower Solvency II ratio due mainly to higher, flatter interest curves and higher spreads

* Liquidity Coverage ratio (LCR) is based on the Delegated Act requirements. From EOY2017 onwards, KBC Bank discloses 12 months average LCR in accordance with EBA guidelines on LCR disclosure.
** Net Stable Funding Ratio (NSFR) is based on KBC Bank's interpretation of the proposal of CRR amendment.

Looking forward | FY26 financial guidance*** (as provided with 1H26 results)

Our bank-insurance model is firing on all cylinders

Note: all growth figures are based on reported 2025 figures

	Upgraded 2026 guidance	Previous guidance
Total income	**Approx. +11.0% y-o-y**	**At least +9.9% y-o-y**
Net interest income*	**Approx. 7.05bn EUR**	**At least 6,725m EUR**
Organic loan volume growth	*At least +6% y-o-y*	*Approximately +5% y-o-y*
Insurance revenues (before reinsurance)	**Approx. +9.0% y-o-y**	**At least +7.5% y-o-y**
Operating expenses (excl. bank/insurance tax)	**Approx. +7.7% y-o-y*** **	**Below +7.7% y-o-y*** **
Organic OpEx growth (excl. bank/insurance tax)	*Approx. +3.4% y-o-y***	*Below +3.4% y-o-y***
	Jaws approx. +3.3%	**Jaws at least +2.2%**
	Cost/income approx. 40%**	
Combined ratio	**below 91%**	
Credit cost ratio	**well below TTC of 25-30bps**	

* Based on market forward rates of early August

** KBC's Cost/income ratio includes in the numerator Insurance commissions paid; for FY26, these are estimated in line with the Insurance revenues growth, i.e. approximately +9.0% y-o-y which corresponds to approximately 468m EUR

*** This does not include the 23m EUR one-off profit bonus

Looking forward | FY28 financial guidance (as provided with FY25 results)

Our bank-insurance model is firing on all cylinders

Note: all growth figures are based on reported 2025 figures

	2028
Total income*	**CAGR25-28 at least +7.7%**
Net interest income**	**CAGR25-28 at least +8.6%**
Insurance revenues* (before reinsurance)	**CAGR25-28 at least +7.5%**
Operating expenses* (excl. bank/insurance tax)	**CAGR25-28 below +4.3%**
Combined ratio	**below 91%**
Credit cost ratio	**well below TTC of 25-30bps**

Jaws at least +3.4%
Cost/income* below 38%**

* Including FX impacts and closed M&A files (365.bank and Business Lease)
** Including FX impacts and closed M&A files (365.bank and Business Lease), and based on following assumptions: (i) market forward rates of early February, (ii) no speculation on potential measures of any government and (iii) conservative pass-through rates on savings accounts
*** KBC's Cost/income ratio includes in the numerator Insurance commissions paid; for FY28, these are estimated in line with the Insurance revenues growth, i.e. at least +7.5% CAGR25-28 which corresponds to at least 533m EUR

Wrap-up

Excellent financial performance

- net result 1,142m 3Q26 / 3,568m FY25
- return on tangible equity 18%* YTD
- combined ratio 87% YTD

Outstanding solvency and liquidity

- CET1 ratio 14.6% 3.6% buffer vs MDA
- NSFR 131% LCR 157%
- SII ratio 221%

Kate convinces customers

- 6.4 million users in contact with Kate
- 550k converted Kate leads (during last 12 months)
- KATE autonomy 77% BE 79% CZ

Franchise is growing

- loan volumes +7% y-o-y
- customer deposits +5% y-o-y
- AM net inflows of direct client money +2.1bn 3Q26
- non-life sales +9% y-o-y
- life sales -5% y-o-y

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

Supplemental information & disclosures



BU view (slide 23-36)

- Belgium BU
- Czech Republic BU
- International Markets BU
  - Slovakia
  - Hungary
  - Bulgaria
- Group Centre BU

Annexes (slide 37-65)

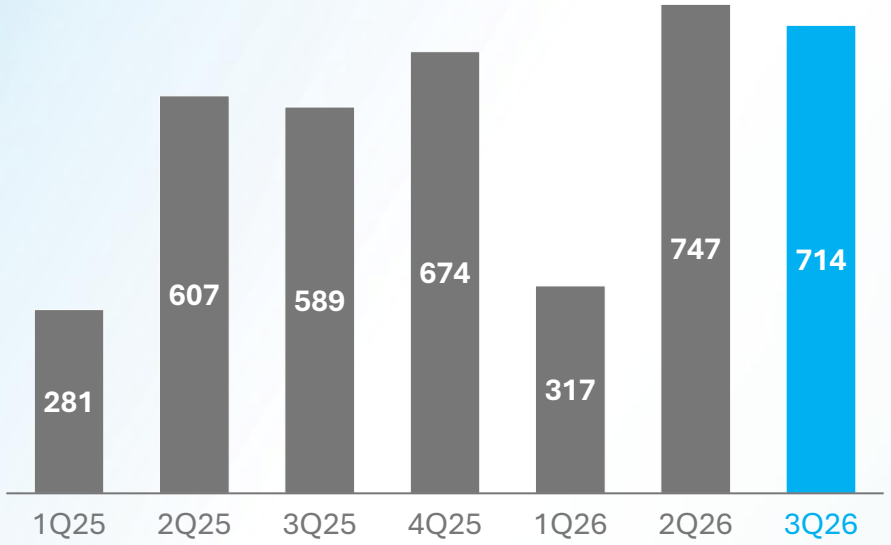
- Company profile
- KBC strategy
- Sustainability
- Asset quality
- MREL & funding

Navigate quickly to this content by using the below tabs in the digital version of this presentation

Belgium BU (1) | Net result

NET RESULT

in m EUR



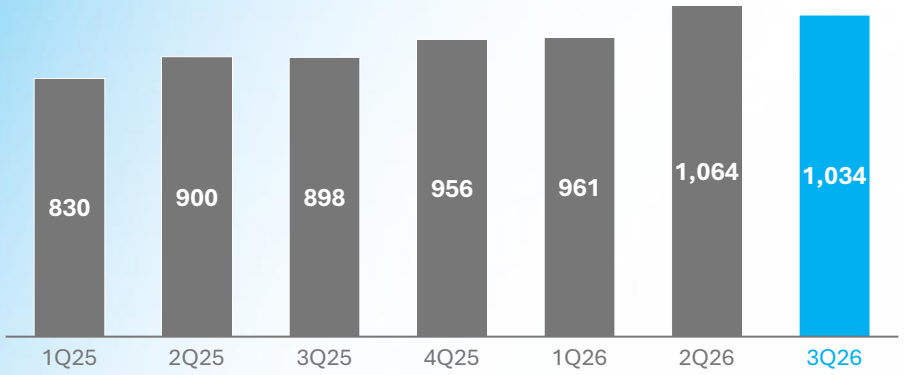
ROAC
9M26
23%
63% of Allocated Capital

- The quarter was marked by higher net interest income excluding the significant lower NII on inflation-linked bonds, higher net fee and commission income, lower sales of non-life and higher sales of life insurance products, better net result from financial instruments at fair value & IFIE, seasonally lower dividend income, lower net other income, higher operating expenses, higher insurance service expenses after reinsurance and higher net impairment charges

Belgium BU (2) | Net interest income

NET INTEREST INCOME

in m EUR

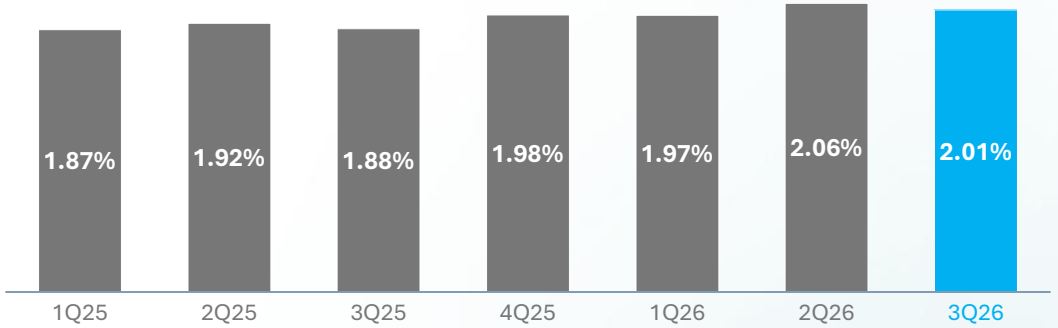


- Sharply lower NII on inflation-linked bonds (-43m EUR q-o-q, from +45m EUR in 2Q26 to +2m EUR in 3Q26)
- NII rose by 1% q-o-q excluding significant lower q-o-q NII on inflation-linked bonds, due mainly to:
  - Higher commercial transformation result
  - Slightly higher lending income (loan volume growth and positive impact of higher number of days was largely offset by margin pressure on the outstanding loan portfolio)

  partly offset by
  - Lower dealing room NII & ST cash management
  - Slightly higher costs on the minimum required reserves held with the central bank
- +15% y-o-y due mainly to sharply higher commercial transformation result, higher NII on term deposits, higher dealing room NII and higher NII from short-term cash management, partly offset by lower ALM result

NET INTEREST MARGIN

in %



- Decreased by 5 bps q-o-q and increased by 13 bps y-o-y for the reasons mentioned on net interest income and an increase in the interest-bearing assets (denominator), both q-o-q and y-o-y

ORGANIC VOLUME TREND

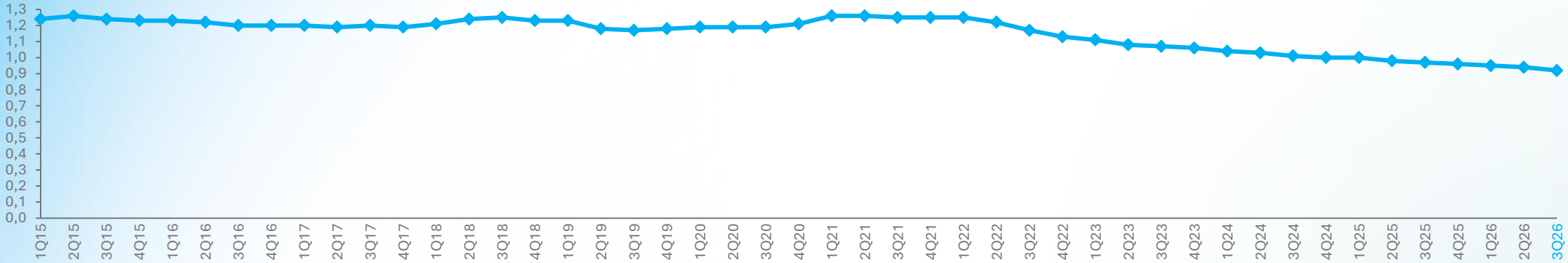
	Total loans**	o/w retail mortgages	Customer deposits***
Volume (EUR)	138bn	49bn	151bn
Growth q-o-q*	+1%	+1%	-2%
Growth y-o-y	+6%	+3%	+5%

* Non-annualised
** Loans to customers, excluding reverse repos
*** Customer deposits, excluding debt certificates and repos, but including customer savings certificates.
Excluding the volatility in the foreign branches of KBC Bank (included in BE BU), customer deposits fell by 2% q-o-q and rose by 1% y-o-y
Growth figures are excluding FX, consolidation adjustments and reclassifications

Belgium BU (3) | Credit margins in Belgium

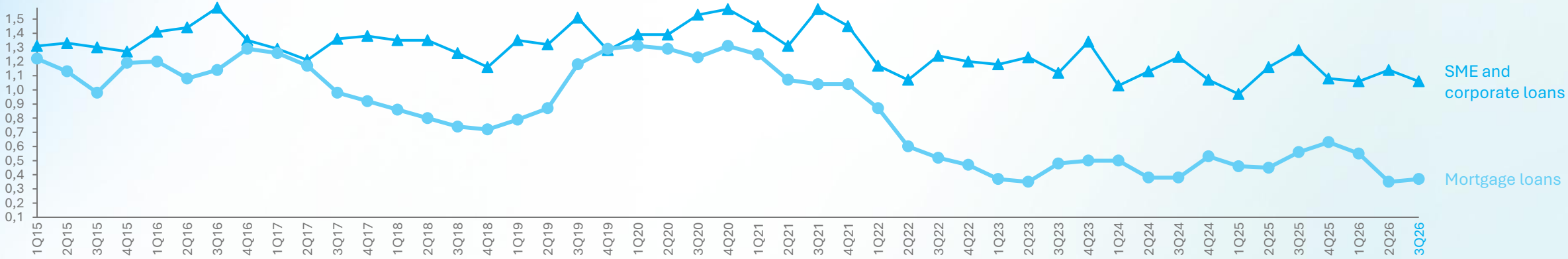
PRODUCT SPREAD ON CUSTOMER LOAN BOOK | OUTSTANDING

in %



PRODUCT SPREAD | NEW PRODUCTION

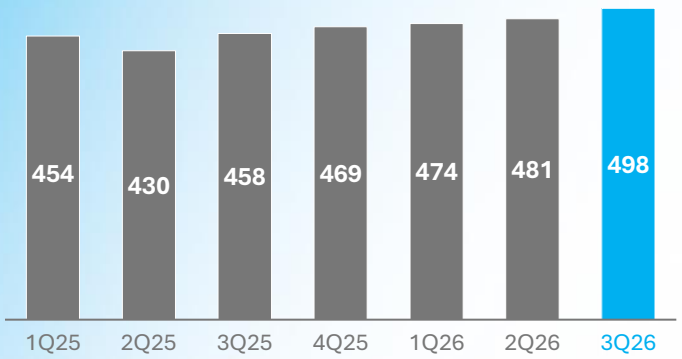
in %



Belgium BU (4) | Other income lines & cross-selling

NET FEE & COMMISSION INCOME

in m EUR



- The 3% higher q-o-q net F&C income was mainly the result of higher management fees and higher payment-related fees, partly offset by lower entry fees, lower securities-related fees, lower network income, lower fees from credit files & bank guarantees and higher distribution fees paid for mutual funds
- The 9% higher y-o-y net F&C income was driven chiefly by higher management fees and slightly higher fees from credit files & bank guarantees, partly offset by higher distribution fees paid for mutual funds & other banking products, lower securities-related fees, lower entry fees and lower network income

ASSETS UNDER MANAGEMENT

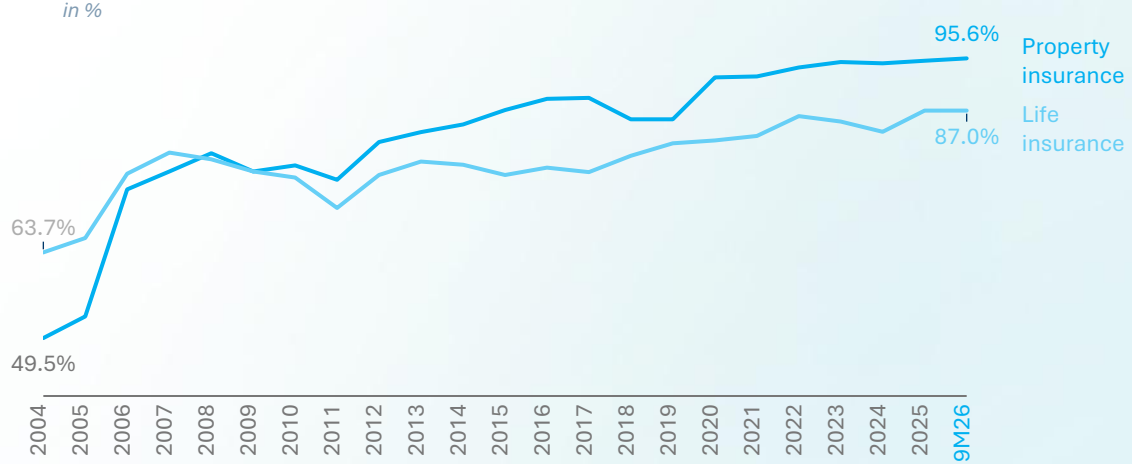
- 289bn EUR
- Increased by 1% q-o-q due to net inflows (+1%), partly offset by negative market performance
- Increased by 12% y-o-y due to net inflows (+3%) and positive market performance (+9%)

INSURANCE

- Insurance sales: 1,069m EUR
  - Non-life sales (398m EUR) +7% y-o-y, due to premium growth in all classes, due to a combination of volume and tariff increases
  - Life sales (672m EUR) slightly increased q-o-q and fell by 10% y-o-y
    - The q-o-q small increase was the result of higher sales of unit-linked products and lower sales of guaranteed-interest products
    - The y-o-y decrease was driven by sharply lower sales of guaranteed-interest products (as 3Q25 benefited from larger maturities in term deposits) and lower sales of unit-linked products (as 3Q25 benefited from commercial actions and two successful emissions)
- Combined ratio amounted to an excellent 84% in 9M26 (87% in 9M25)

MORTGAGE-RELATED CROSS-SELLING RATIOS

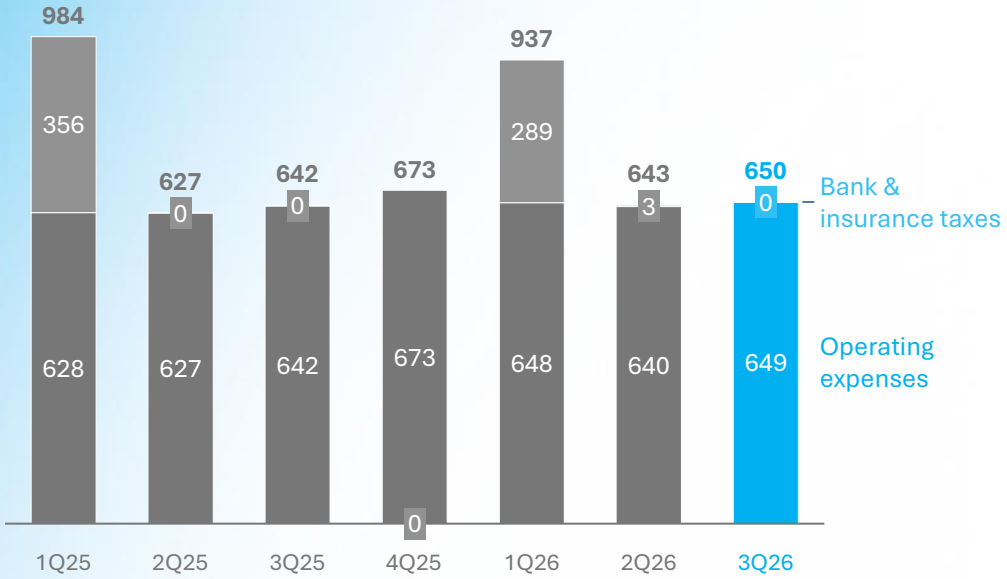
in %



Belgium BU (5) | Opex & impairments

OPERATING EXPENSES

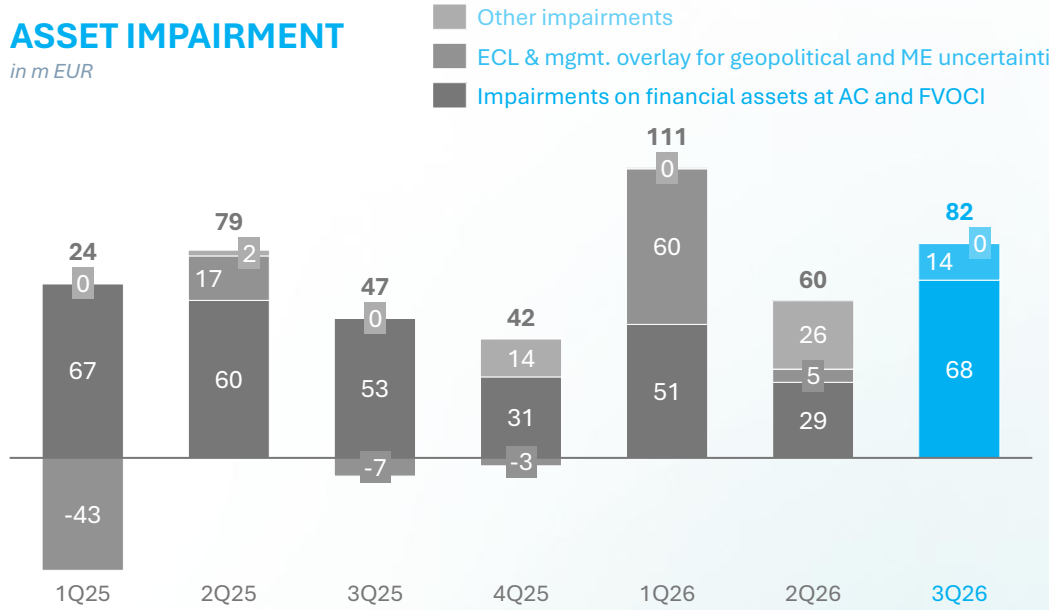
in m EUR



- **Opex (including costs directly attributable to insurance, but excluding bank & insurance taxes): +1% both q-o-q and y-o-y**
- +1% q-o-q due mainly to higher professional fee expenses and higher marketing expenses
- +1% y-o-y due chiefly to higher staff costs and higher ICT costs
- Cost/income ratio adjusted for specific items: 39% in 9M26 (43% in FY25)

ASSET IMPAIRMENT

in m EUR

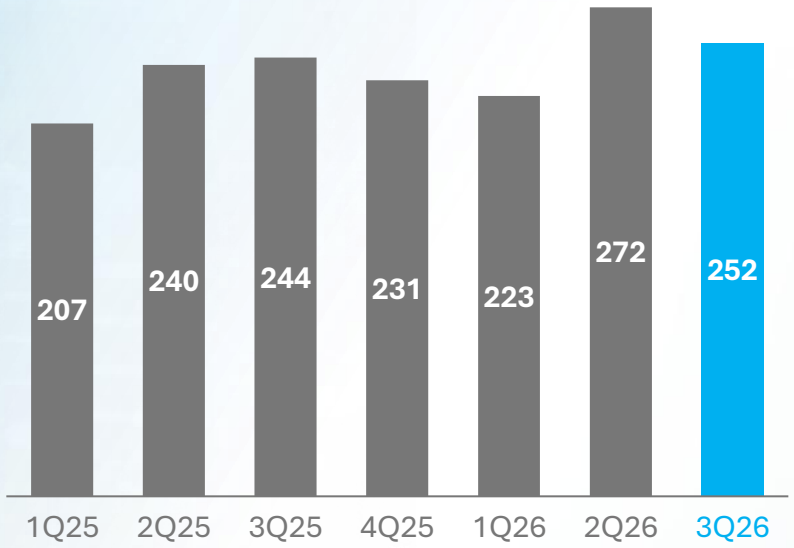


- **Net loan loss impairment charges** of 82m EUR in 3Q26 (compared with 34m EUR in 2Q26) due to:
  - 68m EUR net loan loss impairment charges (versus 29m EUR in 2Q26), due mainly to 2 corporate files
  - a 14m EUR net impairment charge for geopolitical & macroeconomic uncertainties (versus 5m EUR in 2Q26)
- **Credit cost ratio** amounted to 19 bps including ECL buffer and 13 bps excluding ECL buffer in 9M26 (13 bps in FY25)
- **Impaired loans ratio** amounted to 1.8%, 0.8% of which over 90 days past due

Czech Republic BU (1) | Net result

NET RESULT

in m EUR



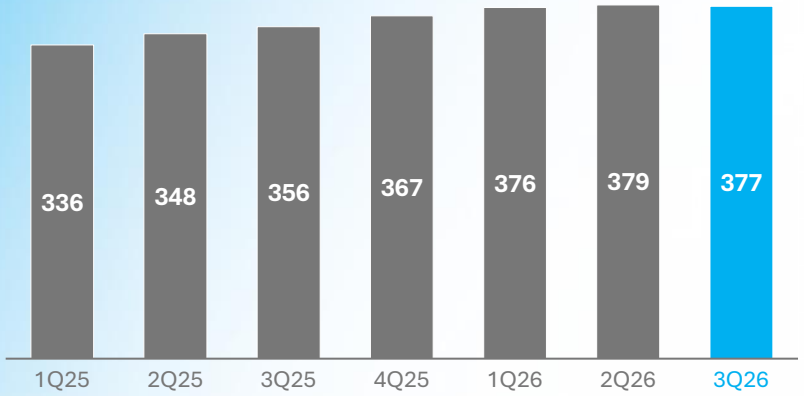
ROAC 9M26
35%
18% of Allocated Capital

- The quarter was marked by higher net interest income excluding the -8m EUR one-off consolidation adjustment to intercompany transactions, higher net fee & commission income, lower sales of non-life and life insurance products, lower net result from financial instruments at fair value & IFIE, lower net other income, higher costs, higher insurance service expenses after reinsurance and lower net impairment charges

Czech Republic BU (2) | Net interest income

NET INTEREST INCOME

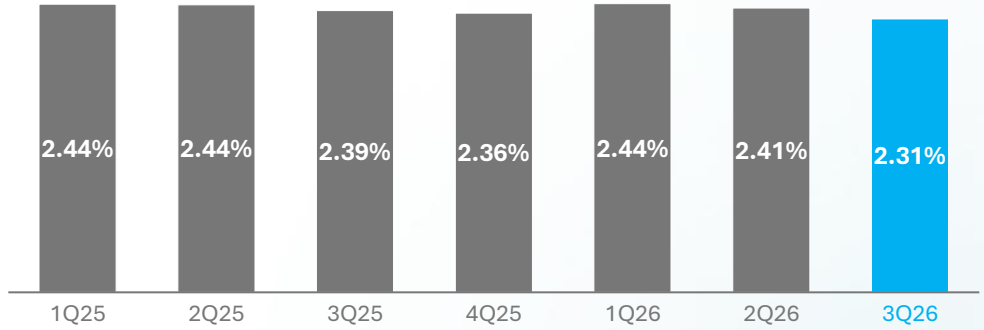
in m EUR



- 3Q26 NII was negatively distorted by a -8m EUR one-off consolidation adjustment to intercompany transactions
- Excluding this one-off, NII rose by 1% q-o-q and by 7% y-o-y (both excl. FX effect)
  - Q-o-q increase driven mainly by higher commercial transformation result and higher ALM result, partly offset by higher costs on the minimum required reserves held with the central bank and slightly lower lending income
  - Y-o-y increase, as much higher commercial transformation result, higher ALM result and slightly higher lending income were only partly offset by higher costs on the minimum required reserves held with the central bank

NET INTEREST MARGIN

in %



- Fell by 9* bps q-o-q and by 8 bps y-o-y. On a like-for-like basis, excluding the one-off consolidation adjustment to intercompany transactions, NIM fell by 1 bp both q-o-q and y-o-y due entirely to an increase in the interest-bearing assets (denominator), both q-o-q and y-o-y

* rounding effect

ORGANIC VOLUME TREND

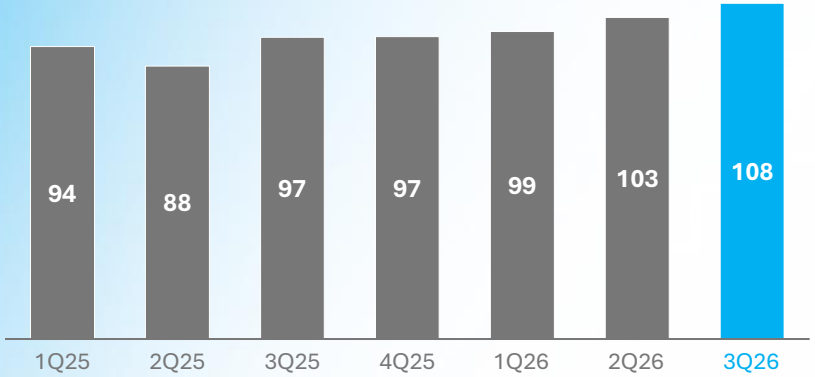
	Total loans**	o/w retail mortgages	Customer deposits***
Volume (EUR)	46bn	23bn	55bn
Growth q-o-q*	+1%	+1%	0%
Growth y-o-y	+7%	+5%	+1%

* Non-annualised
** Loans to customers, excluding reverse repos
*** Customer deposits, excluding debt certificates and repos
Growth figures are excluding FX, consolidation adjustments and reclassifications

Czech Republic BU (3) | Other income lines & cross-selling

NET FEE & COMMISSION INCOME

in m EUR



- +4% q-o-q net F&C income excl. FX effect was mainly the result of lower commissions paid linked to banking products, seasonally higher network income and higher distribution fees received for mutual funds, partly offset by lower payment-related fees
- +10% y-o-y net F&C income excl. FX effect was mainly the result of higher distribution fees received for mutual funds, higher management & entry fees, lower commissions paid linked to banking products, higher securities-related fees and higher fees from credit files & bank guarantees

ASSETS UNDER MANAGEMENT

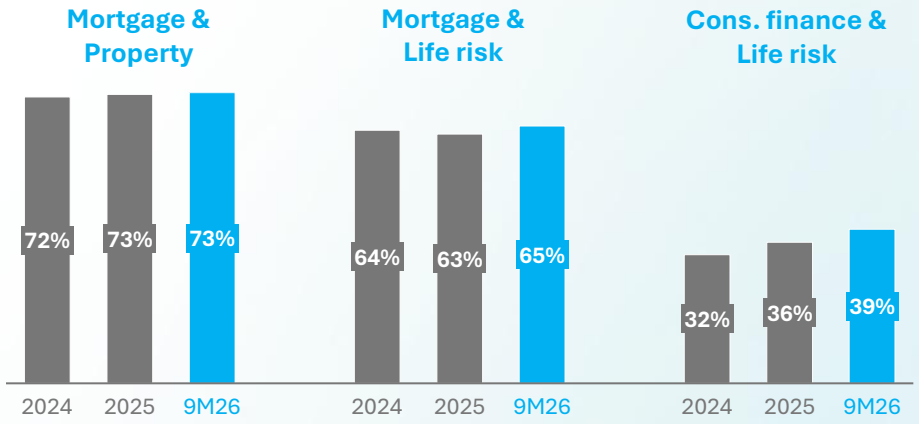
- 24.2bn EUR
- +1% q-o-q due to net inflows (+2%), partly offset by negative market performance (-1%)
- +13% y-o-y due to net inflows (+10%) and positive market performance (+3%)

INSURANCE

- Insurance sales: 215m EUR
  - Non-life sales (166m EUR) +10% y-o-y excl. FX, due to premium and volume growth in almost all classes
  - Life sales (50m EUR):
    - -3% q-o-q excl. FX due mainly to lower sales of hybrid products
    - -9% y-o-y excl. FX due to lower sales of hybrid products and guaranteed-interest products
- An excellent combined ratio of 89% in 9M26 (85% in 9M25), despite some industrial fires (largely reinsured)

MORTGAGE-RELATED CROSS-SELLING RATIOS*

in %

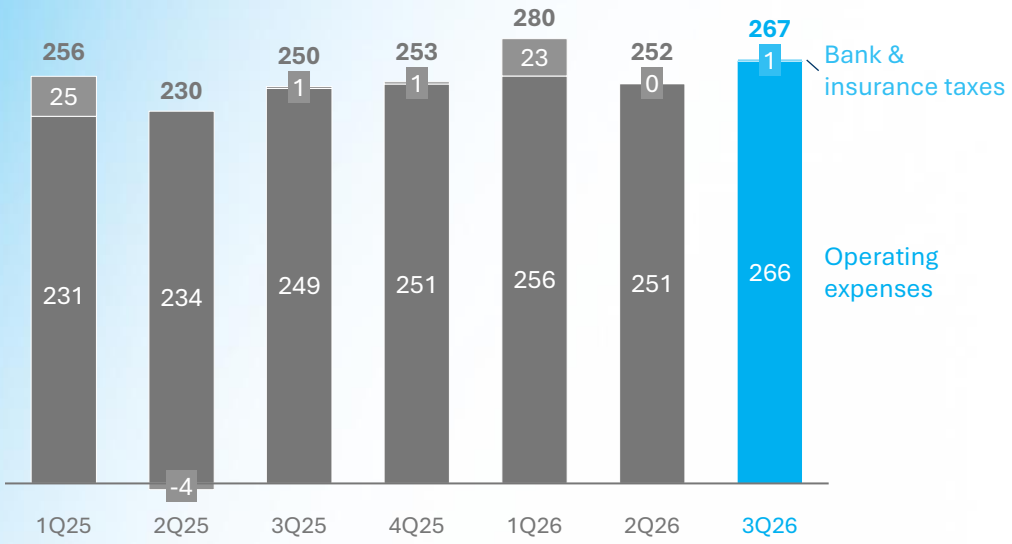


* Restated numbers due to methodology change: external broker channels are excluded

Czech Republic BU (4) | Opex & impairments

OPERATING EXPENSES

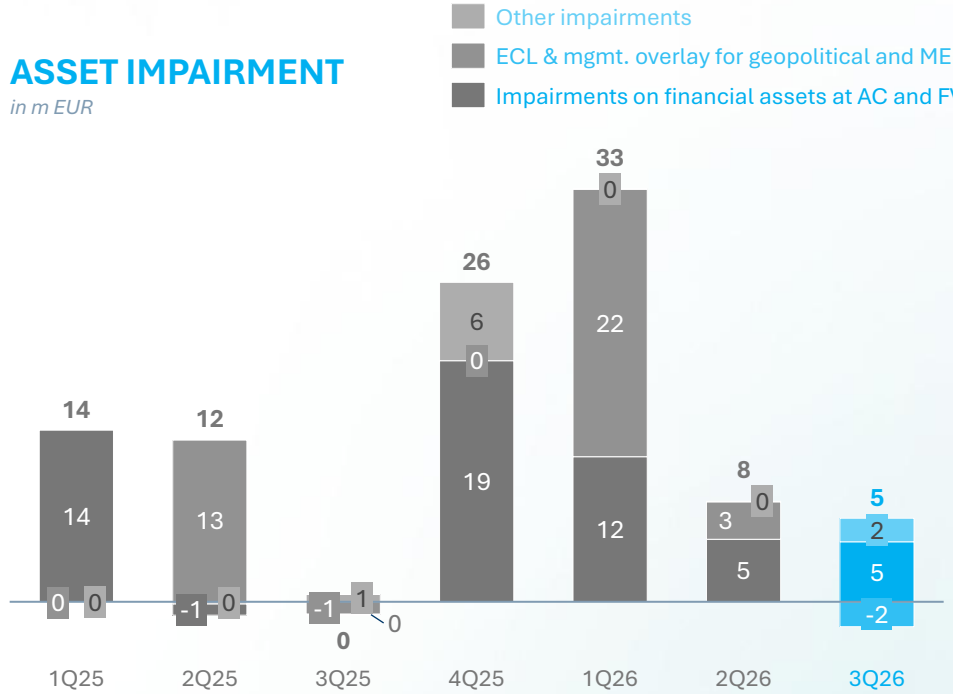
in m EUR



- **Opex (incl. costs directly attributable to insurance and excl. bank & insurance taxes): +5% q-o-q and +6% y-o-y excl. FX effect**
- +5% q-o-q due mainly to higher staff costs, higher ICT costs, higher professional fees and higher marketing expenses
- +6% y-o-y was chiefly the result of higher staff costs, higher ICT costs, higher marketing expenses, higher professional fee expenses and higher depreciations
- Adjusted for specific items, C/I ratio amounted to 41% in 9M26 (42% in FY25)

ASSET IMPAIRMENT

in m EUR

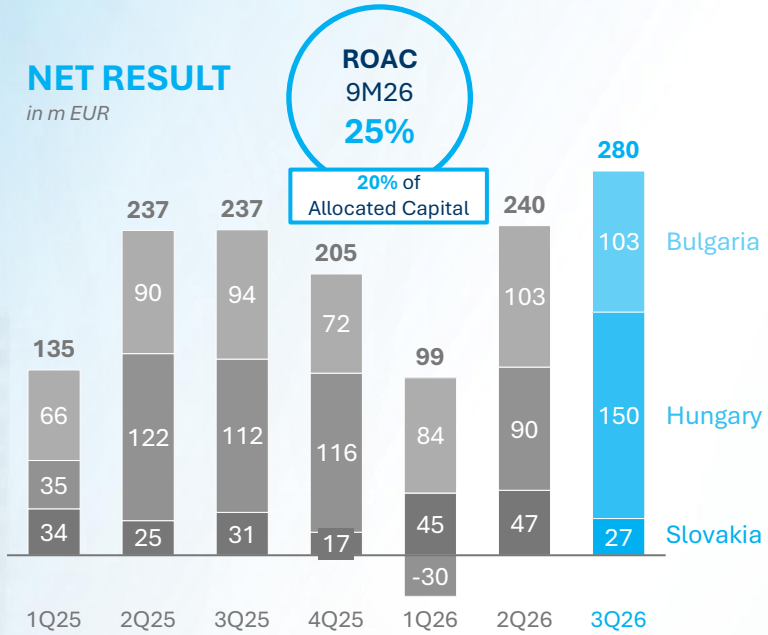


- **Net loan loss impairment charges** of 3m EUR in 3Q26 (compared with 8m EUR charges in 2Q26). Net loan loss impairment charges only amounted to 5m EUR (also 5m in 2Q26), while there was a net impairment release for geopolitical & macroeconomic uncertainties of 2m EUR (versus net impairment charge of 3m EUR in 2Q26). **Credit cost ratio** amounted to 0.11% including ECL buffer and 0.06% excluding ECL buffer in 9M26 (0.10% in FY25)
- 2m EUR impairment on 'other' (software)
- **Impaired loans ratio** amounted to 1.2%, 0.7% of which over 90 days past due

International markets BU (1) | Highlights

NET RESULT

in m EUR



HIGHLIGHTS (Q-O-Q)

- Higher net interest income. NIM of 3.09% in 3Q26. Excluding 365.bank and Business Lease SK, NIM amounted to 3.02% (-5 bps q-o-q and +10 bps y-o-y)
- Lower net fee and commission income
- Higher FIFV & IFIE result and lower net other income
- Lower non-life and life insurance sales
- A combined ratio of 89% in 9M26 (89% in 9M25). Excluding the significant windfall tax on insurance in Hungary, the combined ratio amounted to 87% in 9M26 (87% in 9M25)
- Higher operating expenses excluding bank & insurance taxes
- Lower net impairment charges

ORGANIC VOLUME TREND

	Total loans**	o/w retail mortgages	Customer deposits***
Volume (EUR)	41bn	18bn	42bn
Growth q-o-q*	+4%	+4%	+1%
Growth y-o-y	+13%	+16%	+10%

* Non-annualised
** Loans to customers, excluding reverse repos (and bonds).
*** Customer deposits, excluding debt certificates and repos
Growth figures are excluding FX, consolidation adjustments and reclassifications

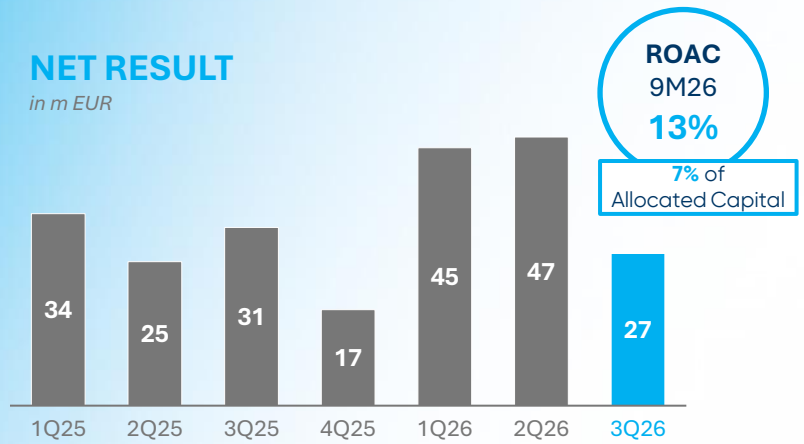
ASSETS UNDER MANAGEMENT

- 16.8bn EUR (+1% q-o-q and +38% y-o-y, partly thanks to the recent acquisition of 365.bank)

International markets BU (2) | Slovakia

NET RESULT

in m EUR



HIGHLIGHTS (Q-O-Q)

- Higher net interest income due mainly to higher commercial transformation result, higher lending income and higher ALM result
- Lower net fee & commission income driven mainly by lower distribution fees linked to insurance and lower fees from credit files & bank guarantees
- Higher FIFV & IFIE result
- Lower net other income
- Higher non-life and life insurance sales
- An improvement of the combined ratio (from 96% in 9M25 to 91% in 9M26), despite 3Q26 was impacted by a large fire and some summer storms (both partly reinsured)
- Higher operating expenses excluding bank & insurance taxes due entirely to the recent acquisitions of 365.bank and Business Lease SK
- 19m EUR net loan loss impairment charges in 3Q26 (13m EUR in 2Q26), of which 13m EUR from the recent acquisition of 365.bank (compared with 9m EUR in 2Q26). Credit cost ratio of 0.31% in 9M26 (like-for-like 0.08% in 9M26 versus 0.05% in FY25)
- 22m EUR impairment on 'other' (software)

ORGANIC VOLUME TREND

- Total customer loans rose by 2% q-o-q and by 8% y-o-y (the latter due to good growth in all segments)
- Total customer deposits rose by 1% q-o-q (due mainly to the SME segment) and by 12% y-o-y (due to retail and corporate segments)

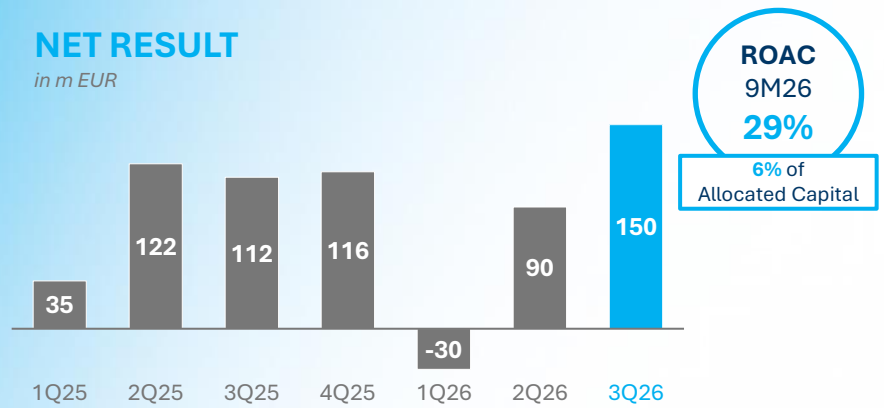
	Total loans**	o/w retail mortgages	Customer deposits***
Volume (EUR)	17bn	10bn	13bn
Growth q-o-q*	+2%	+2%	+1%
Growth y-o-y	+8%	+9%	+12%

* Non-annualised
** Loans to customers, excluding reverse repos (and bonds).
*** Customer deposits, excluding debt certificates and repos
Growth figures are excluding FX, consolidation adjustments and reclassifications

International markets BU (3) | Hungary

NET RESULT

in m EUR



HIGHLIGHTS (Q-O-Q)

- Stable net interest income excluding FX effect. Higher commercial transformation result, higher lending income and lower costs on the minimum required reserves held with the central bank were offset by a +4m EUR one-off booked in 2Q26
- Lower net fee and commission income excluding FX effect driven mainly by lower network income, lower securities-related fees and lower fees from payment services (all related to seasonally weaker transaction volumes), partly offset by higher asset management fees
- Higher FIFV & IFIE result
- Lower non-life and life insurance sales
- A combined ratio of 98% in 9M26 (94% in 9M25) due mainly to windfall tax on insurance. Excluding this windfall tax, the combined ratio amounted to 91% in 9M26 (88% in 9M25) due mainly to higher MTPL and casco claims
- Operating expenses excluding FX effect and bank & insurance taxes rose by 3% q-o-q due mainly to higher ICT costs
- 2m EUR net loan loss impairment release in 3Q26 (versus 5m EUR net loan loss impairment charges in 2Q26) thanks to a net impairment release for geopolitical & macroeconomic uncertainties of 4m EUR (versus net impairment charge of 2m EUR in 2Q26). Credit cost ratio of 0.17% in 9M26 (0.06% in FY25)

ORGANIC VOLUME TREND

- Total customer loans rose by 8% q-o-q and by 22% y-o-y due to growth in all segments
- Total customer deposits evolved by -3% q-o-q (due mainly to the corporate segment) and +7% y-o-y (due to growth in all segments)

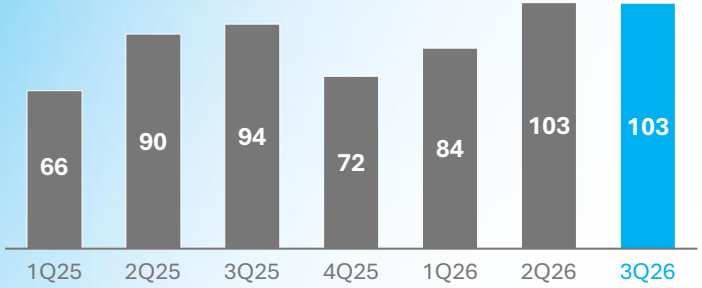
	Total loans**	o/w retail mortgages	Customer deposits***
Volume (EUR)	10bn	3bn	12bn
Growth q-o-q*	+8%	+5%	-3%
Growth y-o-y	+22%	+31%	+7%

* Non-annualised
** Loans to customers, excluding reverse repos (and bonds)
*** Customer deposits, excluding debt certificates and repos
Growth figures are excluding FX, consolidation adjustments and reclassifications

International markets BU (4) | Bulgaria

NET RESULT

in m EUR



ROAC
9M26
31%
7% of Allocated Capital

HIGHLIGHTS (Q-O-Q)

- Higher net interest income due mainly to higher commercial transformation result and higher ALM result, partly offset by lower lending income
- Higher net fee and commission income driven mainly by higher payment-related fees
- Lower FIFV & IFIE result
- Lower non-life and life insurance sales
- An excellent combined ratio of 81% in 9M26 (82% in 9M25)
- Lower operating expenses excluding bank & insurance taxes due mainly to lower depreciations
- 15m EUR net loan loss impairment charges (versus 9m EUR in 2Q26). Credit cost ratio of 0.30% in 9M26 (0.40% in FY25).

ORGANIC VOLUME TREND

- Total customer loans rose by 5% q-o-q and by 13% y-o-y (the latter due to growth in all segments)
- Total customer deposits rose by 3% q-o-q (due mainly to growth in the corporate & SME segments) and by 11% y-o-y (due to growth in the retail & SME segments)

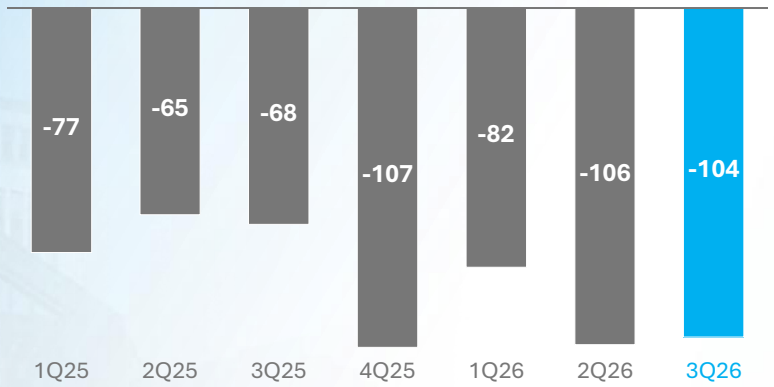
	Total loans**	o/w retail mortgages	Customer deposits***
Volume (EUR)	14bn	4bn	16bn
Growth q-o-q*	+5%	+6%	+3%
Growth y-o-y	+13%	+22%	+11%

* Non-annualised
** Loans to customers, excluding reverse repos (and bonds)
*** Customer deposits, excluding debt certificates and repos
Growth figures are excluding FX, consolidation adjustments and reclassifications

Group Centre BU | Highlights

NET RESULT

in m EUR



HIGHLIGHTS (Q-O-Q)

- The q-o-q slightly less negative result of Group Centre was attributable mainly to:
  - Higher FIFV & IFIE result

  partly offset by:
  - Lower net interest income
  - Lower net fee and commission income
  - Higher operating expenses excluding bank & insurance taxes

Company profile | KBC Group in a nutshell (1)

Diversified and strong business performance

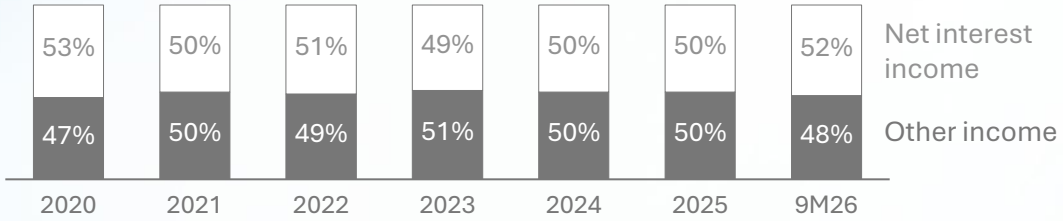
- geographically …
  - Mature markets (BE, CZ) combined with growth markets (SK, HU, BG)
  - Robust market position in all key markets & strong trends in loan and deposit growth



- **… 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

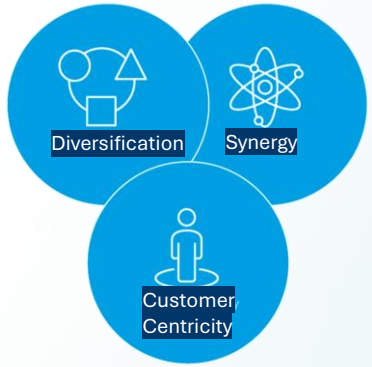
KBC GROUP TOPLINE DIVERSIFICATION

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

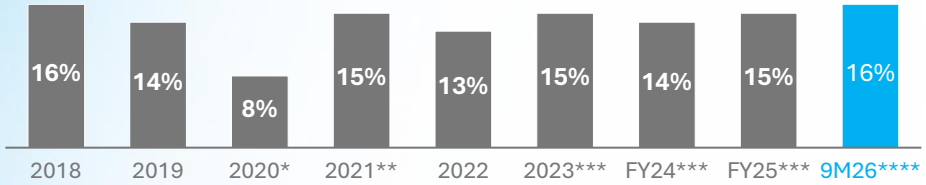
combined ratio
87% FY25
87% 9M26

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

* Adjusted for specific items

RETURN ON EQUITY

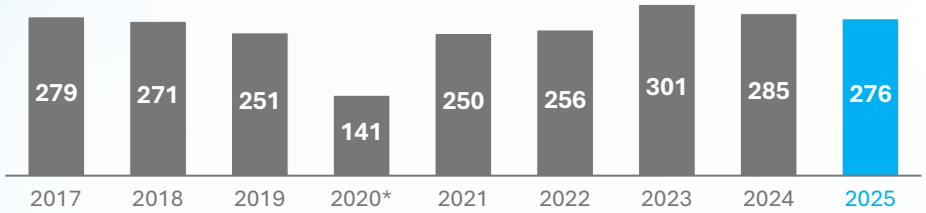
in %



* 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

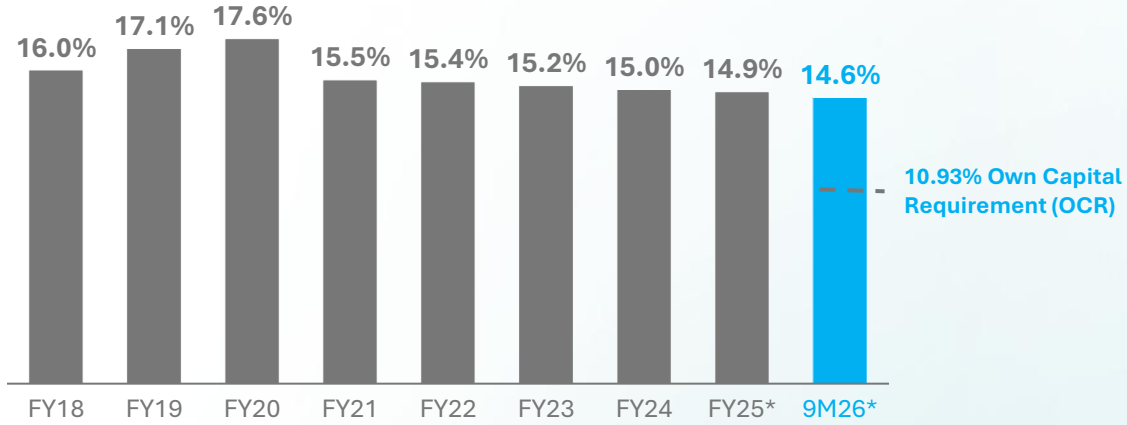


* 202bps when adjusted for the collective Covid-19 impairments

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

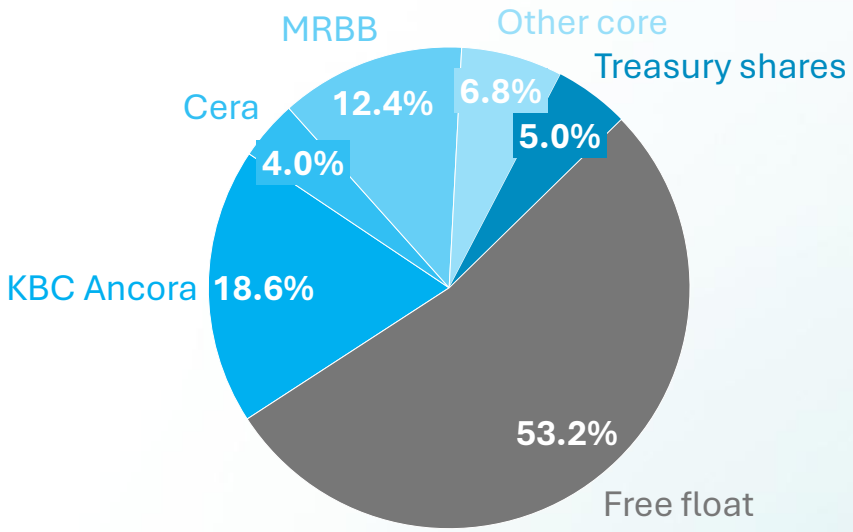
The Board of Directors decided:

- 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

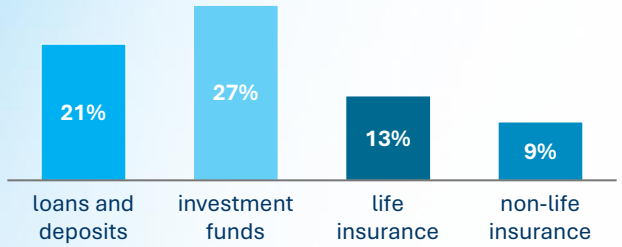
62% of assets
4.1m clients
419 branches

138bn EUR loans

151bn EUR deposits

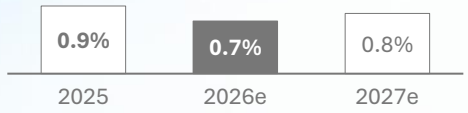
MARKET SHARE

in %, end 2025



GDP GROWTH

in %, KBC Economics



108% debt-to-GDP ratio

Czech Republic BU

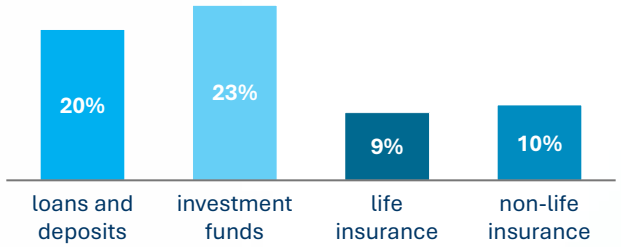
23% of assets
4.3m clients
179 branches

46bn EUR loans

55bn EUR deposits

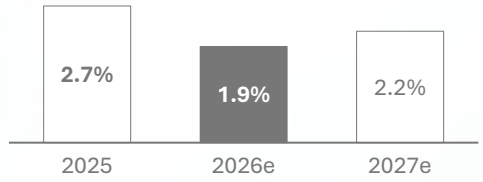
MARKET SHARE

in %, end 2025



GDP GROWTH

in %, KBC Economics



44% debt-to-GDP ratio

International Markets BU

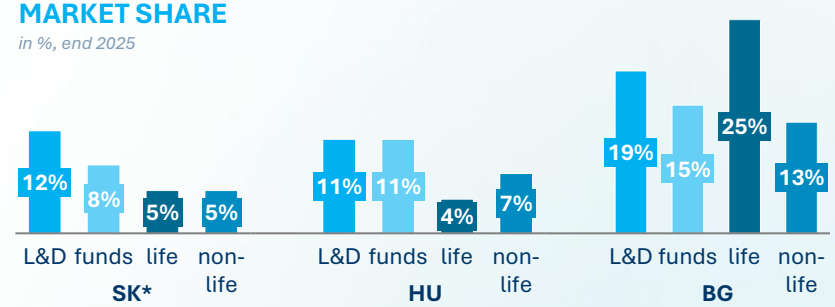
SK
6% of assets
0.8m clients*
97 branches*
17bn EUR loans
13bn EUR deposits

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

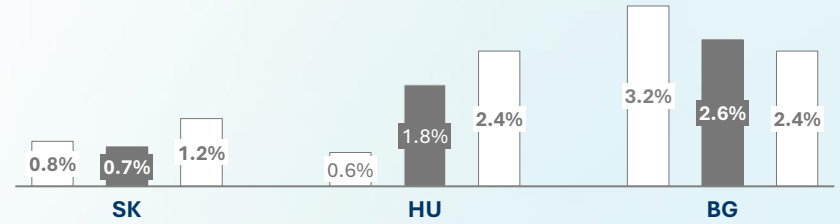
in %, end 2025



* excl 365.bank

GDP GROWTH

in %, KBC Economics

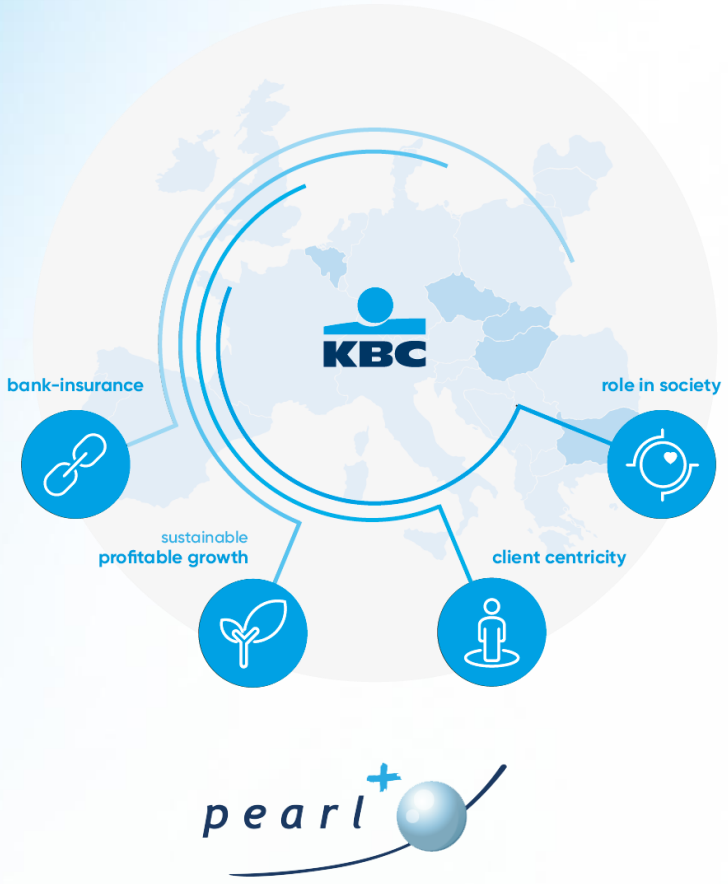


61% debt/GDP

75% debt/GDP

30% debt/GDP

Strategy | S.T.E.M.: the ecosphere

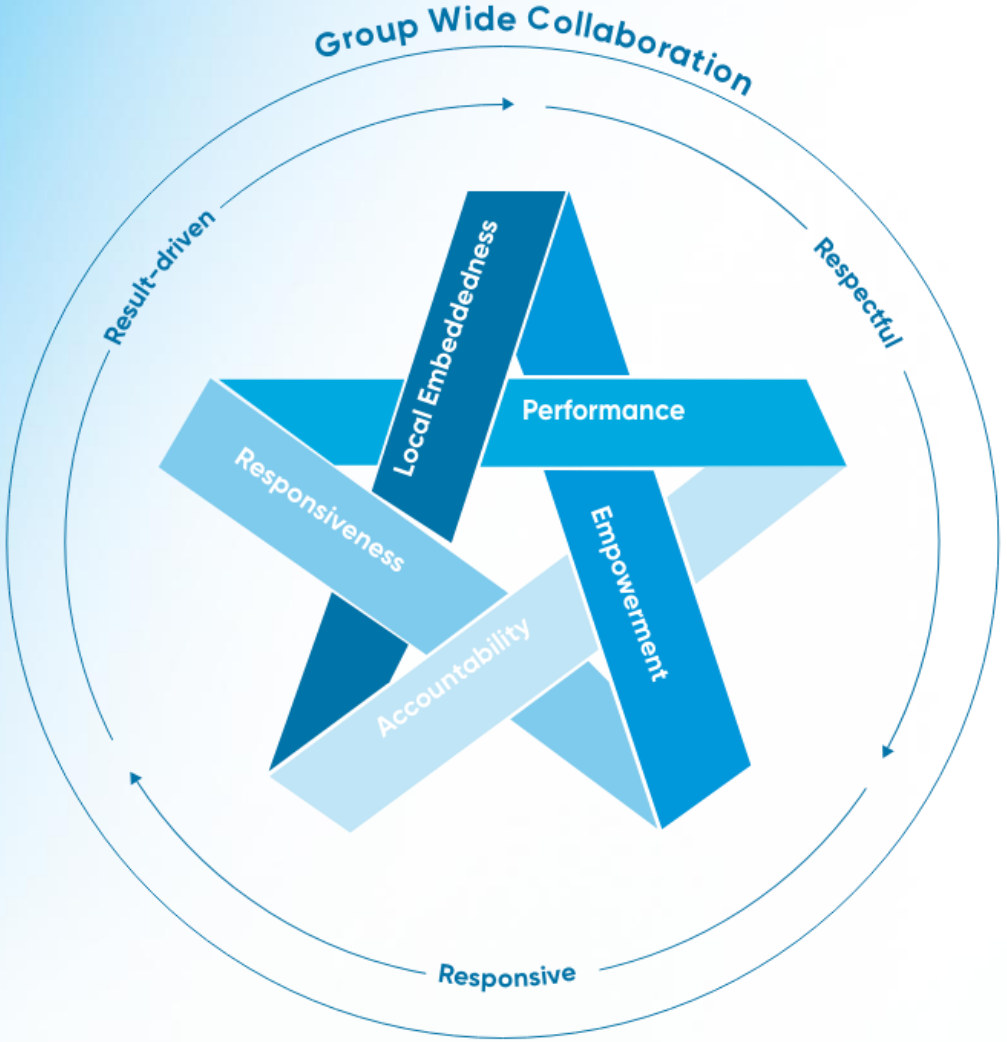


Our strategy rests on the following principles:

- We place our clients at the centre of everything we do.
- We look to offer our clients a unique bank-insurance experience.
- We focus on our group's long-term development and aim to achieve sustainable and profitable growth
- We assume our role in society and local economies
- We implement our strategy within a strict risk, capital and liquidity management framework

As part of our PEARL+ business culture, we focus on jointly developing solutions, initiatives and ideas within the group

Strategy | Powered by PEARL



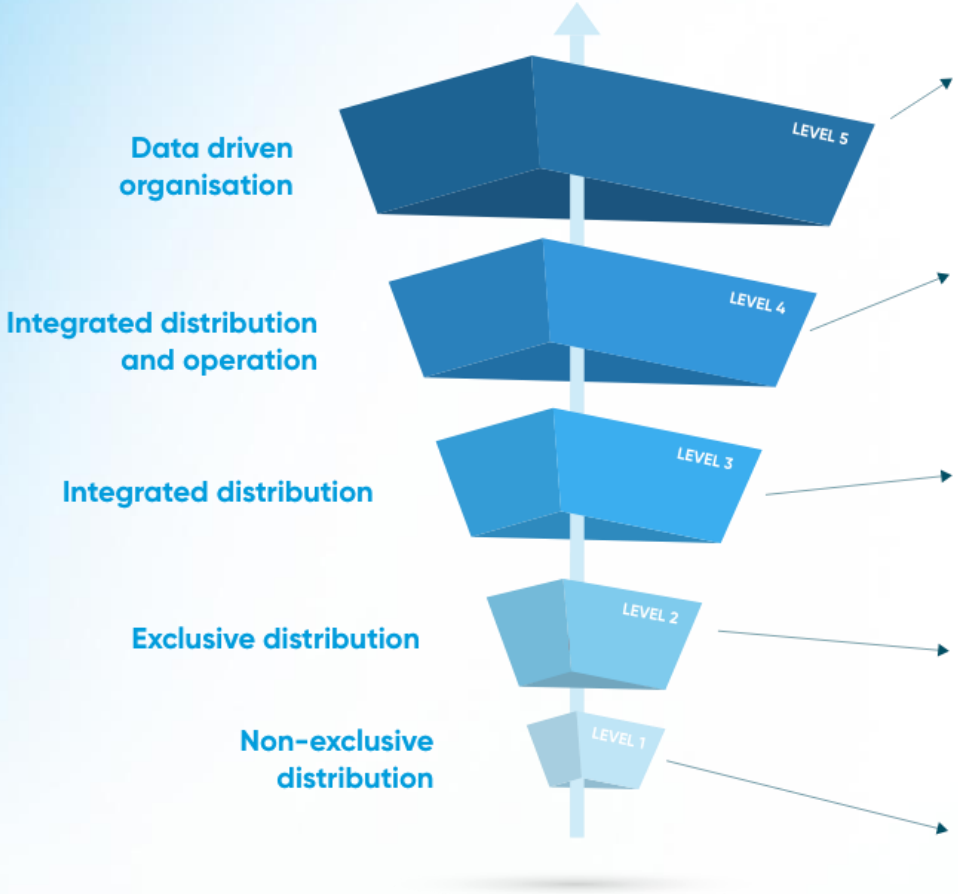


'Why would you build exactly the same thing in your country, when you have the solution next door?'

Johan Thijs

Strategy | Bank-insurance

We move beyond traditional bank-insurance towards bank-insurance, providing not only traditional bank-insurance solutions but also less traditional non-financial solutions that impact the financial wellness of retail customers or the future of their business



Data driven organization: fully integrated digital first distribution approach based on a solution driven and AI enabled bank-insurance

Acting as a single operational company: bank and insurance company working under unified governance, **realizing commercial and non-commercial synergies**

Acting as a single operational company: bank and insurance company working under unified governance, **realizing commercial synergies**

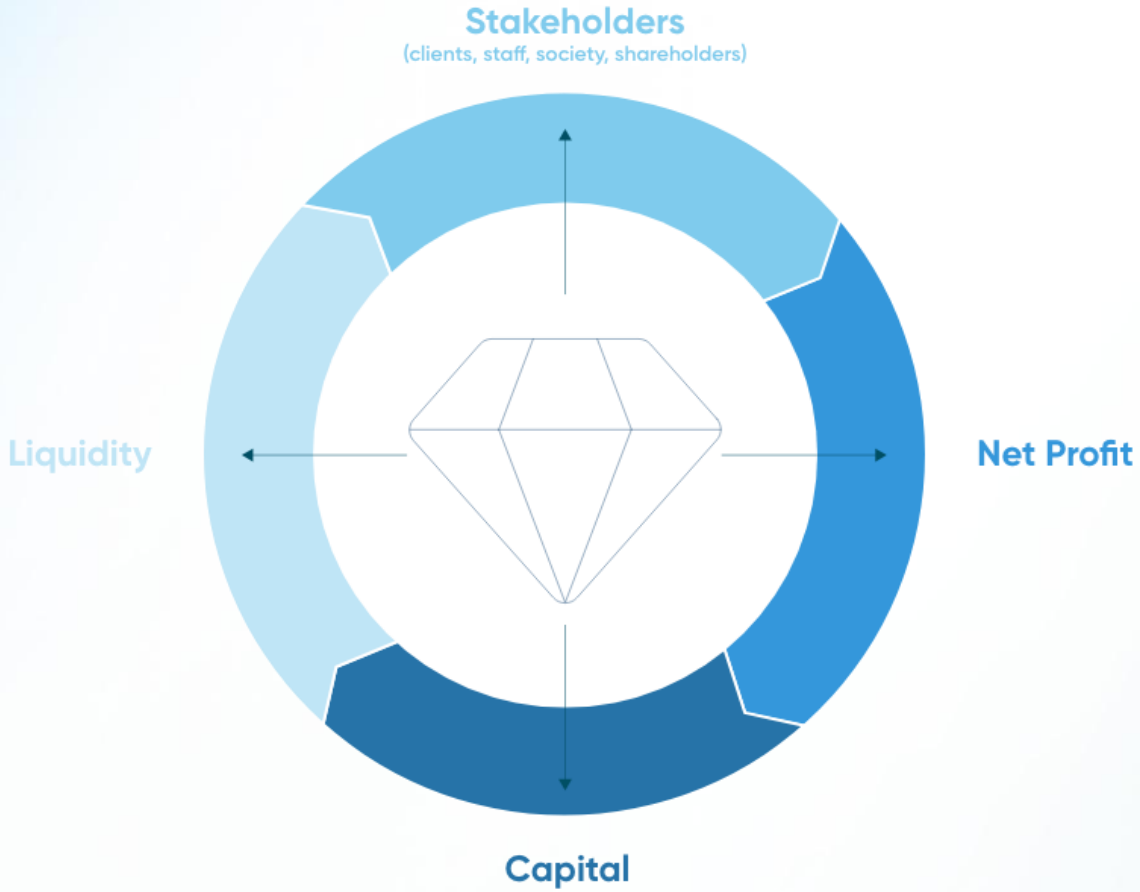
Bank branches sell insurance products from intra-group insurance companies as additional source of income

Bank branches sell insurance products of third-party insurers as additional source of income

Strategy | The KBC performance diamond

The performance diamond defines, within the limits of the risk management framework, the targets for KBC Group and for all the business units for 4 performance dimensions:





Kate | KBC's hyper personalised and trusted digital assistant



Digital first & E2E

We will offer the client a frictionless End2End digital process and in doing so make bank/insurance simple and hassle free

Serving: secure & frictionless

Kate will help the client saving time and/or money, focusing more on the convenience factor. Kate will also serve the client regarding security and fraud

Volume

We want all our clients to meet Kate as much as possible. Kate will allow us to reach out to a sufficient volume of clients, in terms of transactions and in terms of number of targetable audience

Personalised & data driven

The interaction between the customer and Kate will be triggered by data analysis (approval granted by customer). Kate will be trained on the basis of the customer's profile, preferences and activities

Relevant & valuable offer

Kate will only propose offers where sufficient added value is shown or when she can serve the client in an important moment in the client's live

At the right time

Lead journeys driven by time or location are preferably taken care of by Kate, as notifications linked to a specific location or specifying moment in time are perceived as highly personal

'No hassle, no friction, zero delay'

Johan Thijs

Kate | Four flavours, one Kate

Kate4Retail & mSME

Kate is a **personal virtual assistant** that engages with our retail, self-employed and mSME customers to save them time and money. Kate engages both in a reactive way (**You2Kate**) and a proactive way (**Kate2You**).

Kate is available in all KBC's core countries*!

KATE autonomy

77% BE
79% CZ

6.4 million users in contact with Kate

Kate4Business

Kate also engages with our **SME and corporate clients** and provides them relevant support and actionable insights.

Already **available in BE, CZ and BG**. Further roll-out planned in SK and HU.

Kate Group Platform

We do not build Kate for every country individually. Kate is built once at a group level and then deployed to all core countries (**Kate in a box**).

Technically, we have set up a shared infrastructure on the cloud that allows us to **share use cases, code and IT components maximally**.

Furthermore, KBC strives to have a **common user interface and persona**, so Kate looks and feels the same everywhere.

Finally, this common infrastructure allows Kate to harness **the power of LLM's to interpret the user intent and deliver natural responses**

'KATE IN A BOX' delivered to all core countries

Kate4Commercial Employees

Kate also has an impact on our employees: Kate provides commercial steering towards our workforce, she augments them to better serve our clients and supports them in their administrative tasks.

In doing so, employees can focus on providing even more added value to our client.

Kate gives tools to management to better coach employees and plan ahead.

550k converted Kate leads (1y)

* Kate 2.0 is launched in Belgium and the Czech Republic, Kate 1.0 in the other core countries

Kate | A data-driven organisation with Kate at the core

Kate is more than an interface towards customers. It also refers to the AI-enhanced software at our center: the Kate brain.

The Kate brain will be the driving force behind data-driven decision making, product design and development, marketing, commercial and sales steering and much more.

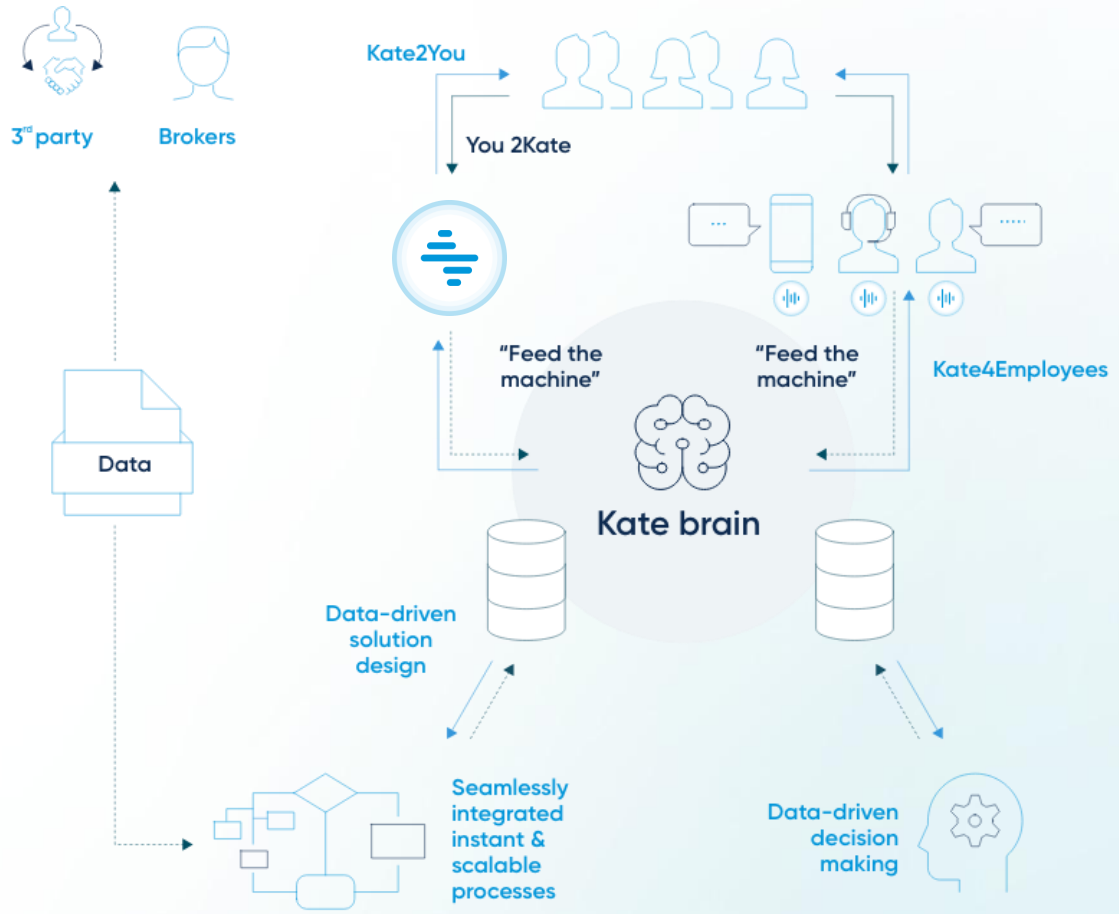
So, Kate is not only steering the interaction with customer-facing touchpoints (digital, physical, remote) but also the product factories and decision makers by **providing relevant insights**.

The Kate brain is fed by our own banking and insurance data-sources but also by data sources from third party services, resulting in **seamlessly integrated, instant (STP) and scalable processes**.

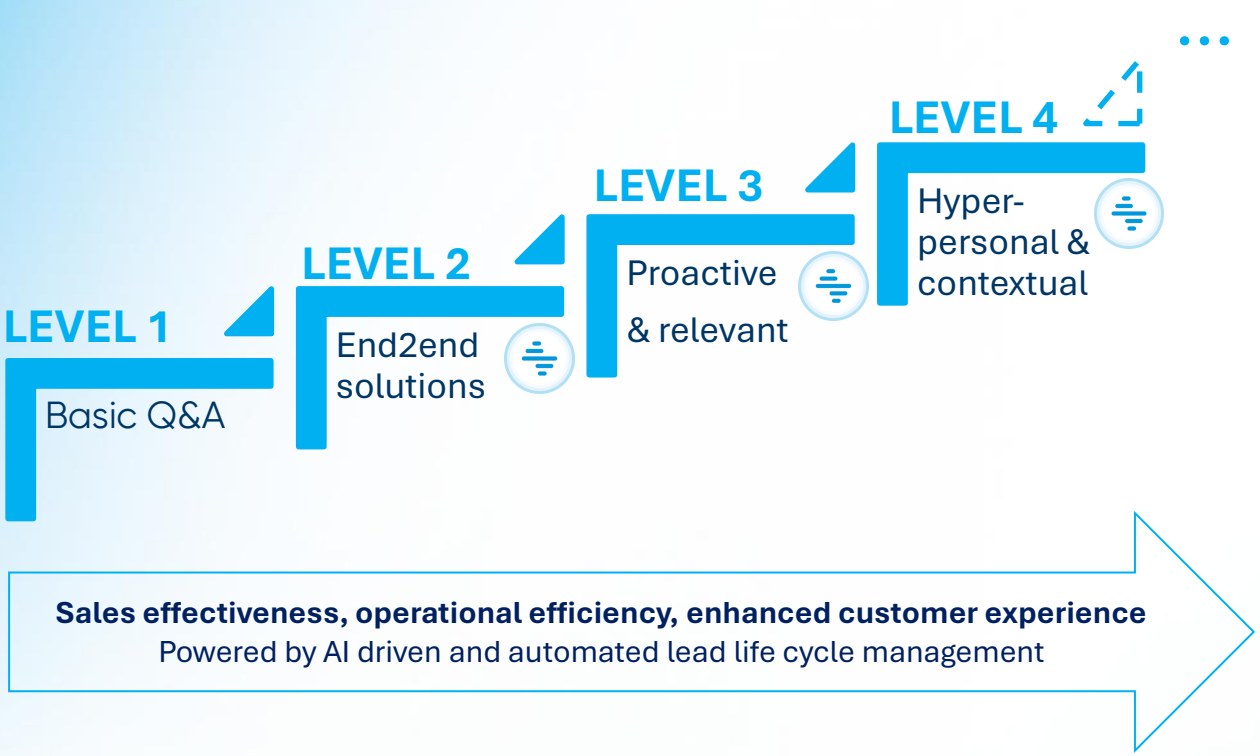
Very important in this are the feedback loops from all interactions to make sure **Kate is learning and getting smarter**, resulting in better decision making.

The main purpose remains the same: happy customers. As a **data-driven company** we remain guided by our **client-centric vision**.

Another upside of being AI-powered and solution-driven, is that we not only save time (cost reductions), not only for the customer, and we improve our sales efforts through **better sales productivity**.



Kate | From basic chatbot to hyper-personal digital assistant



Level 4: Kate offers hyper-personal solutions at the right time

Level 3: Kate proactively offers actionable end-to-end solutions to unburden customers (to save time and earn money)

Level 2: Kate reactively offers digital end-to-end solutions to customers

Level 1: A chatbot answers basic questions from customers on day-to-day bank-insurance needs

Strategy | Translating strategy into non-financial targets



- No hassle, no frills, zero-delay customer experience
- Proactive personalized financial solutions via DATA and AI
- Re-design & automation of all processes
- Bank-insurance
- Digital lead management: from data driven to solution driven
- Group-wide collaboration

PEARL+

Maximise customer experience

Customer NPS ranking

Go for Digital First

Digital sales

Data Driven

Outperform on operational efficiency

STP score

Further enhance bank-insurance

Bank-insurance customers

Strategy | KBC's non-financial targets (2023-2026)

Customer ranking

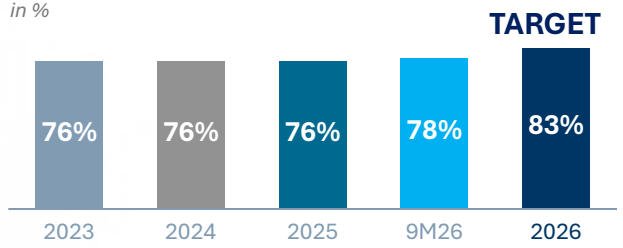


- **KBC is 3rd in customer NPS (Net Promoter Score) ranking**
  based on weighted avg of ranking in five core countries
- **Target is to remain the reference**
  (i.e. Top-2 score on group level)

Bank-insurance (BI) clients

BI CLIENTS

in %

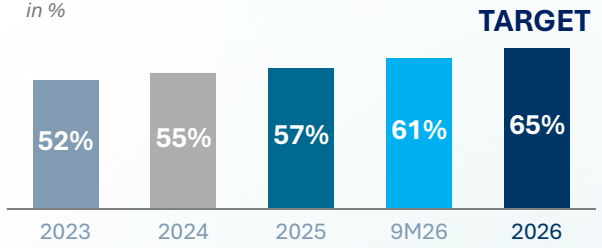


BI customers have at least 1 bank + 1 insurance product of our group

Digital sales

DIGITAL SALES BANKING PRODUCTS*

in %



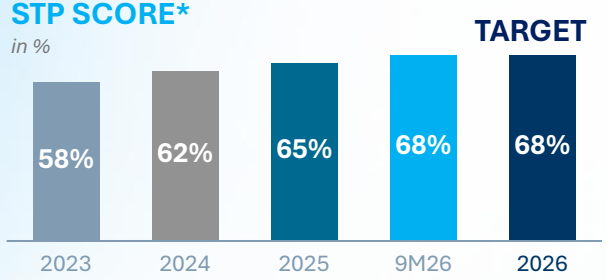
Target: Digital sales 65% of **banking sales**

* Based on weighted average of selected core products.

Straight-through processing

STP SCORE*

in %

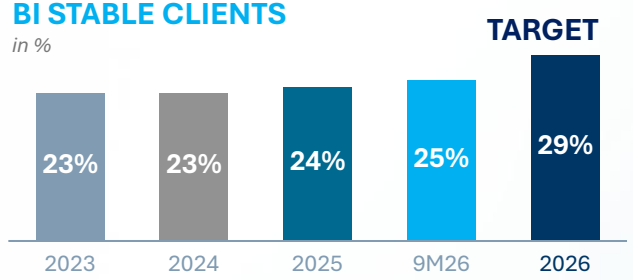


The **STP ratio** measures how many of the services that can be offered digitally are processed without any human intervention and this from the moment of interaction by a client until the final approval by KBC.

* Based on analysis of all retail processes.

BI STABLE CLIENTS

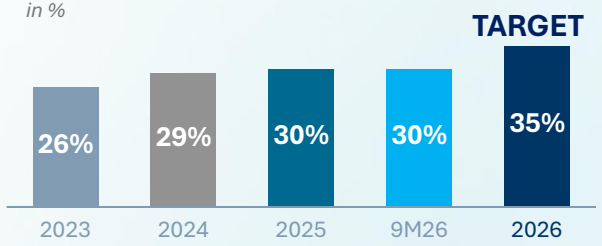
in %



Stable BI customers: at least 2 bank + 2 insurance products (Belgium: 3+3)

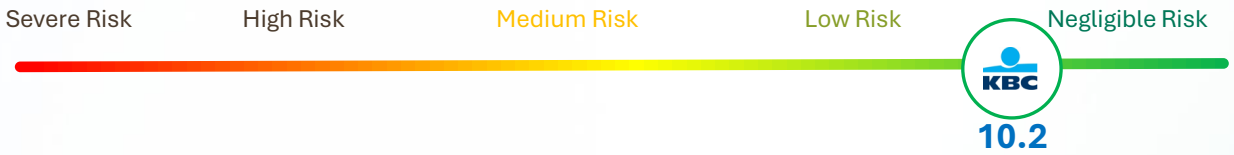
DIGITAL SALES INSURANCE PRODUCTS

in %



Target: Digital sales 35% of **insurance sales**

KBC's ESG ratings and indices are ahead of the curve

Agency	ESG rating end-of-year 2025	Position versus industry
CDP		• Leader in addressing climate change • CDP's A list for Climate • B-score on Forests and Water Security • Score date: December 10, 2025
SUSTAINALYTICS		• 3rd percentile of 214 diversified banks assessed • Score date: September 23, 2025
S&P Dow Jones Indices A Division of S&P Global		• Top 7% • 93rd percentile of 631 banks assessed • Score date: October 16, 2026

Sustainability highlights (FY2025)

Commitment to the environment

2025 interim targets achieved
In 2025, the GHG intensity of the equity and corporate bond investment portfolio of KBC Insurance consolidated was 76% below the 2019 level, significantly exceeding the ambition of a reduction by 25%. Secondly, 51% of direct client money managed by KBC Asset Management was invested in Responsible Investment funds, surpassing our interim target of 45%.

New thematic White Papers on Water
We have written two new cross-sectoral White Papers on Water Stress and Water Pollution because KBC has identified 'water' as a material topic.

12 climate targets for our lending portfolio
KBC's Climate Dashboard shows that we are on track to meet our climate alignment benchmarks for 9 out of 12 targets. Progress on reaching the climate targets is monitored each quarter at the highest management levels, based on forecasting models, an evaluation of the volumes and, increasingly, also on the emission intensity of new loans granted.

500-million-euro Green Bond issue
In 2025, KBC Group issued its fifth Green Bond to strengthen its funding base and to support projects that make a positive environmental impact – such as energy-efficient buildings, renewable energy and clean transportation.

Sustainable business

34 billion euros in loans with environmental objectives
In 2025, KBC financed 4.2 billion euros in renewable energy, 28.1 billion euros in mortgages for energy-efficient homes and 1.7 billion euros for low-carbon vehicles, including bikes. The volume of such loans grow faster than the overall portfolio.

64.4 billion euros in Responsible Investing funds
Responsible Investing funds include Responsible funds, ECO-themed funds and Impact Investing funds. Eco Fund Water celebrated its 25th anniversary in 2025.

Expanded customer engagement through digital tool integrations
We engage with our clients on a variety of topics with respect to customers' sustainability transition. To support our business and retail clients in their journey, we offer advisory services or free tools – both as stand-alones and integrated into our KATE personal digital assistant.

100 million euros of investment by KBC Group to strengthen the Belgian start-up ecosystem through Start it @KBC
Start it @KBC, in partnership with KBC Securities, helps Belgian start-ups from ideation to going public (Initial Public Offerings, IPOs), fostering innovation and entrepreneurship.

Social responsibility

Commitment to diversity and inclusion
In 2025, KBC set a group-wide target to promote gender balance, aiming for at least 40% representation of the underrepresented gender in recruitment, talent pools and promotions to leadership positions (except the ExCo and Board).

33 000 employees participated in the 2025 Team Blue Challenge
KBC employees undertook volunteer work in 1 000 non-profit organisations and gave over 3 000 blood and plasma donations. Also, approximately 18 500 employees completed certified first aid-training, demonstrating our commitment to health and safety in all our countries.

Integrating Just Transition considerations into sectoral White Papers
We introduced a Just Transition perspective in our Transport White Paper and will include Just Transition considerations in future sectoral and thematic White Papers to better understand and address the social impacts of the transition across industries and regions.

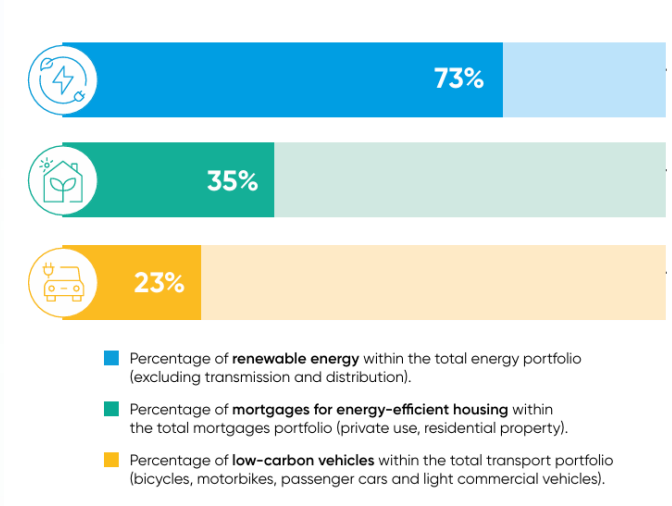
8.25 billion euros in social sectors and tailored social targets in all our core countries
In 2025, we provided 6.91 billion euros in financing to the healthcare and senior living sectors and 1.34 billion euros to the education sector.

We also set social targets focusing mainly on financial health and literacy across all our core countries.

Our commitment to the environment in 2025 (1)

Product development and service offering

- We want to contribute to environmental objectives and support our clients in their sustainability transitions through the products and services we offer.
- As such, **we support our clients with 'green' and 'social' loan products**:
  - Looking at it in a broad way, **11% of our total loan portfolio is classified as 'green' and 4% as 'social'**.
  - Our 2025 Taxonomy Aligned percentage, our Green Asset Ratio (GAR) in 0.9%, compared to 0.5% in 2024.
  - The GAR under the new methodology (introduced by the Omnibus simplification package) would amount to 4.0% in 2025.
- Several parts of our lending portfolio contribute to environmental objectives. These are not aligned with EU Taxonomy criteria but do give an accurate picture of the trends in sustainable lending in our portfolio:

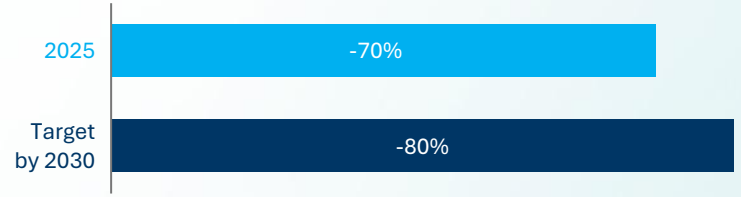


Our own environmental footprint

- We have been diligently **measuring our environmental footprint to better understand and mitigate our impact**. Since 2015, we have been calculating the GHG emissions arising from our own operations at group level, in accordance with the GHG Protocol Corporate Accounting and Reporting Standard. These calculations provide insight into and help identify the main sources of our direct impact on climate.
- Central to our strategy for our own environmental footprint is our **commitment** for reducing our negative impact while simultaneously enhancing our positive contributions:
  - We set **group-wide GHG reduction targets** in 2016 to reduce our negative environmental impact, and we have tightened them over the years;
  - We **amplify our positive contributions** as we aim, for instance, to make a significant positive difference through initiatives like recycling and circularity;
  - Since 2021, we have been **offsetting** own footprint emissions that cannot yet be eliminated. In this way, we aim to achieve net climate neutrality with respect to our own footprint target scope.
- In 2025, **100% of our purchased electricity came from renewable sources**.

REDUCTION IN OUR OWN GHG EMISSIONS

reduction compared to 2015



Our commitment to the environment in 2025 (2)

Our indirect environmental impact

Our commitment to sustainability goes beyond our direct operations. Our **Sustainable Finance Programme** is dedicated to addressing our indirect environmental impact, which encompasses the broader effects of our lending, investing and insurance activities.

- Related to our **lending activities**, we have:
  - been **estimating the financed emissions** of our entire lending portfolio since 2021. Since 2024, the calculations of the financed emissions of our loan portfolio have been verified through the assurance or our Sustainability Statement in the KBC Annual Report (adhering to CSRD);
  - enhanced our **biodiversity impact and dependency analysis** by leveraging the updated ENCORE database and refining our calculation methodology;
  - conducted a pilot review for counterparties involved in the **production of forest commodities**;
  - set **intermediate climate targets for 2030 and long-term targets for 2050** for a subset of our White Paper (sub-)sectors. The scope of our existing climate targets currently covers about 63% of our total Scope 1 and 2 emissions.

Alignment indicators per scope and product line

- **Green**: KBC portfolio value is currently at or below the scenario-based benchmark.
- **Amber**: KBC portfolio value is currently maximum 5% higher than the scenario-based benchmark.
- **Red**: KBC portfolio value is currently more than 5% above the scenario-based benchmark.

For financial year 2025, a new target baseline was set for the two Real Estate KPIs to improve data and measurement quality. KBC cannot restate the 2024 value. However, the 2030 intermediate target has been set by keeping the reduction ambition from our initial target constant (up to 2050) but applied to the new baseline.

White Paper sectors	(Sub-) sector within scope of target setting
Energy	Energy (whole sector)
	Electricity
Real estate[1]	N/A Commercial real estate and mortgages[2]
	N/A Mortgages and commercial residential real estate[3]
Transport	Vehicle loans and financial lease – Passenger cars
	Vehicle loans and financial lease – Light commercial vehicles
	Vehicle operational lease – Passenger cars
	Vehicle operational lease – Light commercial vehicles
Agriculture	Agriculture (whole sector)
Building and construction	Cement producers
Metals	Steel producers
	Aluminium producers

- Related to our **investing activities**, we aim to **reduce the GHG intensity of our investment portfolios**. This is true for both the investments we make on behalf of our clients and our own investments.
- For our **insurance business**, we have again **calculated the alignment of our Non-Life insurance portfolio with the EU Taxonomy criteria for climate change adaptation**. Currently, 77 million euros of the gross written premium (GWP) complies with these stringent criteria (43 million euros in 2024).

More details can be found in our 2025 Sustainability Report



Loan loss experience at KBC

CREDIT COST RATIO

in %; Credit cost ratio: amount of losses incurred on troubled loans as a % of total average outstanding loan portfolio

	9M26	FY25	FY24	FY23	FY22	FY21	FY20	FY19	AVERAGE '99 –'25
Belgium BU	0.19%	0.13%	0.19%	0.06%	0.03%	-0.26%	0.57%	0.22%	n/a
Czech Republic BU	0.11%	0.10%	-0.09%	-0.18%	0.13%	-0.42%	0.67%	0.04%	n/a
International Markets BU*	0.27%	0.18%	-0.08%	-0.06%	0.31%	0.36%	0.78%	-0.07%	n/a
Total	**0.18%***	**0.13%**	**0.10%**	**0.00%**	**0.08%**	**-0.18%**	**0.60%**	**0.12%**	**0.35%**

*** Like-for-like (excluding 365.bank) without ECL & management overlay for geopolitical & macroeconomic uncertainties, the CCR ratio amounted to 0.12% in 9M26**

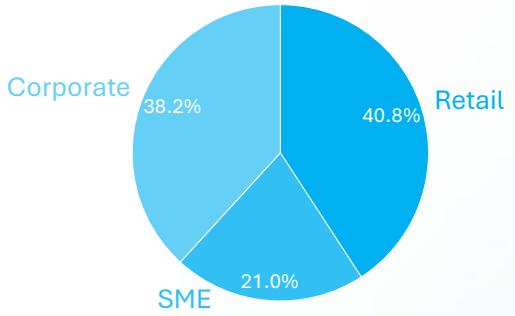
Diversified loan portfolio

Total loan portfolio outstanding

Total loan portfolio outstanding
250bn EUR*
Group level

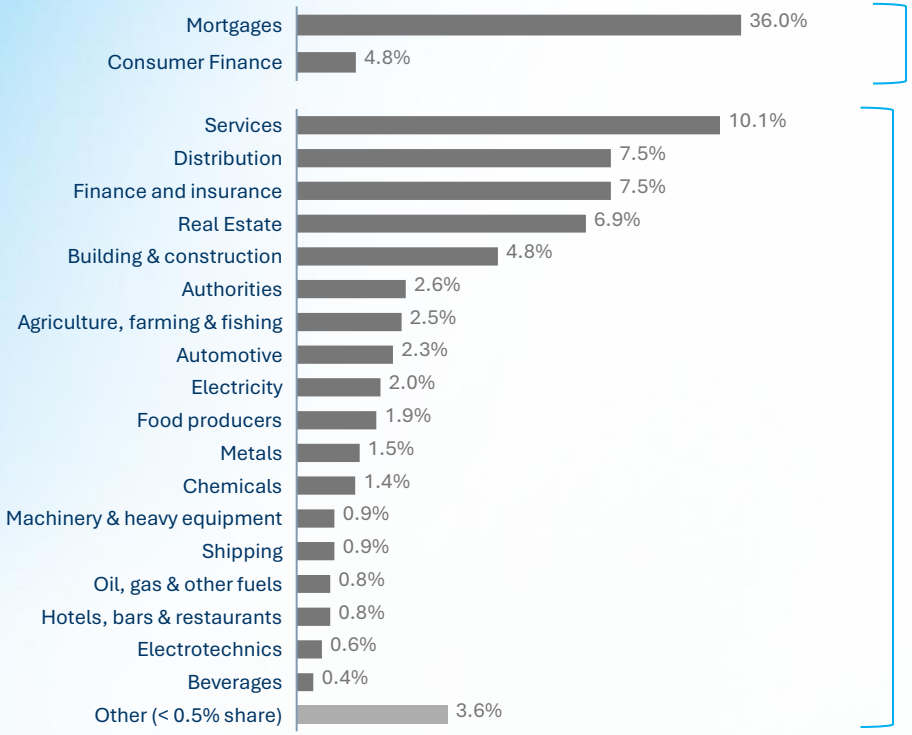
Total loan portfolio outstanding | by segment

*as % of total Group loan portfolio outstanding**



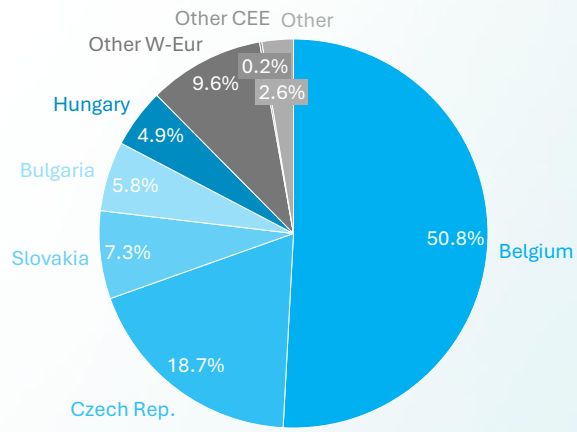
Total loan portfolio outstanding | by sector

*as % of total Group loan portfolio outstanding**



Total loan portfolio outstanding | by geography

*as % of total Group loan portfolio outstanding**

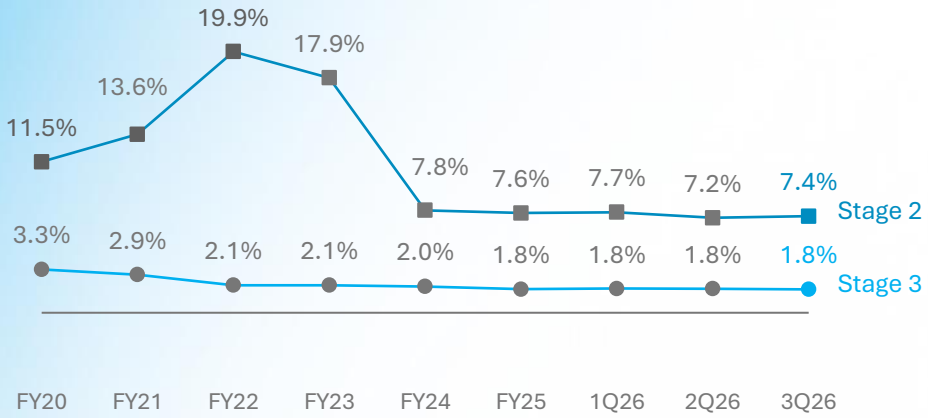


- Aligned with the credit risk view of our loan portfolio outstanding as reported in the quarterly financial statements.

Loan portfolio breakdown by IFRS 9 ECL stage

Total loan portfolio outstanding | by IFRS9 ECL Stage*

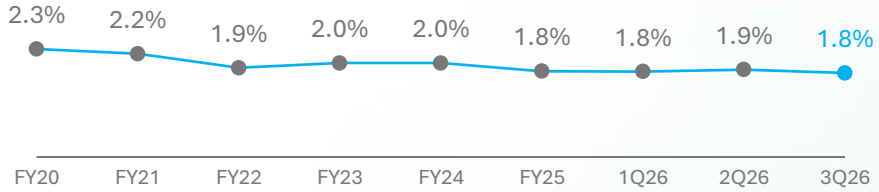
as % of total Group loan portfolio outstanding



- Drop of **Stage 3 ratio over the years** is driven mainly by the sale of the Irish loan portfolio
- The **increase of Stage 2 portfolio in 2022** resulted mainly from collective transfer to Stage 2 of Stage 1 portfolios, linked to the geopolitical and macroeconomic uncertainties (in line with strict application of the general ECB guidance on staging). In 2023, the declining trend of Stage 2 exposures was driven mainly by the partial release of the collective transfer back to Stage 1
- The **decrease of the Stage 2 ratio in 2024** is mainly caused by a revised staging methodology as from January 2024 (change from indicator based on 12 months probability of default to lifetime), a continuous update of staging for credits deemed vulnerable (to the geopolitical and macroeconomic uncertainties or indirectly exposed to military conflicts, such as the one in Ukraine) and for the remainder by a shift for KBC Commercial Finance exposure where the relative change in credit risk has been revisited based on the very low historical credit losses in this portfolio and the very short maturities

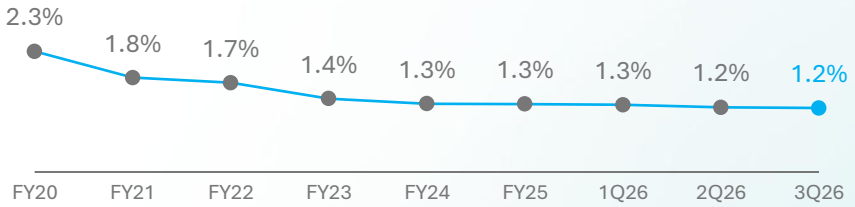
Stage 3 ratio | Belgium BU

in %



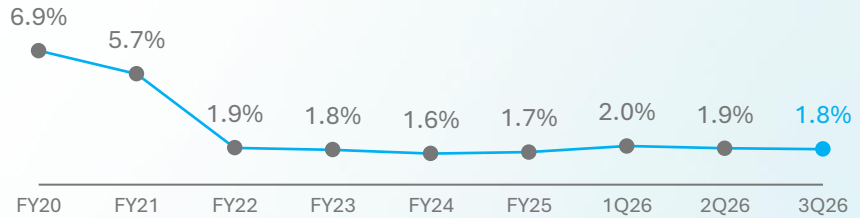
Stage 3 ratio | Czech Republic BU

in %



Stage 3 ratio | International Markets BU

in %

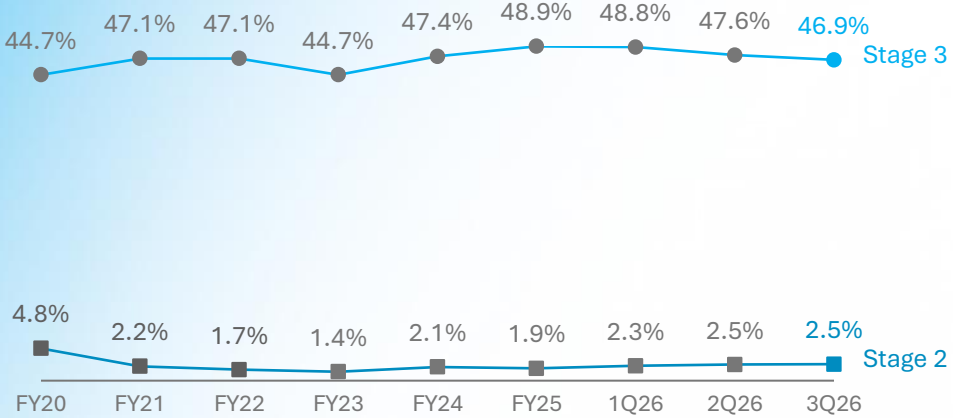


* Aligned with the credit risk view of our loan portfolio as reported in the quarterly financial statements

Cover ratios

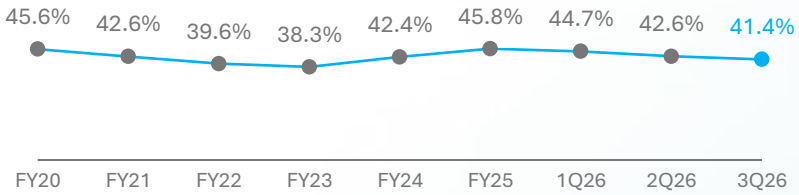
Cover ratio | by IFRS9 ECL Stage*

in %



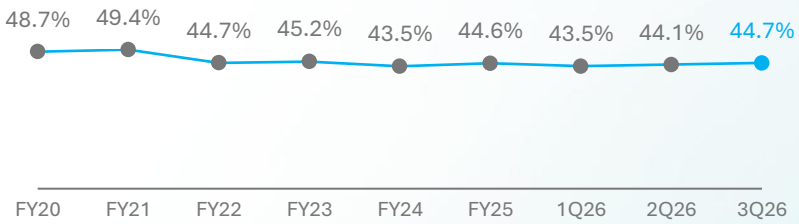
Stage 3 cover ratio | Belgium BU

in %



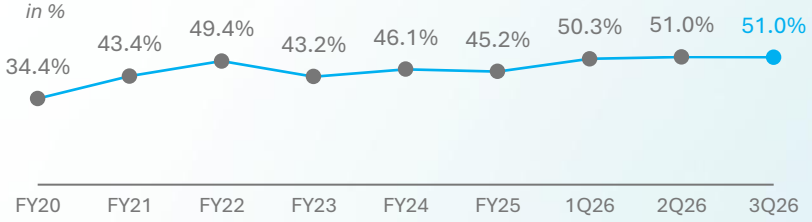
Stage 3 cover ratio | Czech Republic BU

in %



Stage 3 cover ratio | International Markets BU

in %



- The increasing trend of the **Stage 3 cover ratio until the end of 2025** is driven mainly by additional provisions in Belgium, mostly related to lowering the backstop shortfall for (old) non-performing loans.
- The decline of the **Stage 2 cover ratio** as of 2021, resulted mainly from collective shifts to Stage 2 (linked to Covid and the geopolitical & macroeconomic uncertainties) with on average better PD rating than the files already part of Stage 2.
  As of 2024, driven by the revised staging methodology and the continuous update of the stage transfer for credits deemed vulnerable (to the geopolitical and macroeconomic uncertainties or indirectly exposed to military conflicts, such as the one in Ukraine) the Stage 2 cover ratio has gone up. This is explained by the fact that the files remaining in Stage 2 have on average higher PD ratings and therefore higher impairments

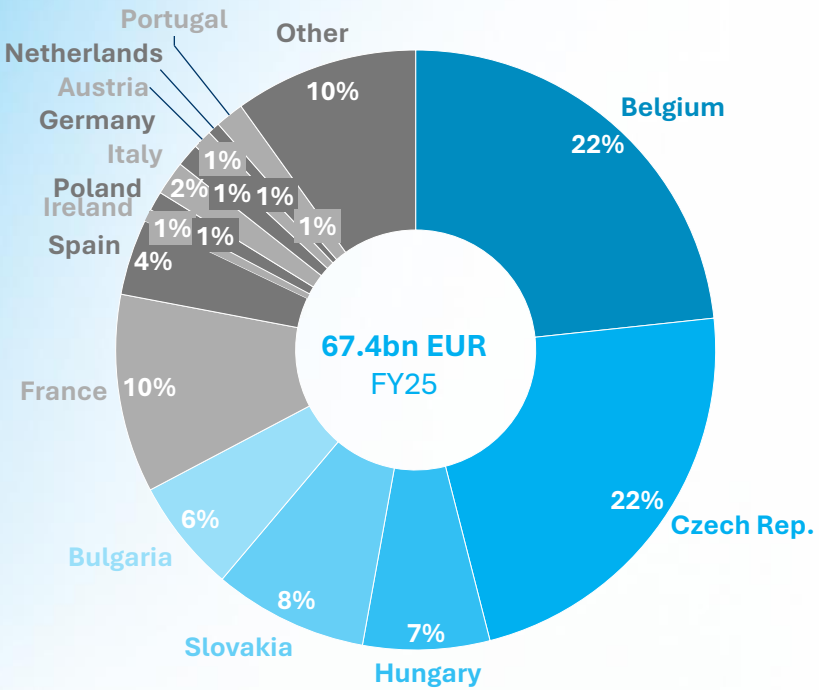
* Aligned with the credit risk view of our loan portfolio as reported in the quarterly financial statements

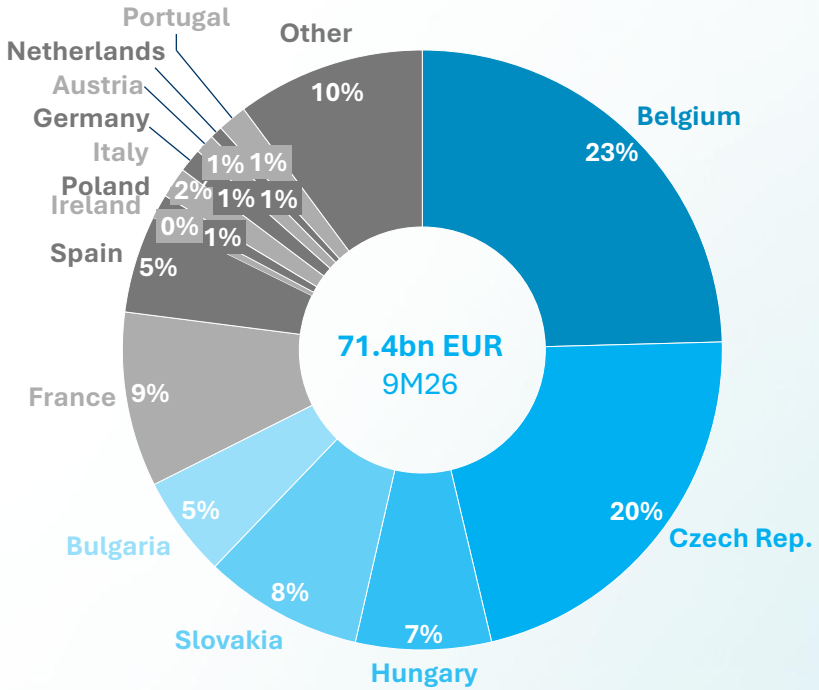
Substantial and well-diversified government bond portfolio

- **Carrying value of 71.4bn EUR in government bonds** (excl. trading book) at end of 9M26, primarily as a result of a significant excess liquidity position and the reinvestment of insurance reserves in fixed-income instruments

GOVERNMENT BOND PORTFOLIO | CARRYING VALUE* FY25/9M26

in %





* Carrying value is the amount at which an asset (or liability) is recognised: for those not valued at fair value this is after deducting any accumulated depreciation (amortisation) and accumulated impairment losses thereon, while carrying amount is equal to fair value when recognised at fair value

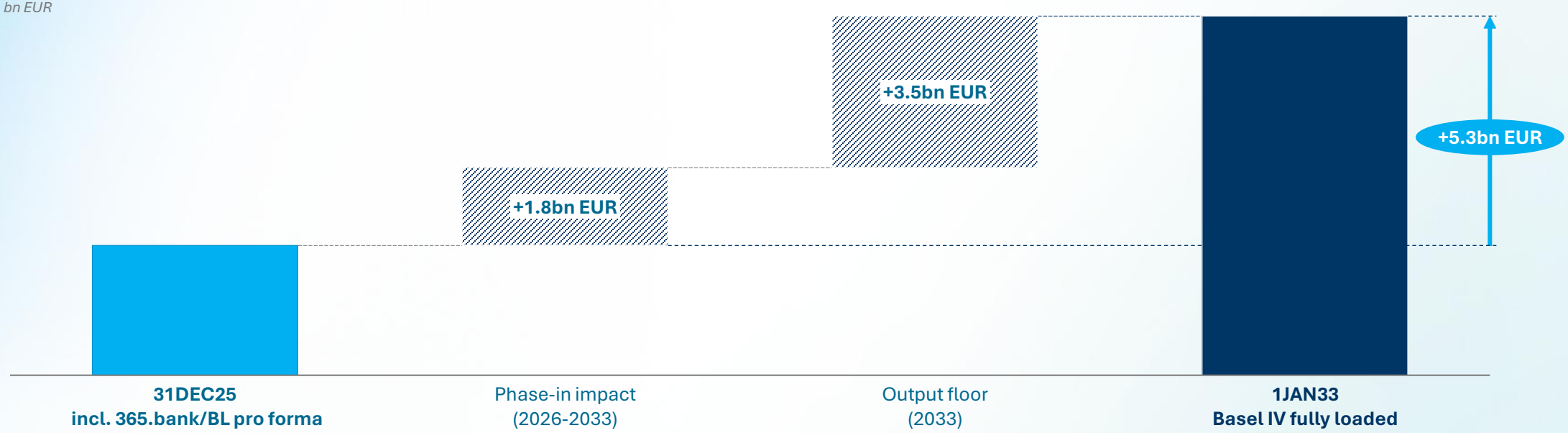
Indicative view on transitional RWA evolution under Basel IV (as provided with 1Q26 results)

- With regards to Basel IV implementation,
  - applying a static balance sheet from **31DEC25**,
  - accounting for 365.bank and Business Lease acquisitions pro forma, and
  - all other parameters ceteris paribus, without mitigating actions,

  KBC projects by **1JAN33**, a further **fully loaded impact of +5.3bn EUR**
- Note that for the fully loaded CET1 ratio, KBC continues to reference the so called **unfloored fully loaded CET1 ratio** which accounts for the total **RWA impact from Basel IV, excluding the output floor impact**

INDICATIVE TRANSITIONAL RWA ESTIMATE

in bn EUR



Above resolution requirements in terms of MREL

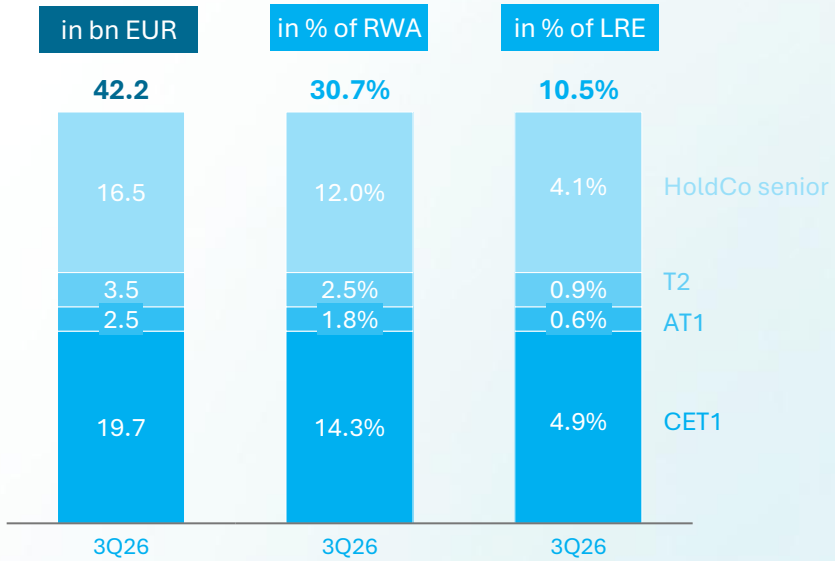
MREL targets

- The resolution plan for KBC is based on a **Single Point of Entry (SPE)** approach at KBC Group level, with **bail-in** as the preferred resolution tool
- **In April 2026, the SRB communicated binding MREL targets** (under BRRD2) applicable as from 2Q26, expressed as a percentage of Risk Weighted Assets (RWA) and Leverage Ratio Exposure Amount (LRE)
- The **binding MREL targets (incl. CBR on top of the MREL target in % of RWA)** are:
  - **27.52% of RWA** (including transitional CBR* of 5.27%)
  - **7.46% of LRE**

- **C**ombined **B**uffer **R**equirement = Conservation Buffer (2.50%) + O-SII buffer (1.50%) + Countercyclical Buffer (1.27%)

MREL actuals

- The **MREL ratio in % of RWA** decreased q-o-q from 31.1% at the end of 2Q26 to 30.7% at the end of 3Q26, driven by lower available MREL (chiefly due to the call of the 400m GBP HoldCo Senior, partly offset by higher CET1 capital) and higher RWA
- The **MREL ratio in % of LRE** decreased q-o-q from 10.6% at the end of 2Q26 to 10.5% at the end of 3Q26 driven by lower available MREL

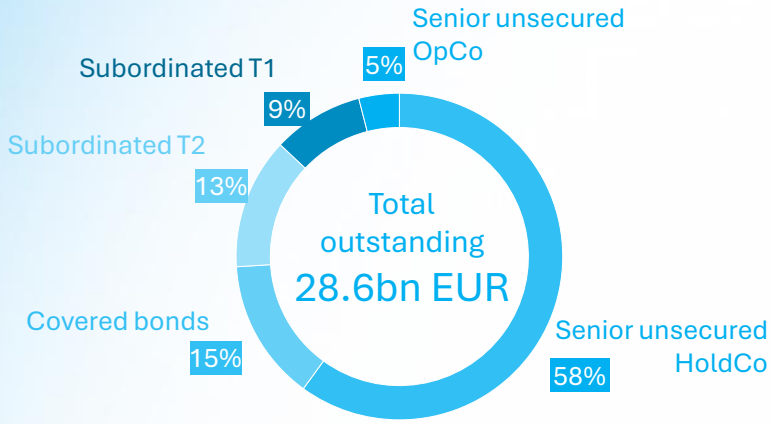


Upcoming mid-term funding maturities

Total outstanding | 3Q26

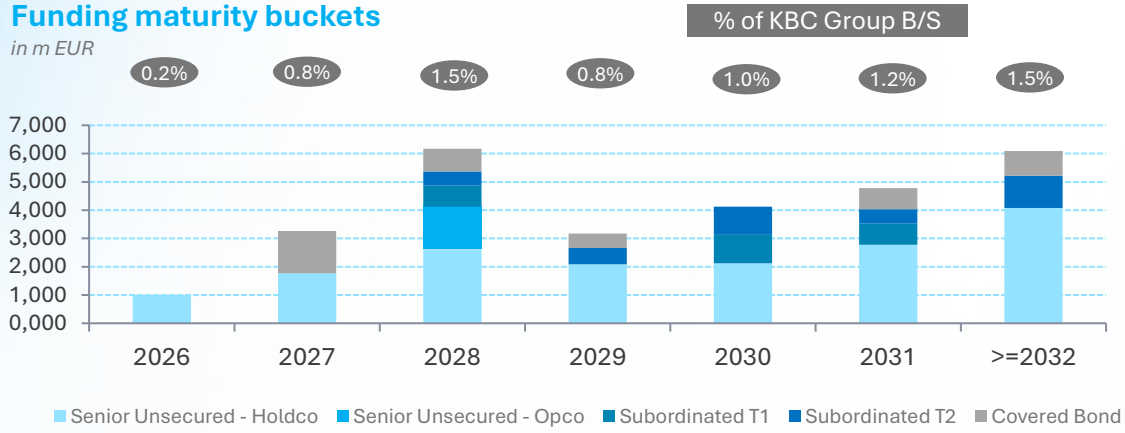
in %

KBC Bank has 6 solid sources of long-term funding: (i) Retail term deposits, (ii) Retail EMTN, (iii) Public benchmark transactions, (iv) Covered bonds, (v) Structured notes and covered bonds using the private placement format, and (vi) Senior unsecured, T1 and T2 capital instruments issued at KBC Group level and down-streamed to KBC Bank. Note that next to KBC Group also KBC Insurance issued an external T2 capital instrument (kept at KBC Insurance level).



Funding maturity buckets

in m EUR

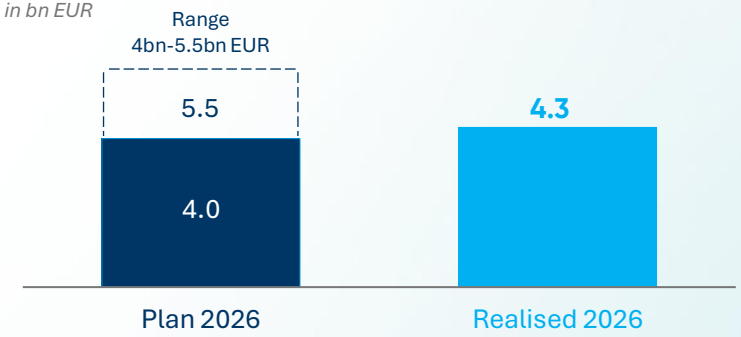


Recent deals

- In **August 2026**, KBC Group issued a Tier 2 for an amount of 650m EUR with an 11-year maturity callable after 6 years
- In **October 2026**, KBC Group issued a Senior HoldCo for an amount of 1bn USD with a 6-year maturity callable after 5 years

Funding program for 2026 | Expected MREL funding (incl. capital instruments)

in bn EUR



We aim to issue 1 green/social bond per year

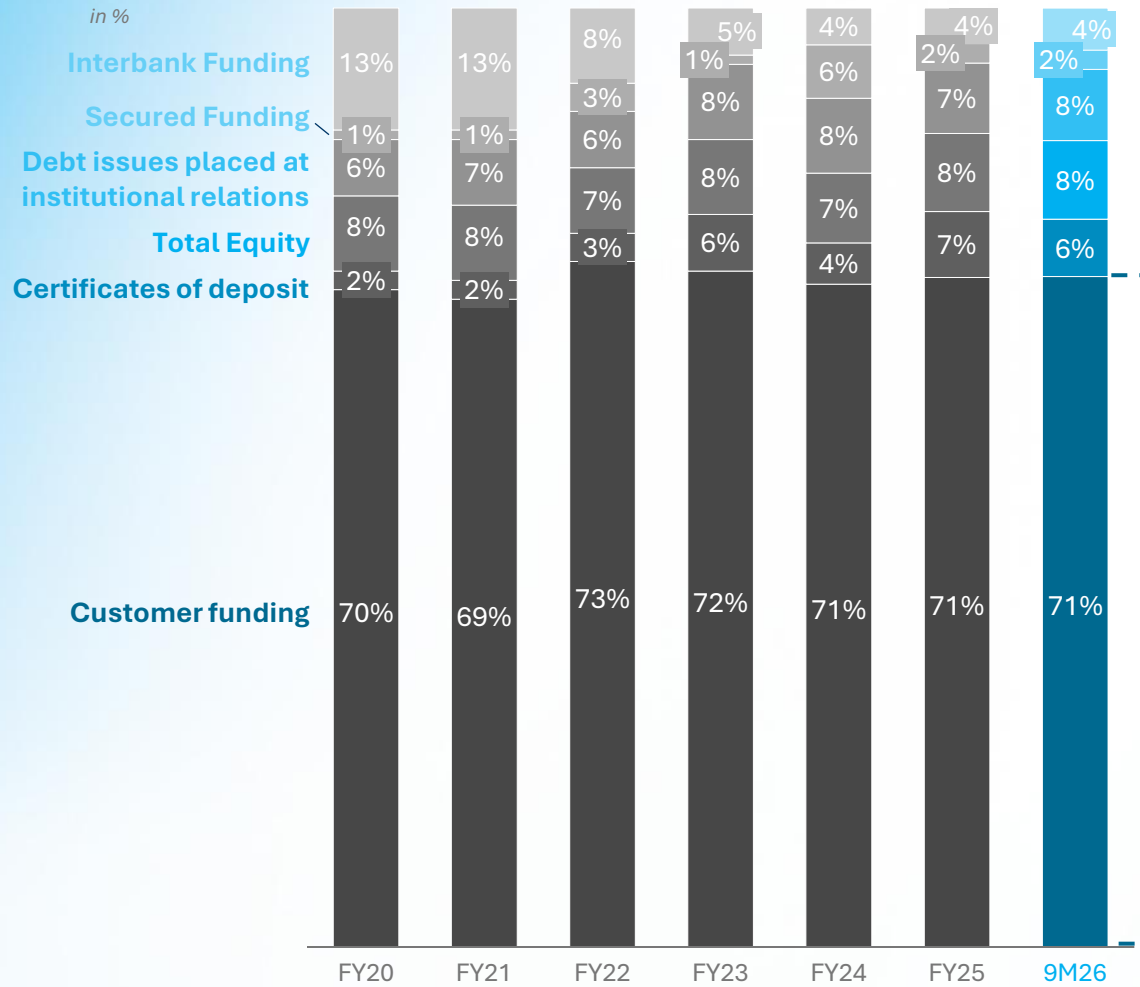
Note: any change in regulatory requirements, RWA evolutions, MREL targets or market circumstances can change the current disclosed range

Strong customer funding base

- KBC Bank continues to have a **strong retail/mid-cap deposit base** in its core markets – resulting in a **stable funding mix** with a significant portion of the funding attracted from core customer segments and markets
- **Stable % in customer funding** compared to balance sheet total (but net growth in customer funding in absolute terms)

FUNDING BASE

in %



CUSTOMER FUNDING

in %



Roughly 56% of total customer deposits are covered by the Deposit Guarantee Fund

Glossary

B3 / B4	Basel III / Basel IV
Combined ratio (non-life insurance)	Short-term non-life insurance contracts: [claims and claim related costs net of reinsurance + costs other than claims and commissions] / [earned expected premiums received, net of reinsurance]
Common equity ratio	[common equity tier-1 capital] / [total weighted risks]
Cost/income ratio without banking and insurance tax (group)	[operating expenses of the group without banking and insurance tax + Insurance commissions paid] / [total income of the group]
Cost/income ratio adjusted for specific items or C/I ratio when excluding certain non-operating items	The numerator and denominator are adjusted for (exceptional) items which distort the P&L during a particular period in order to provide a better insight into the underlying business trends. Adjustments include (i) MtM ALM derivatives (fully excluded), (ii) bank & insurance taxes (including contributions to European Single Resolution Fund) are included pro rata and hence spread over all quarters of the year instead of being recognised for the most part upfront (as required by IFRIC21) and (iii) one-off items
Credit cost ratio (CCR)	[annualised net changes in individual and portfolio-based impairment for credit risks] / [average outstanding loan portfolio]. Note that, inter alia, government bonds are not included in this formula.
EBA	European Banking Authority
ESMA	European Securities and Markets Authority
ESFR	European Single Resolution Fund
FICOD	Financial Conglomerates Directive
Impaired loans cover ratio	[total specific impairments on the impaired loan portfolio (stage 3)] / [part of the loan portfolio that is impaired (PD 10-11-12)]
Impaired loans ratio	[part of the loan portfolio that is impaired (PD 10-11-12)] / [total outstanding loan portfolio]
Leverage ratio	[regulatory available tier-1 capital] / [total exposure measures]. The exposure measure is the total of non-risk-weighted on and off-balance sheet items, based on accounting data. The risk reducing effect of collateral, guarantees or netting is not taken into account, except for repos and derivatives. This ratio supplements the risk-based requirements (CAD) with a simple, non-risk-based backstop measure
Liquidity coverage ratio (LCR)	[stock of high-quality liquid assets] / [total net cash outflow over the next 30 calendar days]
MREL	Minimum requirement for own funds and eligible liabilities
Net interest margin (NIM) of the group	[banking group net interest income excluding dealing room, ALM FX swaps and repos] / [banking group average interest-bearing assets excluding dealing room, ALM FX swaps and repos]
Net stable funding ratio (NSFR)	[available amount of stable funding] / [required amount of stable funding]
PD	Probability of default
Return on allocated capital (ROAC) for a particular business unit	[result after tax, including minority interests, of a business unit, adjusted for income on allocated capital instead of real capital] / [average capital allocated to the business unit]. The capital allocated to a business unit is based on risk-weighted assets for banking and risk-weighted asset equivalents for insurance
Return on (tangible) equity	[result after tax, attributable to equity holders of the parent] / [average parent shareholders' (tangible) equity]
TLAC	Total loss-absorbing capacity

Contacts / questions



Johan Thijs
KBC Group CEO



Bartel Puelinckx
KBC Group CFO



Kurt De Baenst
Investor Relations General Manager
direct +32 2 429 35 73
mobile +32 472 500 427
kurt.debaenst@kbc.be



Wouter Hertegonne
Investor Relations Manager
direct +32 2 448 52 43
mobile +32 497 949 507
wouter.hertegonne@kbc.be



Martijn Schelstraete
Investor Relations Manager
direct +32 2 429 08 12
mobile +32 474 213 535
martijn.schelstraete@kbc.be

More information

• **Company website**	KBC
• **Quarterly Report** • **Table of results (Excel)**	Quarterly Reports
• **Quarterly presentation** • **Debt presentation**	Presentations

Upcoming events

13 November	Equity roadshow, London
24 November	Equity roadshow, Scandinavia
26-27 November	Equity roadshow, Asia
3 December	Equity roadshow, Paris
8 December	Equity roadshow, Miami
9 December	Equity roadshow, NY
10 December	Equity conference, Boston
11 February	FY26 results + Topical event
12 February	Equity roadshow, London

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