

Company profile | KBC Group in a nutshell (1)

Diversified and strong business performance

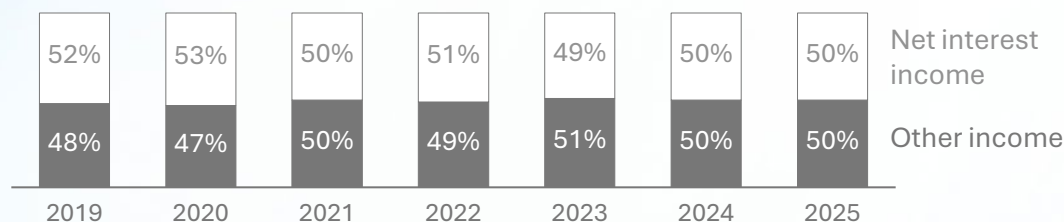
- geographically ...
 - Mature markets (BE, CZ) combined with growth markets (SK, HU, BG)
 - Robust market position in all key markets & strong trends in loan and deposit growth



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

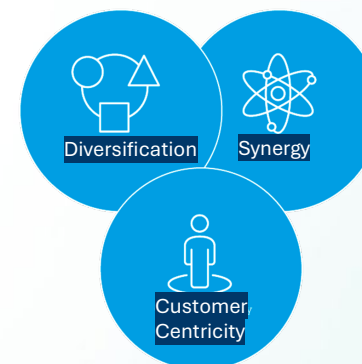
KBC GROUP TOPLINE DIVERSIFICATION

in %



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

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

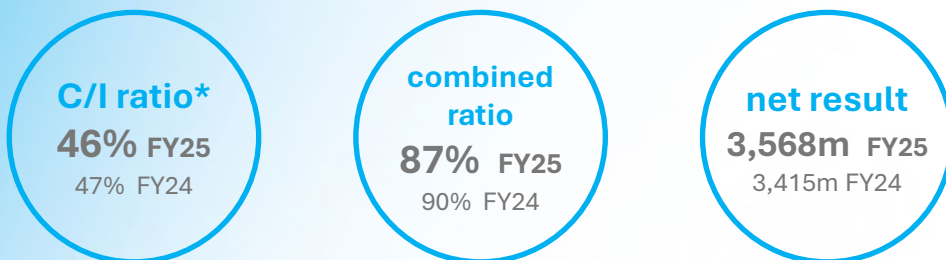


Firmly embedded sustainability strategy

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

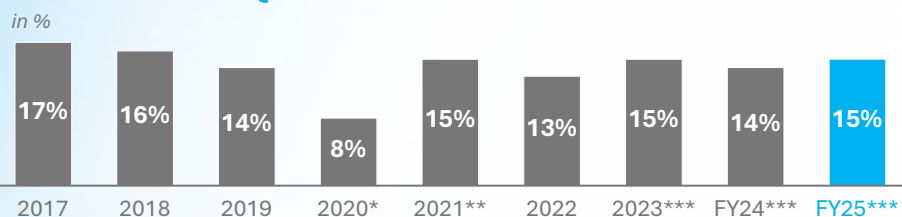
Company profile | KBC Group in a nutshell (2)

High profitability (IFRS 17 figures)



* Adjusted for specific items

RETURN ON EQUITY

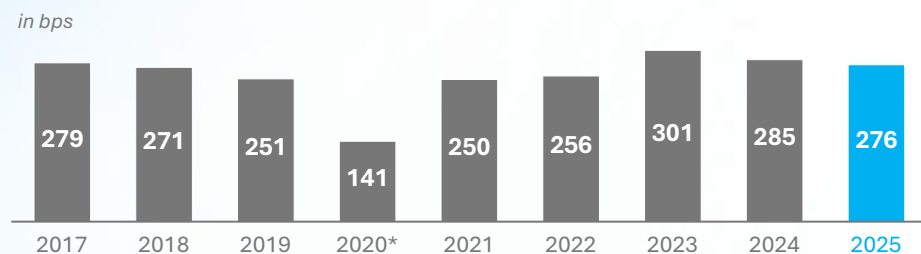


* 11% when adjusted for the collective Covid-19 impairments

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

*** Excluding one-offs

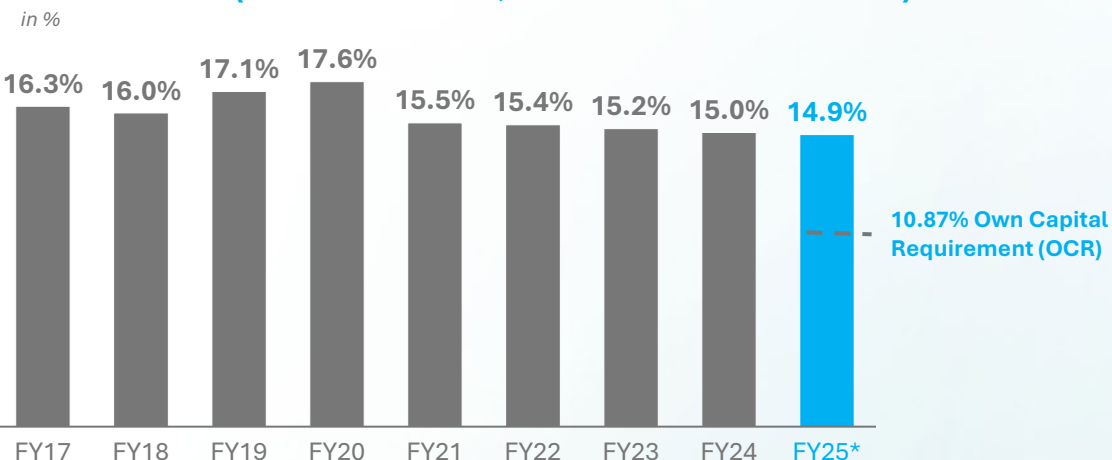
CET1 GENERATION BEFORE ANY CAPITAL DEPLOYMENT



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

Solid capital position

CET 1 RATIO (FULLY LOADED, DANISH COMPROMISE)



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

Robust liquidity



Dividend policy & capital distribution

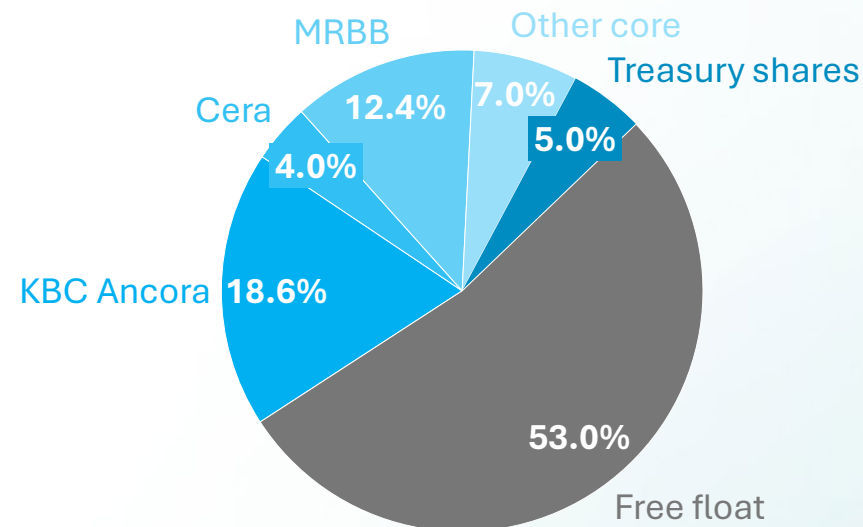
The Board of Directors decided:

- 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 2025)



- 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

Acquisition of 365.bank in Slovakia closed on 15 January 2026

(Below, you can find the slide provided at signing/initial agreement)



KBC has agreed to acquire (in cash) 98.45% of 365.bank in Slovakia, based on a total value for 365.bank of 761m EUR

Indisputable strategic rationale

- Enhancing the footprint in Slovakia by strengthening the operating size in the market and reaching a **16% market share** (total assets), closing the gap with the top 3 competitors
- In line with KBC's strategy to achieve reference positions in its core markets, the increase in critical market mass and the complementary business mix of 365.bank and ČSOB SK will allow KBC to further benefit from **cross-selling potential**
- KBC will particularly strengthen its reach in retail banking as well as benefit from access to the unique client base and distribution network of 365.bank (and exclusive partnership with Slovak Post)

Strong financial rationale

- **EPS accretive** from year 1 onwards
- Purchase price represents a **1.4x Book Value**¹ and **9.4x P/E**² multiple
- Leveraging on the combined entity, the cross-selling potential and KBC's expertise:
 - **Synergies** (incl. integration and restructuring costs) will quickly increase to **at least 75m EUR as of 2028** onwards (pre-tax)
 - **Return on investment** is estimated at **16%**, while the **RoE** of the pro-forma combined Slovakian entity is uplifted to roughly **15%** (both by 2028, i.e. after a two-year integration period), substantially above the cost of equity
- Estimated **capital impact** on KBC Group's unfloored fully loaded CET1 ratio will be limited to **approximately -50bps** upon closing
- This transaction is fully **in line with the updated capital deployment plan** as from 2025, with focus predominantly on further organic growth and M&A

Notes: ¹ based on the equity position of 365.bank at year-end 2024; ² based on the average 2022-2024 net profit of 365.bank

KBC strengthens its position in Central Europe with the acquisition of Business Lease in the Czech Republic and Slovakia, closed on 10 February 2026

(Below, you can find the slide provided at signing/initial agreement)



KBC has agreed to acquire **Business Lease Czech Republic** and **Business Lease Slovakia**, for a total consideration of **72m EUR**

Indisputable strategic rationale

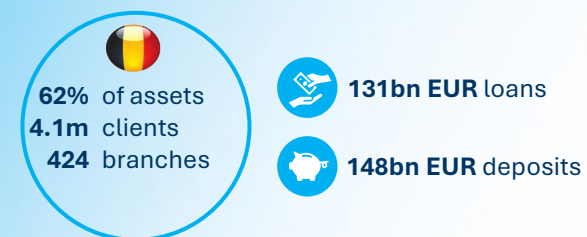
- With this transaction, KBC Group will significantly **expand its leasing activities in Central Europe** and strengthen its market position in both countries, becoming a top 5 player in Czech Republic and a top 3 player in Slovakia
- The combined entity will be able to further increase **operational efficiency, optimise customer experience** and unlock substantial benefits, including **cross-selling opportunities**
- In line with KBC's strategy to achieve reference positions in its core markets, this transaction will lead to further **income diversification** at KBC Group

Strong financial rationale

- **EPS accretive** from year 1 onwards
- Purchase price represents a **1.4x Book Value** (year-end 2024)
- Leveraging on the combined entity, the cross-selling potential and KBC's expertise, **synergies** (incl. integration and restructuring costs) will quickly increase to **high single digit million euros per year**, after a two-year integration period (pre-tax). **Return on investment** is estimated at **14%**
- Estimated **capital impact** on KBC Group's unfloored fully loaded CET1 ratio will be limited to **an immaterial -4bps** upon closing
- This transaction is fully **in line with the updated capital deployment plan** as from 2025, with focus predominantly on further organic growth and M&A

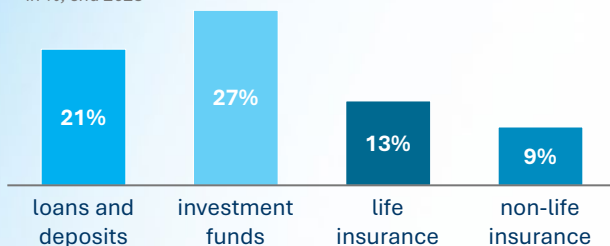
Company profile | Well-defined core markets

Belgium BU



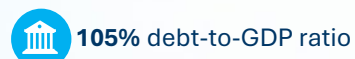
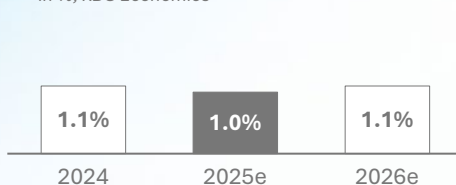
MARKET SHARE

in %, end 2025

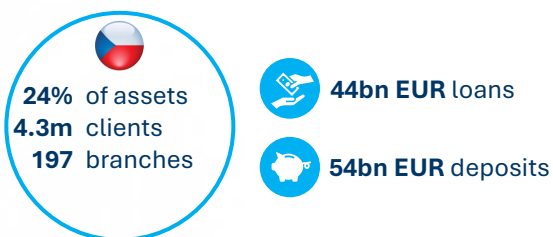


GDP GROWTH

in %, KBC Economics

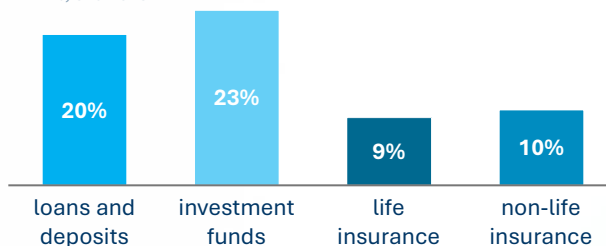


Czech Republic BU



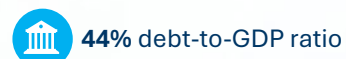
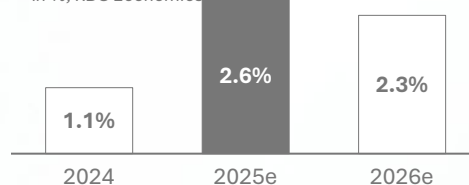
MARKET SHARE

in %, end 2025

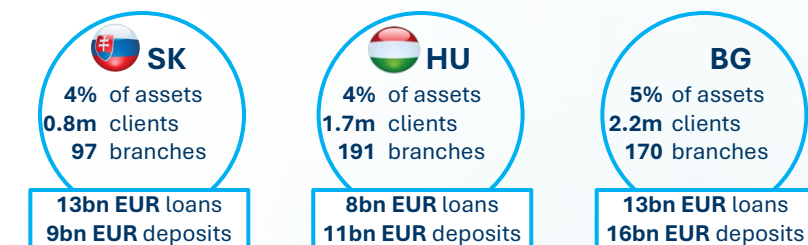


GDP GROWTH

in %, KBC Economics

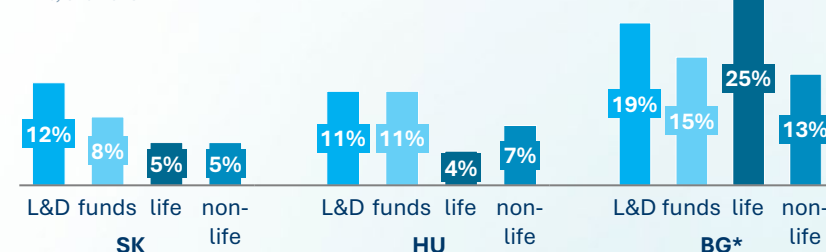


International Markets BU



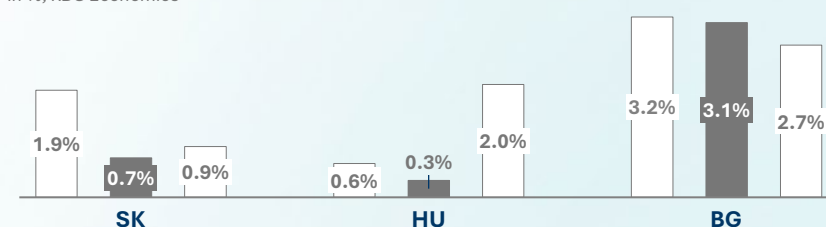
MARKET SHARE

in %, end 2025



GDP GROWTH

in %, KBC Economics



74% debt/GDP

24% debt/GDP