

building the future
together

2025-2026

Report to Society

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In a rapidly changing world, we believe in the power of working together. Not one voice, but many voices form the foundations of our organisation.



Together

with our customers, colleagues and partners, we are building a society in which sustainability, innovation and inclusion are all centre stage. In this report, we invite you to participate.

KBC Group passport

Our customers and colleagues

KBC's strength lies in the strong working relationship between customers and colleagues. Our customers inspire us, our colleagues help them achieve and safeguard their dreams.

colleagues	customers
2025	
39 803	KBC Group 13.1 million
14 141	Belgium 4.1 million
6 400	Bulgaria 2.2 million
3 952	Hungary 1.7 million
3 309	Slovakia 0.8 million
11 597	Czech Republic 4.3 million
404	Other -

Our ambition

Today, KBC is a leading player in the financial sector. We owe this to our strong company culture, our clear strategy and our unique shareholder structure.

And in the future, we aim to remain at the forefront of bank-insurance. Which is why we continue to focus on innovation, corporate responsibility and sustainable ecosystems. This enables us to give our customers complete peace of mind.

Our corporate culture

The world is changing fast. To help shape these changes, KBC encourages colleagues to be agile, resilient and innovative. And we work together as a single team, Team Blue.

Our corporate culture is embodied in the word PEARL+.

This stands for:
Performance,
Empowerment,
Accountability,
Responsiveness,
Local embeddedness.

The + stands for Group-wide collaboration to develop and make smart use of ideas.



Our strategy

Four mutually reinforcing pillars underpin our group strategy.

Our customers are at the centre of everything we do and we always offer them quality service and relevant solutions.

We look to offer our customers a unique bank-insurance experience including financial and non-financial services.

We focus on our Group's long-term development and so aim to achieve sustainable and profitable growth.

We play our role in society and the local economies where we operate.

Our shareholders

Our shareholder structure focuses on the longer term. The Group's core shareholders including Cera, MRBB and other core shareholders (families), hold 42% of the shares.

This provides a strong grounding and allows us to focus on our sustainability and long-term strategy.



The world is becoming more sustainable but at a slower pace

In 2025, we faced a series of complex dilemmas. Geopolitical interventions, shifts in societal values and technological tensions repeatedly presented us with choices that were rarely clear-cut.

The KBC Group Executive Committee, in consultation with the international sustainability coordinators and the Board of Directors, carefully weighs these decisions. It is also assisted in this by an external advisory board.

To safeguard our future resilience, these decisions sometimes mean we must adapt our guiding principles to the new context.

We will discuss some of these dilemmas in more detail on the following pages.



Climate change is no longer an abstract concept. Floods, droughts and storms are making the impact tangible. For many years, scientists and campaigners called for action, which resulted in the Paris Climate Agreement, climate-neutral ambitions and subsidies for sustainable investments.

Going more or less green?

Yet progress is slowing and measures are being scaled back. Why?

- Geopolitical shifts: international conflicts mean budgets are being reassigned in favour of defence.
- Political storms: the US has withdrawn from the Paris Climate Agreement; the European commission is seeking a new equilibrium between climate and competitiveness.
- Economic reality: sustainable home improvements and electrification are more expensive than expected, at least for the time being, putting home owners and governments under pressure.

What does this mean for KBC?

KBC remains committed to going green. In 2021 we set clear climate goals for our loan portfolio. These goals remain a guiding principle within our sustainability policy. Turn to pages 22 and 23 to find out what this means in practice.

The Paris Climate Agreement aims for maximum global warming of 1.5 and no more than 2 degrees Celsius. The European Green Deal aims to achieve climate neutrality by 2050.

The world order is being rapidly redrawn – literally. International treaties are being undermined and established boundaries ignored.

Geopolitical tensions, difficult choices?



What does this mean for KBC?

KBC always empathises with civilians in conflict areas. In business terms, KBC is hardly present, neither directly nor indirectly, in the most important current conflict areas.

But what if a government or company in one of these regions calls on us? As always, we ensure our guiding principles are respected in each situation, particularly regarding human rights.

We also maintain a blacklist of companies and a list of controversial regimes with whom we do not do business. We update these lists regularly. Our approach is also shaped by the frameworks defined by politicians, governments and international treaty organisations.

NATO is raising the defence standards bar considerably: from 2% to a combined 5% of gross domestic product. Belgium too must invest billions more in defence.



Peace as a goal, defence as the means?

What does this mean for KBC?

The European Commission has requested financial institutions to be less cautious regarding investments in defence. KBC adjusted its lending policy for the first time in 2024. For decades this has been very strict on deals involving weapons. Since the change, KBC finances and insures companies manufacturing conventional weapons and ammunition – but only in the countries in which we operate. On condition that these companies mainly supply the army and police in NATO countries and Ukraine.

In 2025, we expanded our policy scope to no longer automatically exclude companies from financing or insurance if, in addition to conventional weapons, they also supply components for nuclear weapons within the NATO context.

In 2026, the investment policy for responsible funds was also adjusted accordingly.

To clarify: KBC only does business with those companies that contribute to strengthening European defence capabilities, adhere to our guiding principles and are not involved in controversial weapons.

Digital data, solid protection?

Digitalisation is everywhere. It makes our lives easier and processes more efficient. However, this progress is not without risks. Robust data protection is therefore crucial.

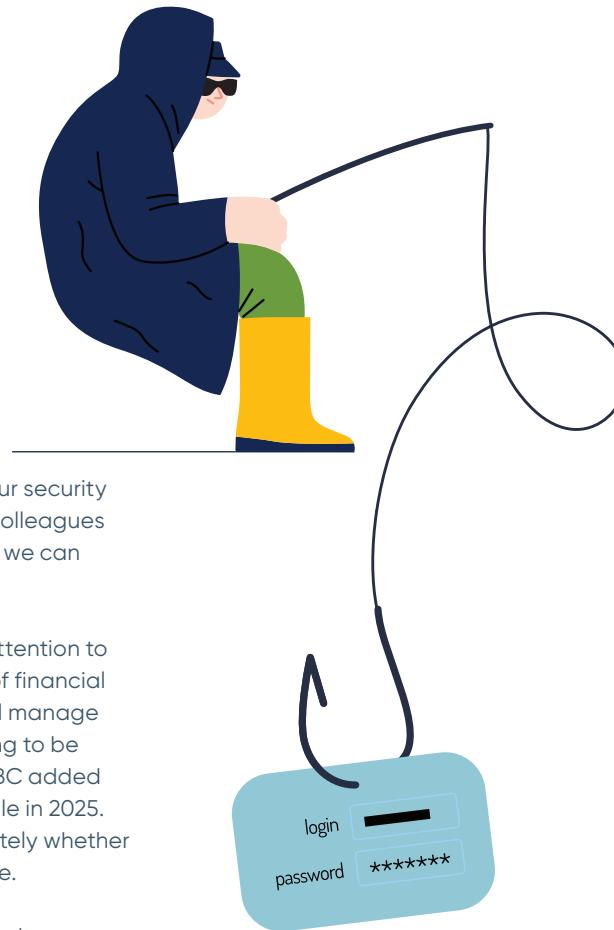
What does this mean for KBC?

At KBC, data protection is a top priority: our security teams monitor our systems 24/7 and our colleagues receive regular cybersecurity training. But we can never rule out human error completely.

We also frequently draw our customers' attention to the dangers of phishing and other forms of financial fraud. Yet, all too often, cybercriminals still manage to entrap people, sometimes by pretending to be a bank employee. To help prevent that, KBC added a 'Check who's there' feature to KBC Mobile in 2025. This enables customers to check immediately whether the person calling really is a KBC employee.

In 2026, KBC also launches an extra service known as 'Guardian angel' which will enable customers to designate their own trusted person to help block suspicious payments.

KBC never asks for codes for a payment card, app or card reader. When in doubt, stop the call and phone Secure4u (+ 32 16 43 20 00).



Now that the opportunities for using data seem endless and artificial intelligence exceeds human imagination, explicit boundaries are indispensable.

Smart systems, sharp boundaries?

What does this mean for KBC?

KBC allows customers to choose whether their data may be used for specific applications. Based on these choices, KBC can offer customers more personalised support. Sometimes this raises questions among our customers. For example, when we launched our carbon footprint calculator in 2025, we received a wide range of responses. Even though not everyone had the same expectations, this initiative confirmed that many customers value our sustainable measures and that clear, transparent communication has a key role to play.

While we embrace artificial intelligence to optimise our processes, we also pay considerable attention to the risks involved. When developing, we check our AI models for bias, hallucinations, discrimination and unfair treatment, and we have strict guidelines for this.



Our fundamental policy on **sustainability** remains unchanged

KBC takes well-considered decisions, paying attention to the context and impact. Our values, policies and guiding principles help us to stay on track, however turbulent the climate.

KBC continues to conduct business with respect for the environment, for people and for society. We are also committed to encouraging and supporting our customers as they pursue a more sustainable approach themselves. We have therefore embedded sustainability in our group-wide policy.

Our sustainability vision is based on scientific insights and translated into a policy easy to summarise:

- encourage responsible behaviour from every employee;
- limit our negative impact on society through strict choices and policies;
- increase our positive impact, particularly by focusing on the Sustainable Development Goals (SDGs) where we as bank-insurer can make the greatest difference.

innovating



our focus too

We remain firmly committed to innovation, going greener and connecting people. Not as individual ambitions, but as three action areas that complement each other.

In this report we will mainly zoom in on our activities in Belgium. Where we refer to the Group, we state this explicitly.

going green __ connecting



At KBC, innovation is not a goal, but a lever. By connecting technology and creativity, we accelerate sustainable progress – for our organisation, and especially for our customers and for society.

Johan Thijs, KBC Group CEO

innovating

People and technology

KBC Mobile

KBC Mobile is the smartphone app that enables customers to manage their day-to-day banking and insurance needs easily, quickly and securely.

The app also offers many additional services, such as buying public transport tickets, paying for parking and fuel and storing documents in a digital safe. Users can even quickly and intuitively simulate their renovation costs or look for a new or second-hand car (more on that on pages 26-27).

KBC Mobile also draws international attention. In 2025, independent research agency, Sia Partners, again named KBC Mobile the best mobile banking app in the world.

Kate

KBC Mobile is home to Kate, our personal digital assistant who is available 24/7 to answer questions about banking and insurance matters, provide helpful insights and offer practical support.

Here are a few examples: Kate helps with insurance claims, finds your insurance certificate in a jiffy and gives tips on greening your home. And since January 2026, Kate can also help you find a new car.

Thanks to artificial intelligence, Kate's capabilities get better every day. In the meantime, Kate can now answer more than 80% of customers' questions without human intervention. For more complex questions, Kate will quickly refer customers to a KBC colleague.

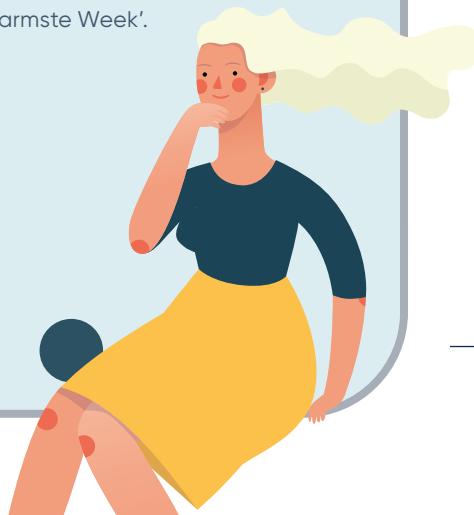


Kate Coins

Customers who opt for a personalised experience, can earn Kate Coins, and spend them at KBC and an increasing number of partners.

In 2025, KBC customers earned 6 million Coins (worth more than 6 million euro). Everything related to Coins takes place in the KBC Mobile app. It is transparent and safe with our digital assistant Kate there to help when needed.

By the end of 2025, our customers had donated 145 000 Kate Coins to 'De Warmste Week'.



Personal contact

Personal contact is indispensable in our increasingly digital world. Which is why our employees of our 424 bank branches and 269 insurance agencies and the 564 KBC Live colleagues are available for an in-person or (video) chat.

Customers who are not so mobile or comfortable using digital devices can ask us to come to their home. In 2025, the familiar blue KBC Belmobiel made 5573 home visits.

Accessibility

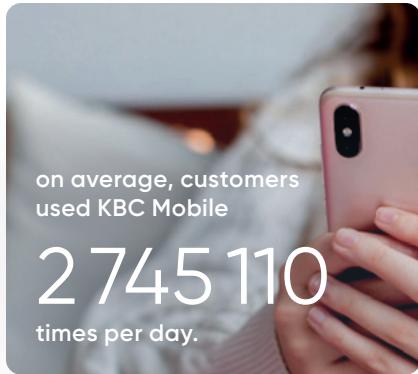
Accessibility is important to us at KBC. We believe that everyone should be able to use our services, digitally or physically, without hindrance. And this includes clear and simple communications.

We make sure our branches and ATMs are accessible for people with disabilities and if necessary, we provide bank statements in braille and card readers with extra-large buttons. We make our apps and websites user-friendly.

We have already made big improvements, but there is always more we can do. We are also working on a better voice over for our digital assistant Kate and we are figuring out how we can add more contrast to certain colours.

We are always open to suggestions from our customers and stakeholders that will help us improve accessibility.





on average, customers used KBC Mobile

2745 110

times per day.



KBC Live colleagues helped customers

1 268 368

times.



KBC Group invested 100 million euro in start-ups from Start it @KBC.

Start it @KBC

is the largest accelerator in Europe, with hubs in Belgium, the Czech Republic and Hungary. In 2025, Start it @KBC supported 183 new start-ups, which generated more than 700 new jobs in Belgium.



Once again, KBC invested

90%

of Belgian **customers' savings** in the economy through loans to private individuals and companies, participation in government projects and government bonds.

So KBC really is driving the economy.



Bank branches welcomed 1.6 million customers.

Kate answered almost 8 million customer queries.

KBC customers earned 6 million **Kate Coins.**



De Grote Brand-oefening

In 2025, KBC Insurance and VRT Radio 2 organised the first edition of the big fire drill. This initiative is designed to help Flanders gain practical experience about fire safety, to raise awareness and be better prepared. Unfortunately, this is always very necessary.

The exercise was repeated early in 2026.



+ 11 735

Belgian jobs created in 12 years thanks to Start it @KBC.

Start it @KBC encourages female entrepreneurs and start-ups that want to make society more sustainable.

going green

While we continue to reduce our own ecological footprint, our impact as bank-insurer is many times greater. We therefore steer our loan portfolio towards greening and we help customers with their sustainable transition. We make the difference with our targeted climate goals, innovative solutions and strong partnerships.

Filip Ferrante, General Manager Group Corporate Sustainability



Footprint

KBC is constantly working to reduce its environmental footprint.

In our own buildings we limit our energy consumption, and we have switched to 100% renewable electricity.

We compensate the emissions that we cannot yet avoid.

In addition, KBC has a sustainable mobility policy for its employees, with a focus on public transport, bikes and e-bikes and electric cars.

KBC has been measuring direct emissions across the entire Group since 2015. In 2025, we have already achieved a 70% reduction, which should be 80% by 2030.

Climate goals

Even though KBC takes its own environmental footprint very seriously, it is important to realise that the impact of its activities as bank-insurer are a thousand times greater. And that is precisely why we want to play a key role in the sustainable transition.

In 2021, we set firm climate goals for our loan portfolio, focusing on sectors with the greatest climate impact. We are also making the transition in portfolio management: responsible investing is the norm now.

We report annually on our progress in these areas in our Group Sustainability Report.

Energy

Accelerating to renewable energy

Almost one-third of European greenhouse gas emissions come from this sector. Green energy makes a considerable and immediate difference and it helps other sectors such as real estate, transport and manufacturing to go greener too. The energy sector represents about 5% of the emissions financed by KBC.

Real estate

Helping build energy efficiency

With 44% of our loan portfolio, real estate remains a true heavyweight: with many customers and considerable impact. Many buildings are not yet energy efficient; the potential savings are substantial. Research shows that the pace in Flanders must be increased significantly if the climate goals are to be met.

At KBC, customers get a discount on home loans after carrying out an energy-efficient renovation. Since renovation subsidies have been withdrawn in Flanders and changes were made to the renovation obligations, it will be much more difficult to maintain the greening pace.

Transport

The route to electric vehicles

The transport sector is responsible for almost one-third of emissions in Europe, of which 75% come from road transport. KBC is fully committed to electric mobility: through financing, insurance and leasing electric vehicles as well as helping our customers to make the transition themselves.

At KBC Autolease in Belgium, no less than 95% of new vehicles ordered are electric. More than half the fleet is now electric. Bicycle leasing is also becoming more popular within KBC Autolease with about 11000 new lease bikes each year.

Agriculture

Climate partner on the farm

Agriculture is both affected by and a significant contributor to climate change. The sector is complex and diverse, and for this very reason agriculture is important. KBC wants to help agricultural businesses through new technologies, partners and financial solutions.

For example, together with Start it @KBC, we launched Scale it Agro, an enthusiastic accelerator for scalable solutions in sustainable agriculture.

We also organised a Farming Inspiration Day, bringing together innovation, sustainability and technology in the agricultural sector.

Key climate targets for 2030
KBC Group loans

Status in 2025



75% of the **energy** portfolio to renewable energy

73% (on track)



Residential property
39 kg CO₂ emissions per m²

52 kg (new calculation method 2025)



Transport
- 42% CO₂ emissions/km for passenger cars

- 17% (on track)



Agriculture
- 21% CO₂ intensity

- 27% (on track)

Steel, cement and aluminium subsectors

Small portfolio, major impact

Steel, cement and aluminium are non-core sectors for KBC, yet they have considerable climate impact. Despite their limited share in our portfolio, we also set targets for these subsectors. Although these sectors are difficult to decarbonise, many companies are actively innovating. Together with them and their external partners, KBC wants to develop and finance sustainable solutions.

	steel 2030: - 14% tonne CO ₂ 2025: + 3% (not on track)
	cement 2030: - 16% tonne CO ₂ 2025: - 14% (on track)
	aluminium 2030: below sector level 2025: - 59% (on track)

New analyses

The original sector analyses (or White Papers) focus on climate change. In the meantime, we have also conducted extensive sector analyses on plastic pollution, biodiversity and deforestation.

In 2025, we carried out an in-depth analysis of water-related issues, as both water shortages and water pollution represent growing challenges with impact across multiple sectors.

Extra perspective

We also introduced the 'Just Transition' perspective. This means that the transition to a low-carbon economy must be fair, inclusive and equitable. We have already applied this perspective to our analysis of the transport sector and will continue to integrate it further.

Portfolio management

Responsible investing: from pioneer to standard

More than 30 years ago, KBC Asset Management was already pioneering responsible investing. Now this is the standard. Our funds comply with the European criteria:

- they promote environmental and/or social characteristics, or
- they pursue sustainable goals.

Via these funds, KBC is a driving force behind a carbon-neutral society. By 2030, 55% of the total assets under management must be in a responsible investing fund. In 2025, more than 64 billion euros was invested in responsible investment funds, bringing the share of assets under management in such funds to over 51%.

Large companies

Encon

Our partner Encon is an independent agency supporting companies in their sustainability transition. Last year there were 108 new contracts between KBC customers and Encon.

Better Building Tool

We developed the Better Building Tool to help companies assess the EPC and renovation legislation for business premises.

Sweco

KBC and Sweco initiated a strategic partnership focused sustainable water management in the industrial sector in early 2026.

SMEs

KUBE

We collaborated on KUBE, a user-friendly platform where companies can deposit and share their business, customer and ESG data simply and safely.

The platform reduces administration, increases uniformity and transparency, and enables companies to retain ownership of their data.

ecoWise

Subsidiary ecoWise is our sustainability partner for SMEs and agricultural businesses. In 2025, there were 541 new contracts between KBC customers and ecoWise, with 95 in the agricultural sector.

Building Back Better

In its fire insurance, KBC offers corporate clients, in addition to compensation for reconstruction in line with the new building standards, in some cases an additional contribution towards climate-resilient rebuilding.

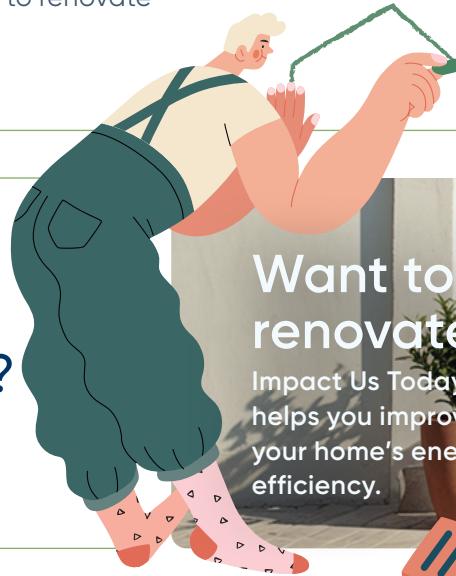


From idea to home

via KBC Mobile

MyHome

The easiest way to buy or sell a house or building land and to renovate sustainably.



Looking for a new home?

Immoscoop is here to help.

Need a certificate?

De Immowinkel takes care of that.

Want to renovate?

Impact Us Today helps you improve your home's energy efficiency.

Renovation report?

Ask Setle, no payment required.

Want to compare contracts?

Energy insights does this for you.

Gas and electricity consumption?

Eliq offers an overview.

Group purchase?

iChoosr organises energy group purchases.

From idea to destination

via KBC Mobile

Need tickets?

For train, tram or bus?
Buy them in our app.

MyMobility

the smartest way to manage your mobility.

Going for your B driving licence?

Practice, book and learn with VAB.

Carefree parking?

Try Q-Park or 4411.

Looking for a car?

Find your new or second-hand vehicle in KBC Mobile.

Shared car or bike?

Booking is easy with Cambio or Olympus Mobility.

Car breakdown?

VAB roadside assistance is already on the way.

Lease car or lease bike?

MoveSmart helps you with all the arrangements.



What does connecting mean for KBC?
Taking responsibility for a society in
which everyone counts. Building bridges
between people and ideas. Contributing
to an inclusive future. Not as a bystander,
but as a co-creator of change.

Koenraad Debackere, Chairman of the Board of Directors, KBC Group

connecting

Employees

grow and flourish

Everyone is welcome in Team Blue. We believe that teams are stronger when they think from various perspectives. Yet inclusion remains a key focus for us.

KBC continues to build a sustainable HR policy in which all employees have opportunities to grow and future-proof their career. We encourage our employees to take charge of their development, guided by accessible training applications and in open dialogue with their team leader. We support employees at all stages of their career, focusing on wellbeing, equal opportunities and a safe working culture.

In January 2026, KBC was once again certified as Top Employer in Belgium and across Europe.

Customers

financial literacy

As bank-insurer, we want to empower people in their financial decisions. By helping young people learn to manage their money, we increase their financial literacy. Through the Get-a-Teacher pack, secondary schools, colleges and universities can invite a KBC trainer free of charge. Already 108 238 Belgian students have received lessons on banking and insurance since 2017.

By 2030, we aim to help 35 000 young Belgian customers who take out a home loan to become more financially savvy – helping them to avoid an excessive debt burden.

Voluntary work

KBC invests in charitable organisations and community projects by providing financial support and by encouraging voluntary work. Many colleagues offer their time selflessly. KBC encourages this commitment through the annual solidarity campaign, which gives 50 organisations a financial boost.

Society

social impact

Team Blue Challenge

In 2025, CEO Johan Thijs called on colleagues throughout the KBC Group to learn and help to save lives. In Belgium 3 939 colleagues followed CPR training and 718 colleagues donated blood or plasma. In the whole Group, that was 18 553 and 2 923 colleagues respectively.

Health

KBC is committed to protecting customers from the impact of illness. In 2025, for example, KBC paid out almost 40 million euros in compensation under the hospitalisation insurance scheme. KBC also supports customers in their efforts to lead a healthy lifestyle.

Charity funds

KBC and Cera jointly launched the KBC & Cera Foundation in early 2026. This new foundation focuses on health and healthcare with a focus on preventing mental health problems among young people.

Art and culture

Together with The Snijders&Rockox House in Antwerp, KBC brings together art, history and education. Schools have free entry and access to special programmes.



KBC insures:
 1 060 educational institutions
 1 473 childcare facilities
 1 071 residential and care centres
 52 hospitals



KBC finances:
 712 educational institutions
 271 childcare facilities
 531 residential and care centres
 114 hospitals



Warm partner



Cera

Cera, one of the largest cooperatives in Belgium with 400 000 members, is also KBC's largest shareholder.

Thanks to 'Cera on the move', Cera and KBC strengthen each other when it comes to sustainable growth and social responsibility.



BRS

BRS empowers rural business owners in the Global South with microfinancing, insurance policies and advice. KBC's support includes resources and employees' expertise.

De Warmste Week

For many years, KBC has been a regular partner of this solidarity campaign run by the Belgian television station VRT. Each year the campaign raises money for charities just before Christmas. In 2025 the theme was 'invisible diseases'.

Kom op tegen Kanker

KBC has supported the 'Kom op tegen Kanker' charity for more than 35 years. Each year, our colleagues commit to the 1000 km 4-day team cycle event, the 100 km team run, or they sell or by an azalea, cap or lantern.

Committed colleagues

- 80 CBC colleagues for CAP48
- more than 240 colleagues for Kom op tegen Kanker
- 115 days from colleagues for BRS

CAP48

CAP48 supports people with disabilities and disadvantaged young people. CBC is a long-standing partner of this fundraiser, organised by RTBF.

Straatverplegers (Street nurses)

KBC Brussels supports this non-profit organisation that offers medical help and housing to the homeless.

Support for social projects

some examples

Brussels

De Welvaartkapeen encourages independent living and local connection.

Jes supports personal growth in young people in cities.

Atelier Groot Eiland provides training and work experience to help Brussels residents enter the job market.

TADA supports young people from socially disadvantaged backgrounds via weekend schooling.

Foyer focuses on inclusive and intercultural society with respect for everyone.

Antwerp

PEP! encourages young people to develop their interests and talents. **WeGoSTEM** inspires primary school pupils to explore technology and computer science.

Rising You empowers young people through sport and vocational skills.

Ghent

De Sleutel provides care tailored to individual needs for people experiencing problems related to illegal drug use and helps their family and support network.

JONG helps socially vulnerable children and young people build independence, participate fully in society and develop their talents.

Leuven

De Fietsschool offers cycling lessons for adults with limited cycling experience, including newcomers and people from migrant backgrounds.

National

Uilenspel gives children from vulnerable families free school support through neighbourhood volunteers.

Habbekrats translates children's rights into accessible and constructive youth work for children and young people.

Tajo gives socially vulnerable young people future prospects, self-confidence and a support network to help prevent them from leaving school without a qualification.

Teach for Belgium strengthens education by supporting committed teachers in schools with vulnerable students.

2Go links disadvantaged young people to volunteers to obtain a driving licence.



2025 highlights



Annual figures

KBC Group NV closed 2025 with a profit of 3.57 billion euros. For the Belgium Business Unit, earnings reached 2.15 billion euros.

In total, the group paid 1.7 billion euros in tax, including 666 million euros in bank taxes. In Belgium, this meant 868 million euros in taxes, including 360 million euros in bank taxes.

Remarkable highlights

In 2025, KBC Group issued a green bond worth 500 million euros to support projects with a positive environmental impact, such as energy efficient buildings, renewable energy and sustainable transport.

In 2025, KBC Group granted a total of 34 billion euros in loans with environmental objectives.

With recent acquisitions in Slovakia and the Czech Republic, KBC Group strengthened its market position in Central Europe.

Awards

- Independent research agency Sia named KBC Mobile the best app in Belgium and worldwide.
- Euromoney presented KBC with three awards:
 - Europe's Best Bank for Customer Experience
 - Belgium's Best Bank
 - Belgium's Best Bank for ESG (sustainability efforts)
- The International Banker Awards honoured KBC with the Sustainable Bank of the Year Belgium award.
- KBC once again received a top score from the CDP (Carbon Disclosure Project) for its approach to sustainability and transparent climate communication.
- KBC Scale it Agro won a golden award at the Qorus-Infosys Financial Banking Innovation Awards in the category Social, Sustainable & Responsible Banking Innovations.

2026 challenges

Geopolitical, climate and macroeconomic uncertainty

Geopolitical tensions and economic uncertainty create an unpredictable landscape for businesses. This can lead to reduced growth, higher inflation and policy measures such as higher import and export tariffs. This could put pressure on essential services, upon which companies depend. Now that the US has withdrawn from climate agreements, worldwide CO₂ emissions may increase. This makes it more challenging for companies that do want to become more sustainable.

Cybersecurity and fraud prevention

Cybercriminals are becoming smarter and bolder, deploying new technologies to deceive organisations and customers. We must therefore evolve with them and continue to train our colleagues, support our clients and continually strengthen our security systems.

Digital acceleration

Artificial intelligence is developing faster than ever. It not only demands financial investment, but also investments in time and knowledge: deeper knowledge to make better use of AI and critical knowledge to evaluate the results.

Increasing competition and customer expectations

Competition in the financial sector is increasing. Neobanks are setting the pace with user-friendly apps, rapid innovation and smart marketing, raising customer expectations. It is therefore up to us to continually improve our services and innovate faster, not only to meet today's customer expectations, but also to anticipate those of tomorrow.



Read our Sustainability Report and other publications: www.kbc.com
Follow our sustainability story on social media: #samenduurzamer
or on kbc.be/sustainability



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