

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

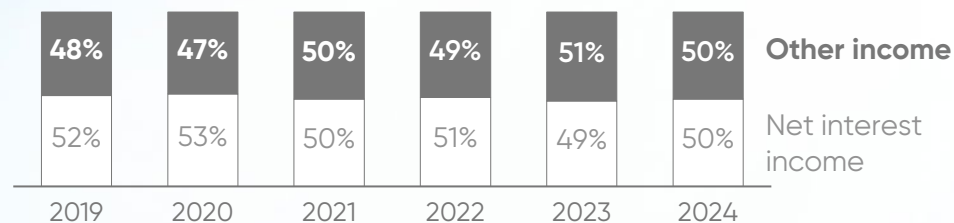


- **... and from a business point of view**

- 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

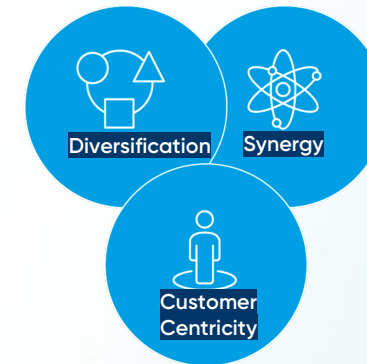
KBC Group topline diversification

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

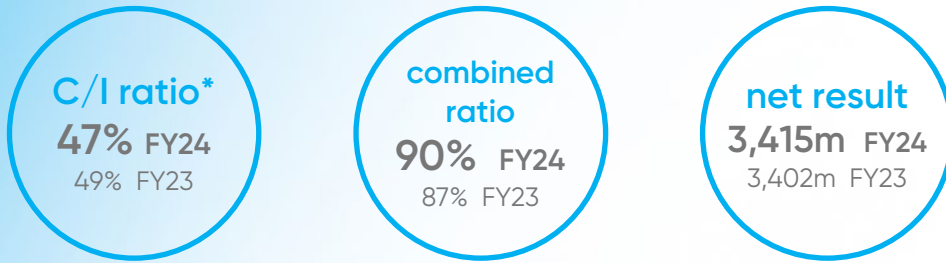


Firmly embedded sustainability strategy

- 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)

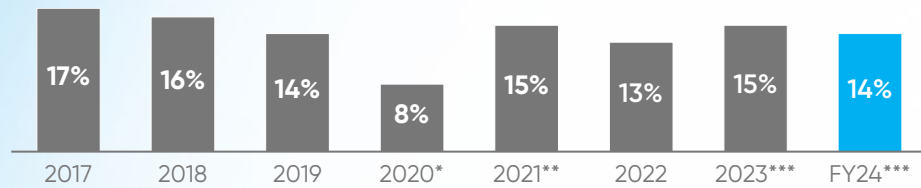
High profitability (IFRS 17 figures)



* Adjusted for specific items

Return on Equity

in %



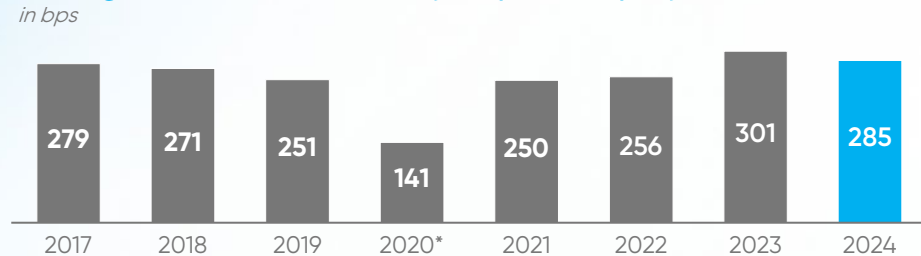
* 11% when adjusted for the collective Covid-19 impairments

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

*** Excluding one-offs

CET1 generation before any capital deployment

in bps

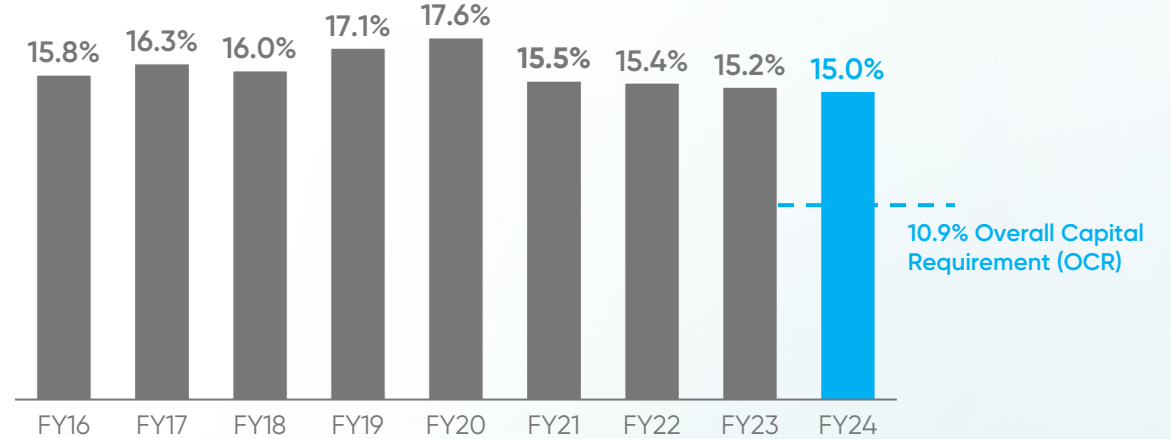


* 202bps when adjusted for the collective Covid-19 impairments

Solid capital position

CET 1 ratio (fully loaded, Danish compromise)

in %



Robust liquidity

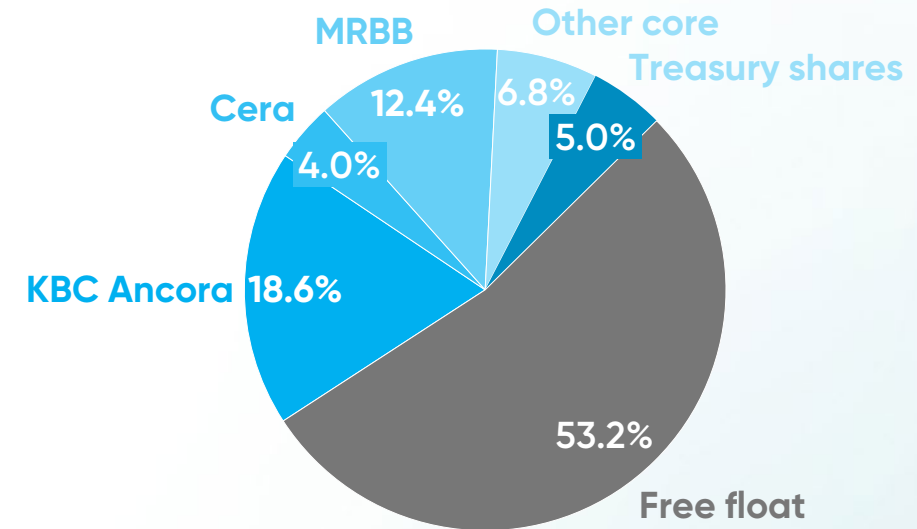


Company profile | KBC Group in a nutshell (3)

Dividend policy & capital distribution (will be updated with 1Q25 results)

- We aim to be **amongst the better capitalised** financial institutions in Europe. As a consequence, the Board of Directors decided:
 - The dividend policy for 2024 to remain unchanged:
 - Payout ratio policy (i.e. dividend + AT1 coupon) of at least 50% of consolidated profit of the accounting year
 - Interim dividend of 1 EUR per share in November of each accounting year as an advance on the total dividend
 - The capital deployment policy for 2024 to remain unchanged:
 - On top of the payout ratio of at least 50% of consolidated profit, each year (when announcing the full year results), the Board of Directors will take a decision, at its discretion, on the distribution of the capital above 15.0% fully loaded CET1 ratio, so-called surplus capital. The distribution of this surplus capital can be in the form of a cash dividend, a share buy-back or a combination of both
- Considering the **introduction of Basel 4 as of 1 Jan 2025 onwards**, the **dividend policy as well as the surplus capital threshold will be reviewed in May 2025 (together with the 1Q25 results)**

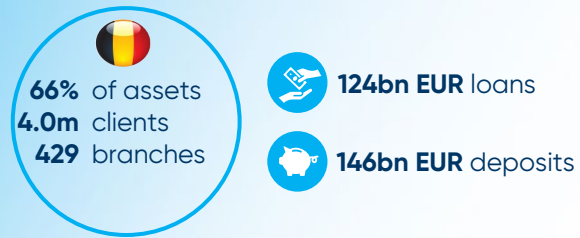
Shareholder structure (as at end 2024)



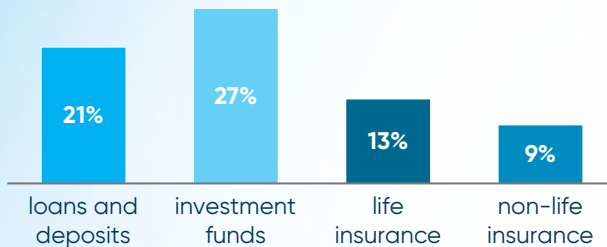
- Roughly **42% of KBC shares are owned by a syndicate of core shareholders, providing continuity to pursue long-term strategic goals**. Committed shareholders include the Cera/KBC Ancora Group (co-operative investment company), the Belgian farmers' association (MRBB) and a group of Belgian industrialist families
- The **free float** is held mainly by a large variety of international institutional investors

Company profile | Well-defined core markets

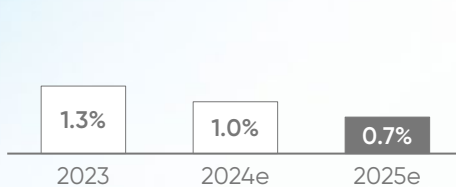
Belgium BU



Market share
in %, end 2024



GDP growth
in %, KBC Economics

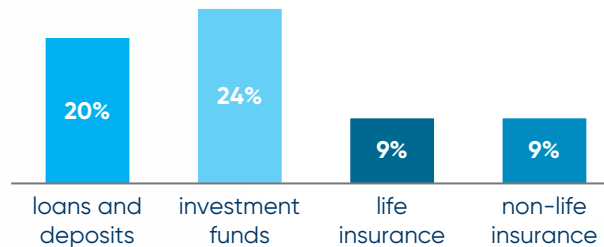


 **104%** debt-to-GDP ratio

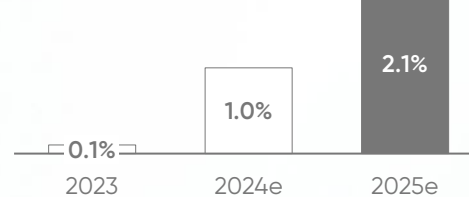
Czech Republic BU



Market share
in %, end 2024

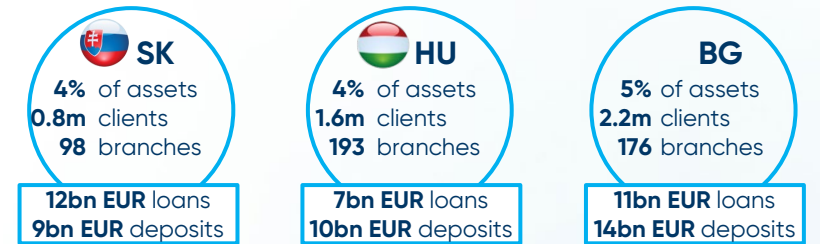


GDP growth
in %, KBC Economics

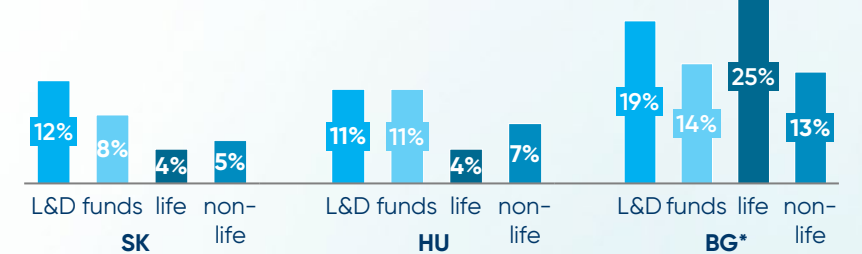


 **43%** debt-to-GDP ratio

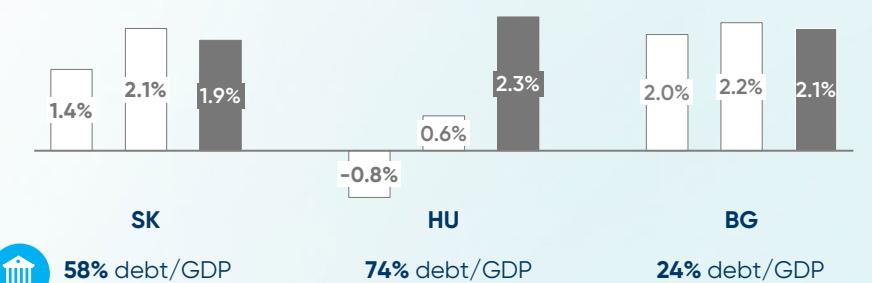
International Markets BU



Market share
in %, end 2024



GDP growth
in %, KBC Economics



 **58%** debt/GDP

74% debt/GDP

24% debt/GDP