



KBC Group in a nutshell

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KBC Group in a nutshell (1)

✓ We want to be among Europe’s best performing financial institutions! By achieving this, KBC wants to become the reference in bank-insurance in its core markets

- 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, Bulgaria and Ireland

✓ Diversified and strong business performance

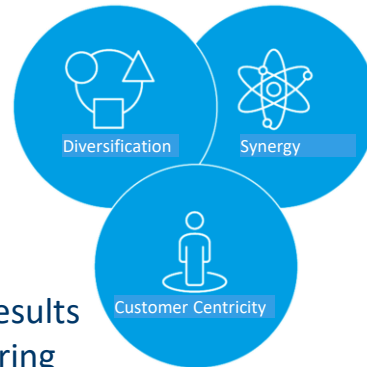


... geographically

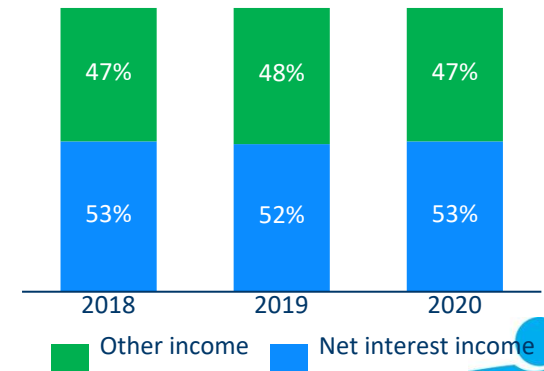
- Mature markets (BE, CZ, IRL) versus developing markets (SK, HU, BG)
- Economies of BE & 4 CEE-countries highly oriented towards Germany, while IRL is more oriented to the UK & US
- Robust market position in all key markets & strong trends in loan and deposit growth

... 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 cost synergies and results in a complementary & optimised product offering
- Broadening ‘one-stop shop’ offering to our clients



KBC Group: topline diversification 2018-2020 (in %)

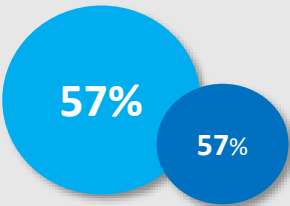




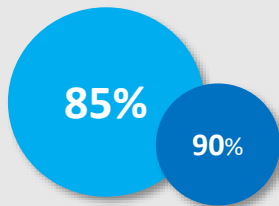
KBC Group in a nutshell (2)

✓ High profitability

C/I ratio*



Combined ratio

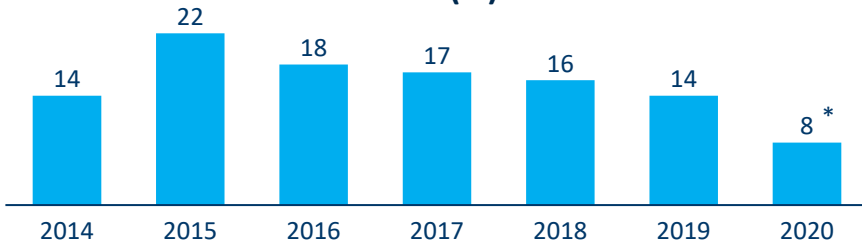


Net result



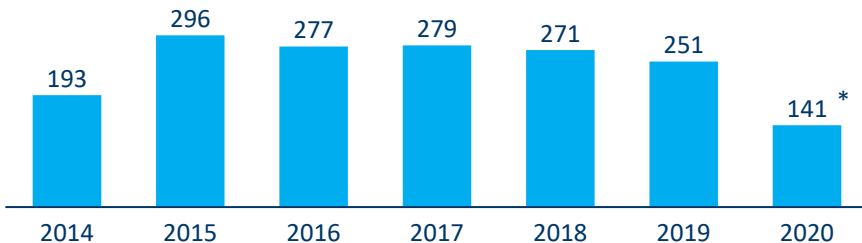
FY20 * Adjusted for specific items

FY19 **ROE (%)**



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

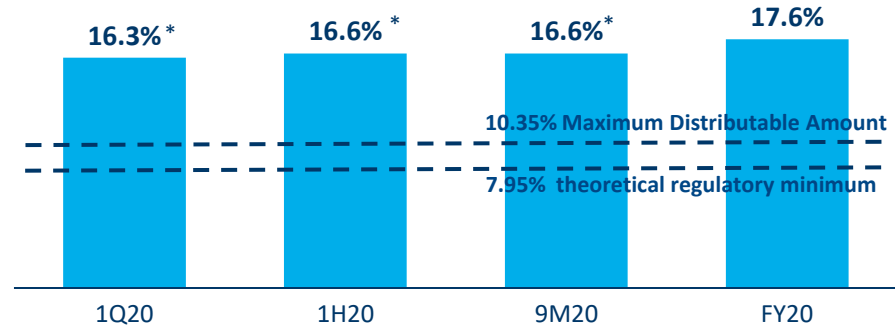
CET1 generation (in bps) before any deployment



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

✓ Solid capital position...

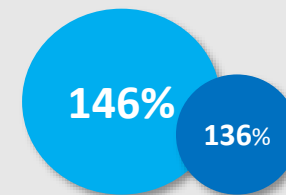
Fully loaded Basel 3 CET1 ratio of KBC Group (Danish Compromise)



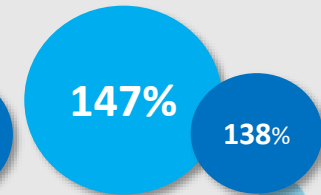
* No IFRS interim profit recognition given more stringent ECB approach

✓ ... and robust liquidity positions

NSFR



LCR



FY20

FY19

