



# KBC Group in a nutshell

- *This presentation is provided for information purposes only. It does not constitute an offer to sell or the solicitation to buy any security issued by the KBC Group.*
- *KBC believes that this presentation is reliable, although some information is condensed and therefore incomplete. KBC cannot be held liable for any loss or damage resulting from the use of the information.*
- *This presentation contains non-IFRS information and forward-looking statements with respect to the strategy, earnings and capital trends of KBC, involving numerous assumptions and uncertainties. There is a risk that these statements may not be fulfilled and that future developments differ materially. Moreover, KBC does not undertake any obligation to update the presentation in line with new developments.*
- *By reading this presentation, each investor is deemed to represent that it possesses sufficient expertise to understand the risks involved.*



# 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

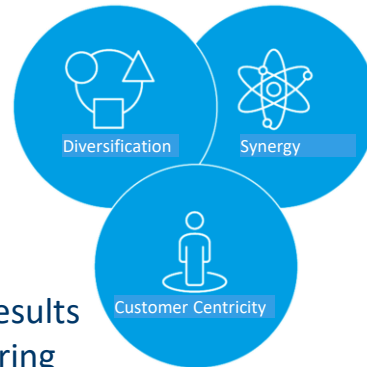


### ... geographically

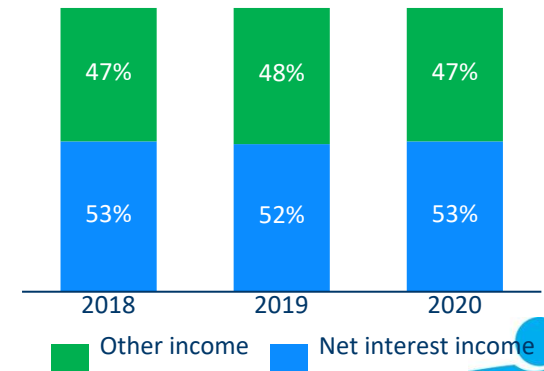
- Mature markets (BE, CZ, IRL) versus developing markets (SK, HU, BG)
- Economies of BE & 4 CEE-countries highly oriented towards Germany, while IRL is more oriented to the UK & US
- Robust market position in all key markets & strong trends in loan and deposit growth

### ... 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



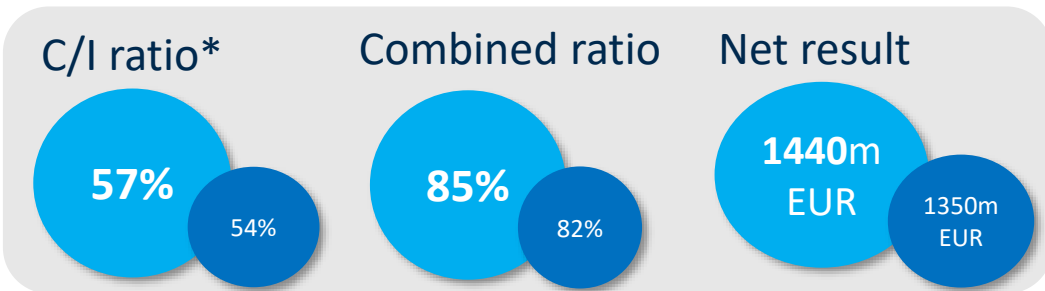
KBC Group: topline diversification 2018-2020 (in %)





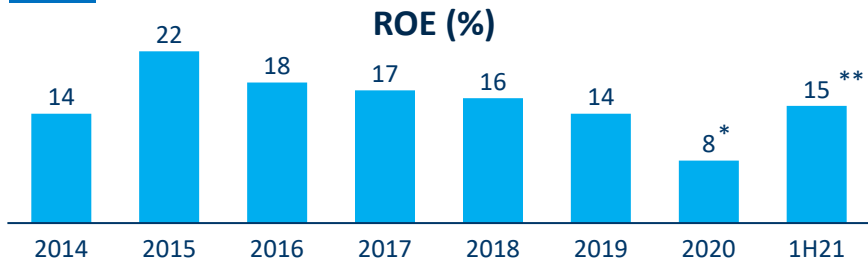
# KBC Group in a nutshell (2)

## ✓ High profitability



FY20 \* Adjusted for specific items

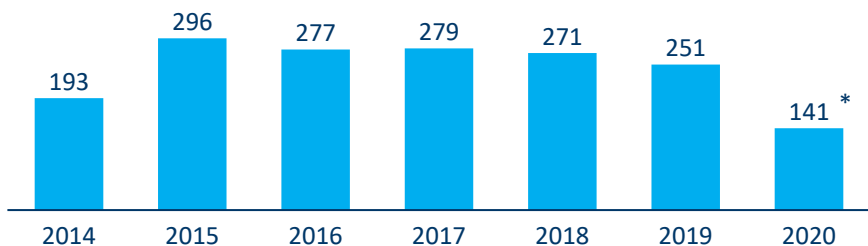
1H21



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

\*\* when evenly spreading the bank tax throughout the year

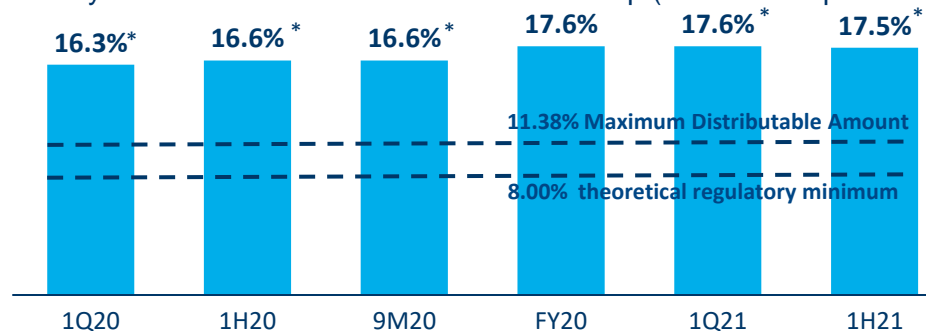
### CET1 generation (in bps) before any deployment



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

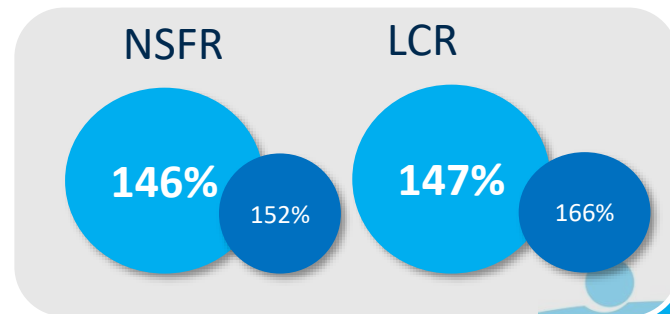
## ✓ Solid capital position...

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



FY20

1H21

