
KBC Group

Sell-Side Analyst Consensus Estimate

3Q 2024 and FY 2024, 2025 and 2026

Consensus estimate issued by KBC Group Investor Relations office

Date of the last update: 23 October 2024



This consensus was built on estimates submitted by analysts to KBC Group NV, during the period from 18 October 2024 to 23 October 2024. It is not investment research, and is therefore not subject to the rules governing investment research, including conflict of interest provisions.

The material from which the figures are drawn is the sole responsibility of the analysts concerned. KBC Group does not endorse the research, the figures or their correctness and accuracy in any way and accepts no liability in respect of it. KBC Group has not commented on or verified any individual estimates.

It should be noted that estimates are, by definition, forward looking and are therefore subject to risks and uncertainties which are subject to change at any time and which may materially affect eventual results.

The consensus figures are provided for information purposes only. They should not be seen as a recommendation to buy or sell shares in KBC Group, or to take or refrain from taking any other action.

KBC Group

Sell-Side Analyst Consensus Estimate

PRE 3Q 2024

NET RESULT				
(EUR m)	Low	AVG	High	N° of observations
3Q 2024e	752	803	859	13
FY 2024e	3,224	3,339	3,714	13
FY 2025e	2,932	3,142	3,401	13
FY 2026e	3,029	3,383	3,699	13

CET1 (after capital distribution, fully loaded)				
	Low	AVG	High	N° of observations
3Q 2024e	14.8%	15.2%	15.4%	13
FY 2024e	15.0%	15.2%	15.5%	13
FY 2025e	14.4%	15.1%	15.8%	13
FY 2026e	14.1%	15.0%	15.8%	13

EPS				
(EUR)	Low	AVG	High	N° of observations
3Q 2024e	1.86	2.00	2.16	13
FY 2024e	7.85	8.07	8.41	13
FY 2025e	7.20	7.81	8.65	13
FY 2026e	7.36	8.60	9.63	13

RWA				
(EUR m)	Low	AVG	High	N° of observations
3Q 2024e	116,327	116,642	117,110	13
FY 2024e	113,038	117,330	119,522	13
FY 2025e	117,954	123,362	128,981	13
FY 2026e	122,018	128,250	133,341	13

DPS				
(EUR)	Low	AVG	High	N° of observations
FY 2024e	4.20	4.73	5.20	13
FY 2025e	4.03	4.68	5.20	13
FY 2026e	4.26	5.10	5.81	13

Share buy-back				
(EUR m)	Low	AVG	High	N° of observations
FY 2024e	0	391	1,000	13
FY 2025e	0	537	1,243	13
FY 2026e	0	750	1,671	13

Pay-out ratio				
	Low	AVG	High	N° of observations
FY 2024e	55.0%	72.6%	94.7%	13
FY 2025e	70.0%	77.4%	95.0%	13
FY 2026e	67.6%	81.7%	110.9%	13

Explanation

Low	Expresses the lowest estimate from the given range of estimates
AVG	Expresses the average estimate from the given range of estimates
High	Expresses the highest estimate from the given range of estimates

KBC Group - 3Q 2024

Sell-Side Analyst Consensus Estimate

CONSENSUS																	
(in m EUR)	Low	Average	High	N°													
Net interest income	1,354	1,377	1,386	13	1,373	1,385	1,383	1,379	1,354	1,385	1,369	1,367	1,386	1,384	1,382	1,380	1,372
Insurance revenues before reinsurance	724	741	755	13	739	732	739	724	740	739	735	754	740	744	755	737	753
Non-Life	613	625	639	13	624	613	630	620	630	624	614	638	620	619	636	624	639
Life	104	115	125	13	115	119	109	104	111	115	120	115	120	125	120	113	114
Dividend income	5	9	11	13	8	11	11	10	10	8	9	9	10	8	9	5	9
Net result from FI at FV through P&L and IFIE	-51	-14	48	13	-11	-9	-9	-36	48	-27	-30	-5	-21	10	-51	-18	-22
Net fee and commission income	615	629	638	13	627	637	615	627	638	627	630	630	625	630	636	623	636
Net other income	-17	46	57	13	52	48	54	57	-17	51	52	45	53	50	51	51	50
TOTAL INCOME	2,762	2,788	2,826	13	2,788	2,804	2,793	2,762	2,772	2,783	2,764	2,800	2,793	2,826	2,783	2,778	2,798
Operating expenses (excl. directly attr. from insurance)	-1,083	-1,065	-1,021	13	-1,080	-1,046	-1,068	-1,021	-1,072	-1,063	-1,083	-1,068	-1,082	-1,067	-1,049	-1,063	-1,080
Total Opex without banking and insurance tax	-1,140	-1,127	-1,108	13	-1,135	-1,108	-1,123	-1,119	-1,135	-1,121	-1,139	-1,122	-1,136	-1,127	-1,122	-1,121	-1,140
Total banking and insurance tax	-70	-66	-30	13	-69	-69	-69	-30	-69	-69	-68	-69	-70	-68	-69	-69	-69
Minus: Opex allocated to insurance service expenses	122	128	142	13	123	131	124	128	131	127	124	122	124	128	142	128	129
Insurance service expenses before reinsurance (ISE)	-636	-607	-551	13	-634	-604	-590	-551	-594	-591	-608	-613	-617	-628	-636	-590	-630
Of which Insurance commissions	-96	-92	-87	10	-96	-88	-96	-91	-92	-90	-94	-94	-94	-94	-94	-87	-90
ISE Non-Life	-565	-538	-500	12	-554	-532	-520	-500	-525	-529	-550	-544	-544	-551	-558	-525	-565
ISE Life	-80	-68	-51	12	-80	-73	-70	-51	-69	-62	-58	-73	-77	-77	-77	-65	-65
Net result from reinsurance contracts held	-25	-9	11	13	-19	-15	-23	-25	-21	10	-21	-7	11	-15	2	6	5
Impairment	-111	-90	-70	13	-97	-101	-87	-87	-82	-111	-70	-81	-110	-110	-79	-82	-75
Share in results of assoc. comp. & joint ventures	-3	-1	0	13	-1	0	-3	0	0	0	0	-1	0	0	-1	0	-1
PROFIT BEFORE TAX	956	1,017	1,078	13	956	1,038	1,021	1,078	1,004	1,028	981	1,030	995	1,006	1,020	1,050	1,016
Income tax expense	-224	-214	-192	13	-203	-213	-223	-219	-192	-208	-224	-216	-211	-222	-216	-217	-219
PROFIT AFTER TAX	752	803	859	13	752	825	799	859	812	820	757	814	784	785	804	832	798
Minority interests	0	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0	0
NET RESULT - GROUP SHARE	752	803	859	13	752	825	798	859	813	820	757	814	784	785	805	832	798
Distribution																	
- Belgium	505	533	559	11	539	559	523	531	534	537	539	528			506	558	505
- Czech Republic	146	186	215	11	166	184	215	203	179	192	146	178			211	192	186
- International Markets	145	170	194	11	150	169	145	185	190	167	168	194			159	157	186
o/w Slovakia	11	24	82	11	17	11	13	19	27	15	20	21			21	18	82
o/w Hungary	21	70	99	11	61	86	64	92	72	69	73	99			65	66	21
o/w Bulgaria	68	76	91	11	72	72	68	73	91	83	74	74			72	73	84
- Group Centre	-103	-84	-59	11	-103	-87	-84	-59	-90	-76	-96	-86			-71	-74	-99
EPS (earnings per share)	1.86	2.00	2.16	13	1.86	2.01	1.97	2.16	2.04	1.99	1.91	2.01	1.98	1.98	2.03	2.10	1.96
CET1 (after capital distribution, fully loaded, in %)	14.8%	15.2%	15.4%	13	15.2%	15.2%	15.3%	15.3%	15.4%	15.2%	15.2%	15.3%	14.8%	15.2%	15.3%	15.3%	15.3%
of which RWA (m EUR)	116,327	116,642	117,110	13	116,657	116,561	116,417	116,415	116,794	116,890	116,813	116,419	117,110	116,791	116,327	116,500	116,652

KBC Group - FY 2024

Sell-Side Analyst Consensus Estimate

CONSENSUS																	
(in m EUR)	Low	Average	High	N°													
Net interest income	5,448	5,488	5,518	13	5,493	5,515	5,504	5,448	5,457	5,513	5,496	5,479	5,473	5,486	5,518	5,494	5,465
Insurance revenues before reinsurance	2,679	2,893	2,945	13	2,905	2,881	2,896	2,882	2,932	2,907	2,905	2,932	2,679	2,913	2,935	2,898	2,945
Non-Life	2,280	2,445	2,486	13	2,456	2,427	2,457	2,444	2,472	2,458	2,448	2,486	2,280	2,447	2,480	2,444	2,484
Life	399	448	466	13	449	453	439	438	459	450	456	446	399	466	454	454	461
Dividend income	45	54	61	13	52	61	54	59	54	53	55	53	59	51	55	45	56
Net result from FI at FV through P&L and IFIE	-135	-20	322	13	-63	-52	-68	-90	233	-102	-62	-59	322	-32	-135	-63	-92
Net fee and commission income	2,337	2,490	2,522	13	2,491	2,514	2,477	2,505	2,522	2,500	2,502	2,512	2,337	2,506	2,516	2,476	2,509
Net other income	-111	208	469	13	214	205	217	238	-111	211	212	198	469	209	225	211	209
TOTAL INCOME	11,041	11,113	11,338	13	11,092	11,124	11,081	11,041	11,087	11,082	11,108	11,115	11,338	11,132	11,114	11,061	11,092
Operating expenses (excl. directly attr. from insurance)	-4,603	-4,564	-4,521	13	-4,580	-4,521	-4,560	-4,553	-4,565	-4,556	-4,603	-4,577	-4,573	-4,568	-4,538	-4,548	-4,595
Total Opex without banking and insurance tax	-4,493	-4,452	-4,405	13	-4,466	-4,415	-4,461	-4,453	-4,461	-4,446	-4,490	-4,450	-4,405	-4,458	-4,439	-4,442	-4,493
Total banking and insurance tax	-680	-646	-638	13	-639	-640	-639	-680	-640	-639	-638	-648	-677	-638	-642	-638	-640
Minus: Opex allocated to insurance service expenses	509	533	579	13	525	535	530	579	535	529	525	522	509	528	543	532	537
Insurance service expenses before reinsurance (ISE)	-2,378	-2,316	-2,120	13	-2,362	-2,319	-2,316	-2,215	-2,348	-2,319	-2,354	-2,348	-2,120	-2,370	-2,378	-2,292	-2,373
Of which Insurance commissions	-376	-362	-340	11	-376	-356	-371	-357	-358	-367	-376	-376	-340	-373	-365	-354	-362
ISE Non-Life	-2,093	-2,036	-1,870	12	-2,059	-2,034	-2,048	-1,978	-2,055	-2,046	-2,085	-2,085	-1,870	-2,068	-2,085	-2,012	-2,093
ISE Life	-303	-278	-237	12	-303	-285	-268	-237	-293	-274	-269	-251	-237	-302	-293	-280	-280
Net result from reinsurance contracts held	-90	-72	-56	13	-80	-71	-87	-71	-81	-57	-90	-66	-90	-67	-56	-59	-58
Impairment	-373	-277	-72	13	-332	-343	-289	-373	-260	-310	-253	-266	-72	-328	-262	-265	-253
Share in results of assoc. comp. & joint ventures	-4	0	3	13	0	2	-4	-4	2	2	3	0	-4	2	-1	2	1
PROFIT BEFORE TAX	3,738	3,883	4,479	13	3,738	3,872	3,824	3,825	3,836	3,841	3,811	3,858	4,479	3,800	3,879	3,899	3,812
Income tax expense	-765	-544	-466	13	-514	-525	-543	-466	-488	-507	-562	-539	-765	-511	-540	-578	-540
PROFIT AFTER TAX	3,224	3,338	3,714	13	3,224	3,347	3,282	3,360	3,348	3,334	3,249	3,319	3,714	3,289	3,339	3,322	3,272
Minority interests	-1	0	1	13	0	0	0	1	1	0	0	1	0	0	-1	0	0
NET RESULT - GROUP SHARE	3,224	3,339	3,714	13	3,224	3,347	3,282	3,360	3,349	3,334	3,249	3,320	3,714	3,289	3,340	3,322	3,272
Distribution																	
- Belgium	1,746	1,808	1,852	12	1,834	1,852	1,783	1,839	1,809	1,814	1,846	1,796	1,746	1,783	1,837	1,754	
- Czech Republic	757	810	859	12	779	823	844	768	807	825	757	815	799	859	828	813	
- International Markets	675	716	751	12	675	705	680	745	751	710	713	742	739	698	683	751	
o/w Slovakia	81	115	348	12	95	81	85	93	104	83	97	98	104	97	91	348	
o/w Hungary	100	313	365	12	302	356	318	365	340	324	336	356	325	320	310	100	
o/w Bulgaria	267	289	310	12	278	267	277	287	307	304	280	287	310	281	282	302	
- Group Centre	-131	-33	8	12	-65	-32	-24	8	-18	-12	-67	-33	1	0	-26	-131	
EPS (earnings per share)	7.85	8.07	8.41	13	7.85	8.07	7.95	8.34	8.41	8.08	7.85	8.09	8.07	8.16	8.12	8.04	7.92
DPS (dividend per share)	4.20	4.73	5.20	13	4.31	4.30	4.96	4.56	5.00	5.14	4.70	5.20	4.84	4.50	4.20	4.90	4.95
Potential share buy-back (m EUR) decided for the accounting year	0	391	1,000	13	0	604	600	776	0	806	0	1,000	0	0	804	500	0
Pay-out ratio (in %)	55.0%	72.6%	94.7%	13	55.0%	71.1%	81.3%	77.7%	62.2%	88.9%	60.0%	94.7%	59.6%	70.0%	76.7%	84.2%	62.5%
CET1 (after capital distribution, fully loaded, in %)	15.0%	15.2%	15.5%	13	15.0%	15.5%	15.1%	15.1%	15.2%	15.0%	15.4%	15.0%	15.1%	15.2%	15.0%	15.2%	15.2%
of which RWA (m EUR)	113,038	117,330	119,522	13	117,690	117,162	117,465	117,314	119,522	118,136	117,822	117,210	113,038	117,917	117,319	116,570	118,122

KBC Group - FY 2025

Sell-Side Analyst Consensus Estimate

CONSENSUS																	
(in m EUR)	Low	Average	High	N°													
Net interest income	5,420	5,580	5,677	13	5,571	5,650	5,610	5,589	5,420	5,659	5,677	5,572	5,475	5,491	5,657	5,668	5,503
Insurance revenues before reinsurance	2,907	3,076	3,158	13	3,093	2,986	3,062	3,077	3,110	3,086	3,085	3,115	2,907	3,093	3,158	3,057	3,156
Non-Life	2,445	2,603	2,681	13	2,618	2,509	2,597	2,621	2,647	2,613	2,603	2,663	2,445	2,589	2,672	2,580	2,681
Life	453	473	503	13	475	477	465	456	464	474	483	453	462	503	485	478	476
Dividend income	51	58	67	13	53	65	56	60	55	56	56	51	60	57	57	67	56
Net result from FI at FV through P&L and IFIE	-91	8	252	13	-8	47	57	-48	252	-68	34	-4	-64	15	-91	55	-75
Net fee and commission income	2,475	2,632	2,718	13	2,641	2,687	2,579	2,671	2,652	2,621	2,618	2,651	2,475	2,683	2,718	2,611	2,608
Net other income	-109	176	245	13	203	192	216	228	-109	204	205	173	134	200	245	197	200
TOTAL INCOME	10,987	11,529	11,744	13	11,553	11,626	11,580	11,576	11,381	11,559	11,675	11,558	10,987	11,538	11,744	11,655	11,448
Operating expenses (excl. directly attr. from insurance)	-4,706	-4,626	-4,513	13	-4,669	-4,513	-4,615	-4,555	-4,659	-4,635	-4,697	-4,607	-4,587	-4,656	-4,617	-4,621	-4,706
Total Opex without banking and insurance tax	-4,604	-4,536	-4,475	13	-4,558	-4,476	-4,529	-4,560	-4,579	-4,539	-4,604	-4,526	-4,475	-4,514	-4,503	-4,525	-4,574
Total banking and insurance tax	-690	-645	-591	13	-639	-591	-614	-680	-647	-644	-639	-615	-639	-675	-690	-637	-676
Minus: Opex allocated to insurance service expenses	527	555	685	13	527	555	528	685	566	548	546	534	527	533	576	540	544
Insurance service expenses before reinsurance (ISE)	-2,528	-2,417	-2,273	13	-2,440	-2,370	-2,450	-2,273	-2,483	-2,400	-2,442	-2,360	-2,328	-2,471	-2,528	-2,382	-2,491
Of which Insurance commissions	-401	-381	-367	11	-368	-368	-395	-375	-383	-378	-401		-367	-388	-390	-379	-369
ISE Non-Life	-2,219	-2,133	-2,033	12	-2,112	-2,080	-2,165	-2,038	-2,187	-2,114	-2,158		-2,033	-2,184	-2,219	-2,089	-2,219
ISE Life	-328	-288	-235	12	-328	-290	-285	-235	-296	-286	-284		-295	-287	-309	-293	-272
Net result from reinsurance contracts held	-111	-80	-60	13	-90	-60	-92	-71	-88	-95	-111	-69	-63	-64	-79	-79	-82
Impairment	-613	-437	-323	13	-560	-613	-396	-402	-423	-468	-415	-368	-323	-480	-388	-436	-410
Share in results of assoc. comp. & joint ventures	-12	-1	2	13	0	-1	-12	-4	2	0	2	-5	1	2	-1	0	-1
PROFIT BEFORE TAX	3,687	3,968	4,271	13	3,794	4,070	4,016	4,271	3,730	3,961	4,013	4,150	3,687	3,869	4,131	4,137	3,758
Income tax expense	-921	-827	-502	13	-852	-827	-921	-871	-789	-883	-888	-872	-502	-705	-912	-904	-825
PROFIT AFTER TAX	2,932	3,141	3,400	13	2,942	3,244	3,095	3,400	2,942	3,078	3,125	3,279	3,185	3,164	3,219	3,233	2,932
Minority interests	-1	0	1	13	0	0	0	1	1	0	0	1	0	0	-1	0	0
NET RESULT - GROUP SHARE	2,932	3,142	3,401	13	2,942	3,244	3,094	3,401	2,942	3,078	3,125	3,280	3,185	3,164	3,220	3,233	2,932
Distribution																	
- Belgium	1,851	1,994	2,122	12	2,031	2,076	1,926	2,122	1,851	1,987	2,110	1,953		2,019	1,898	2,070	1,886
- Czech Republic	664	777	861	12	664	798	763	749	774	781	732	861		811	829	812	748
- International Markets	583	684	815	12	583	703	660	815	691	589	646	737		734	679	664	713
o/w Slovakia	44	89	298	12	69	44	55	92	70	47	59	82		109	71	73	298
o/w Hungary	81	297	414	12	266	405	325	414	300	234	324	349		272	303	297	81
o/w Bulgaria	249	298	354	12	249	254	281	309	320	308	263	305		354	305	294	334
- Group Centre	-495	-324	-187	12	-336	-333	-254	-285	-373	-279	-363	-271		-400	-187	-313	-495
EPS (earnings per share)	7.20	7.81	8.65	13	7.34	8.02	7.69	8.65	7.39	7.51	7.74	8.24	7.70	8.01	8.05	8.01	7.20
DPS (dividend per share)	4.03	4.68	5.20	13	4.03	4.50	4.37	5.19	5.20	4.51	4.59	5.03	4.27	5.00	4.27	4.85	5.04
Potential share buy-back (m EUR) decided for the accounting year	0	537	1,243	13	550	1,243	700	538	0	500	522	775	434	584	630	500	0
Pay-out ratio (in %)	70.0%	77.4%	95.0%	13	73.7%	95.0%	80.3%	75.8%	73.5%	76.8%	76.7%	84.7%	70.0%	80.8%	72.9%	75.5%	70.1%
CET1 (after capital distribution, fully loaded, in %)	14.4%	15.1%	15.8%	13	14.8%	15.8%	15.0%	15.0%	15.4%	14.9%	15.6%	14.9%	14.0%	15.6%	14.8%	14.4%	15.3%
of which RWA (m EUR)	117,954	123,362	128,981	13	124,691	121,071	122,476	123,981	123,800	122,938	128,981	121,259	117,954	121,542	122,243	128,743	124,022

KBC Group - FY 2026

Sell-Side Analyst Consensus Estimate

CONSENSUS																		
(in m EUR)	Low	Average	High	N°														
Net interest income	5,542	5,835	6,177	13	5,778	6,177	5,861	5,709	5,882	5,877	5,892	5,860	5,542	5,928	5,881	5,795	5,678	
Insurance revenues before reinsurance	3,088	3,257	3,378	13	3,284	3,088	3,183	3,279	3,304	3,284	3,276	3,296	3,098	3,266	3,378	3,242	3,362	
Non-Life	2,585	2,763	2,870	13	2,783	2,585	2,704	2,812	2,836	2,780	2,765	2,837	2,615	2,741	2,863	2,735	2,870	
Life	459	494	525	13	502	503	479	468	468	504	511	459	483	525	516	507	492	
Dividend income	51	59	69	13	55	69	57	60	56	56	58	51	59	59	58	67	58	
Net result from FI at FV through P&L and IFIE	-89	18	248	13	-6	52	62	-54	248	-44	38	-4	-89	23	9	55	-62	
Net fee and commission income	2,578	2,762	2,873	13	2,797	2,841	2,671	2,828	2,775	2,743	2,723	2,779	2,578	2,833	2,873	2,752	2,717	
Net other income	-108	182	242	13	203	192	216	228	-108	204	205	173	213	199	242	197	200	
TOTAL INCOME	11,401	12,113	12,442	13	12,112	12,419	12,049	12,050	12,158	12,120	12,192	12,156	11,401	12,309	12,442	12,108	11,953	
Operating expenses (excl. directly attr. from insurance)	-4,828	-4,699	-4,573	13	-4,769	-4,592	-4,673	-4,573	-4,761	-4,765	-4,807	-4,647	-4,576	-4,733	-4,669	-4,688	-4,828	
Total Opex without banking and insurance tax	-4,714	-4,629	-4,553	13	-4,656	-4,568	-4,612	-4,620	-4,693	-4,667	-4,712	-4,611	-4,553	-4,612	-4,564	-4,600	-4,714	
Total banking and insurance tax	-707	-642	-573	13	-651	-599	-588	-656	-667	-665	-664	-583	-573	-679	-707	-637	-676	
Minus: Opex allocated to insurance service expenses	528	573	703	13	539	574	528	703	599	566	569	547	549	558	603	550	562	
Insurance service expenses before reinsurance (ISE)	-2,655	-2,529	-2,332	13	-2,584	-2,448	-2,546	-2,332	-2,628	-2,495	-2,583	-2,424	-2,444	-2,595	-2,651	-2,493	-2,655	
Of which Insurance commissions	-424	-398	-378	11	-379	-379	-411	-394	-411	-390	-424	-386	-399	-411	-400	-378		
ISE Non-Life	-2,375	-2,239	-2,100	12	-2,237	-2,142	-2,250	-2,100	-2,330	-2,191	-2,283	-2,139	-2,312	-2,327	-2,185	-2,375		
ISE Life	-346	-299	-232	12	-346	-305	-296	-232	-299	-304	-300	-305	-283	-324	-308	-280		
Net result from reinsurance contracts held	-115	-84	-60	13	-95	-60	-92	-71	-95	-95	-115	-72	-90	-70	-82	-79	-80	
Impairment	-696	-485	-379	13	-652	-696	-416	-417	-449	-488	-463	-379	-471	-492	-470	-443	-474	
Share in results of assoc. comp. & joint ventures	-12	-1	2	13	0	-1	-12	-4	2	0	2	-5	-1	2	-1	0	-1	
PROFIT BEFORE TAX	3,819	4,314	4,653	13	4,012	4,622	4,310	4,653	4,227	4,277	4,226	4,629	3,819	4,421	4,569	4,406	3,915	
Income tax expense	-1,017	-932	-790	13	-897	-955	-993	-955	-901	-952	-951	-972	-790	-907	-1,017	-962	-860	
PROFIT AFTER TAX	3,029	3,383	3,698	13	3,115	3,666	3,318	3,698	3,326	3,325	3,275	3,657	3,029	3,514	3,552	3,443	3,055	
Minority interests	-1	0	1	13	0	0	-1	1	1	0	0	1	0	0	-1	0	0	
NET RESULT - GROUP SHARE	3,029	3,383	3,699	13	3,115	3,666	3,317	3,699	3,327	3,325	3,275	3,657	3,029	3,514	3,553	3,443	3,055	
Distribution																		
- Belgium	1,995	2,155	2,401	12	2,100	2,401	2,069	2,300	2,073	2,163	2,180	2,080	2,237	2,077	2,185	1,995		
- Czech Republic	736	828	952	12	736	852	802	780	871	842	791	952	828	849	853	776		
- International Markets	613	735	904	12	618	746	701	904	766	613	667	818	749	769	718	749		
o/w Slovakia	51	101	299	12	87	58	76	126	114	51	60	102	90	70	80	299		
o/w Hungary	86	320	449	12	268	424	340	449	307	250	346	383	287	372	322	86		
o/w Bulgaria	262	314	372	12	262	264	285	329	345	312	262	333	372	327	316	364		
- Group Centre	-545	-312	-143	12	-338	-333	-254	-286	-383	-293	-363	-193	-300	-143	-313	-545		
EPS (earnings per share)	7.36	8.60	9.63	13	7.96	9.42	8.47	9.63	8.35	8.30	8.29	9.51	7.36	9.17	9.13	8.71	7.51	
DPS (dividend per share)	4.26	5.10	5.81	13	4.38	4.70	4.80	5.78	5.40	5.81	4.94	5.80	4.26	5.04	4.61	5.28	5.44	
Potential share buy-back (m EUR) decided for the accounting year	0	750	1,671	13	700	1,671	700	660	0	500	1,668	800	631	750	974	700	0	
Pay-out ratio (in %)	67.6%	81.7%	110.9%	13	77.5%	95.6%	78.6%	77.8%	67.6%	85.2%	110.9%	82.8%	80.0%	81.7%	77.5%	74.5%	72.5%	
CET1 (after capital distribution, fully loaded, in %)	14.1%	15.0%	15.8%	13	14.4%	15.8%	14.9%	15.0%	15.6%	15.1%	15.0%	15.0%	14.1%	15.5%	14.6%	14.3%	15.3%	
of which RWA (m EUR)	122,018	128,250	133,341	13	132,292	125,124	128,165	128,450	129,075	127,740	133,064	124,841	122,018	125,222	127,418	133,341	130,506	