



Press Release

Outside trading hours - Regulated information*

Brussels, 13 December 2024 (6 p.m. CET)

KBC's capital remains well above the minimum capital requirements

KBC has been informed by the European Central Bank (ECB) of its new minimum capital requirements. Following the Supervisory Review and Evaluation Process (SREP) performed for 2024, the ECB has formally notified KBC of its decision to maintain both the Pillar 2 Requirement (P2R) at 1.86% and Pillar 2 Guidance (P2G) at 1.25% of RWA.

The decision leads to a fully loaded overall CET1 requirement for KBC Group (under the Danish Compromise) of 10.88%¹. This consists of a Pillar 1 Requirement of 4.50%, a P2R of 1.09%², a capital conservation buffer of 2.50%, the O-SII (other systemically important institutions) capital buffer of 1.50% and includes all announced decisions by local competent authorities on future changes of countercyclical capital buffers (1.15%) and the sectorial systemic risk buffer (0.14%).

At the end of the third quarter of 2024, KBC Group's fully loaded CET1 ratio amounted to 15.2%, well above the new CET1 requirement.

For more information, please contact:

Kurt De Baenst, General Manager, Investor Relations, KBC Group
Tel.: +32 2 429 35 73 – E-mail: kurt.debaenst@kbc.be

Viviane Huybrecht, General Manager of Corporate Communication/KBC Group Spokesperson
Tel.: + 32 2 429 85 45 – E-mail: pressofficekbc@kbc.be

* This news item contains information that is subject to the transparency regulations for listed companies.

KBC Group NV
Havenlaan 2 – 1080 Brussels
Viviane Huybrecht
General Manager of Corporate Communication/
KBC Group Spokesperson
Tel.: + 32 2 429 85 45

Press Office
Tel. + 32 2 429 29 15 Ilse De Muyer
Tel. + 32 2 429 32 88 Pieter Kussé
Tel. + 32 2 429 29 49 Tomas Meyers
pressofficekbc@kbc.be

KBC press releases are available at
www.kbc.com or can be obtained by
sending an e-mail to pressofficekbc@kbc.be
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¹ Including P2R split according to Article 104a of Capital Requirement Directive V

² The CET1 requirement related to P2R now includes 100% of the 11bps add-on related to back-stop shortfall for old non-performing loans (exposures defaulted before 01-04-2018), while the other part (1.75%) of P2R may be partially filled by AT1 and T2 instruments