Joint Press Release

Brussels/Leuven, 30 April 2026 (10:00 CEST)

KBC and Cera jointly establish the KBC & Cera Foundation to strengthen the mental wellbeing of young people

One in five young people struggle with moderate to severe mental health problems. This has been a growing trend for years that puts increasing pressure on their well-being and outlook for the future. Preventive measures are essential to tackling these problems in time and improving the mental resilience of young people, which is why KBC and Cera have jointly established the KBC & Cera Foundation. Drawing upon their many connections in broader society, they are now joining forces to structurally invest in mental wellbeing and better support young people where this has the most impact.

Alarming increase in mental health problems among young people over the years
Several studies show that one in five young people struggle with moderate to severe mental health problems, with anxiety, depression, stress and loneliness on the rise in particular. Preventive measures and early support are essential in order to prevent the situation worsening and make young people more resilient.

4 million customers and 400 000 associates driving social impact
KBC and Cera are thoroughly embedded in Belgian society. Given that there are roughly 4 million KBC customers and over 400 000 Cera members, both organisations have the clout to really make a difference.
It was for precisely this reason that KBC Bank NV and Cera CV decided to set up a new philanthropic initiative. The KBC & Cera Foundation is a recognised public interest foundation (s*tichting van openbaar nut*) and represents a shared commitment to structurally contributing to a more resilient society.
The Foundation's mission is clear: achieving structural impact by supporting organisations that develop science-based, innovative and educationally sound solutions to societal challenges.
The Foundation aims to address care and health in general, with a specific initial focus on preventive measures within the field of youth mental health. Projects that strengthen mental well-being through school programmes, youth work, online activities, peer support, social networks and innovative prevention models are to receive priority support.

How is the KBC & Cera Foundation funded?
The Foundation is funded on an annual basis through two complementary pillars:

1. Contribution from KBC
KBC Bank NV, CBC Banque SA and KBC Asset Management NV will transfer 50% of the management fees and entry charges collected by a new social investment fund *(KBC Eco Fund Social Engagement*) to the Foundation. This should generate at least 1 million euros per year.

2. Equivalent financial contribution from Cera
Cera will also contribute 1 million euros per year, completely autonomously and separately from the investment fund. This brings the target amount to be paid to the Foundation to 2 million euros per year.

In addition, KBC and Cera will cover all the Foundation's operational costs, which means that every euro goes directly to projects and organisations.

David Moucheron, KBC Belgium CEO says: *'The mental well-being of young people is one of the biggest challenges facing society today. As a locally embedded financial group with millions of customers, we have both the responsibility and the opportunity to create a positive impact. The KBC & Cera Foundation combines our strengths in order to improve the inherent resilience of young people'.*

Frederik Vandepitte, Cera CEO adds: *'Our 400 000 members show us how powerful collaboration can be on a daily basis. Cera already has a far-reaching social impact at both national and regional level. The KBC & Cera Foundation complements this and adds to the clout of that cooperative commitment. By investing in preventive measures for young people, we are helping to build a healthy and hopeful future.'*

Working together for a resilient generation

The KBC & Cera Foundation allows KBC and Cera to combine their social roles, expertise and broad presence in society to support young people in the areas where this has the most impact: prevention, empowerment and connection.

In doing so, the Foundation aims to be a catalyst for sustainable change and invites organisations to work together to strengthen the mental resilience of young people.

About KBC:

KBC is one of Europe's major financial institutions. It is an integrated bank-insurer focusing on retail and private banking clients, SMEs and medium-sized companies in the core markets of Belgium, the Czech Republic, Bulgaria, Hungary and Slovakia. The KBC Group also has a more selective presence in a number of other countries and regions worldwide.

The KBC Group employs roughly 40 000 people and has about 13 million customers in its core markets.

KBC Group NV is listed on Euronext Brussels (ticker symbol 'KBC').

About Cera

Cera is one of the largest cooperatives in the Belgium, with over 400 000 enthusiastic members and counting. Cera members enjoy unique benefits and give support to over 700 organisations every year. As a core shareholder, Cera ensures that the KBC Group maintains strong roots in Belgium.

Learn more: www.cera.coop

Katleen Dewaele
General Manager, Corporate Communication/KBC Group Spokesperson
+ 32 475 78 08 66 – katleen.dewaele@kbc.be

KBC Group NV – Havenlaan 2, 1080 Brussels

KBC press releases are available at www.kbc.com or can be obtained by sending an e-mail to pressofficekbc@kbc.be