

Brussels, 30 October 2025 (6 p.m. CET)

KBC's capital remains well above the new 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 2025, the fully loaded overall CET1 requirement for KBC Group (under the Danish Compromise) has been lowered from 10.88% as of 4Q24 (SREP 2024) to 10.85% as of 3Q25 (SREP 2025). The new requirement consists of a Pillar 1 Requirement of 4.50%, a Pillar 2 Requirement (P2R) of 1.10%¹, 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 (0.10%).

Furthermore, the Pillar 2 Guidance (P2G) was lowered to 1.00% (from 1.25%) as a % of RWA.

At the end of the second quarter of 2025, KBC Group's unfloored fully loaded Basel 4 CET1 ratio amounted to 14.6%, well above the new CET1 requirement.

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

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¹ The P2R for CET1 (incl. split according to Article 104a of CRDV) is impacted by the decision of the ECB to increase the P2R to 1.95% (from 1.75%) and the removal of the P2R add-on related to old NPL (exposures defaulted before 01-04-2018) as KBC deducted the remaining shortfall from CET1 as of 2Q25.