Jaarlijkse Algemene Vergadering

Welkom

VAN LANSCHOT KEMPEN

‘s-Hertogenbosch, 21 May 2026

1. Opening

2a. Bericht van de Raad van Commissarissen

Ter bespreking

2b. Bestuursverslag van de Raad van Bestuur over 2025

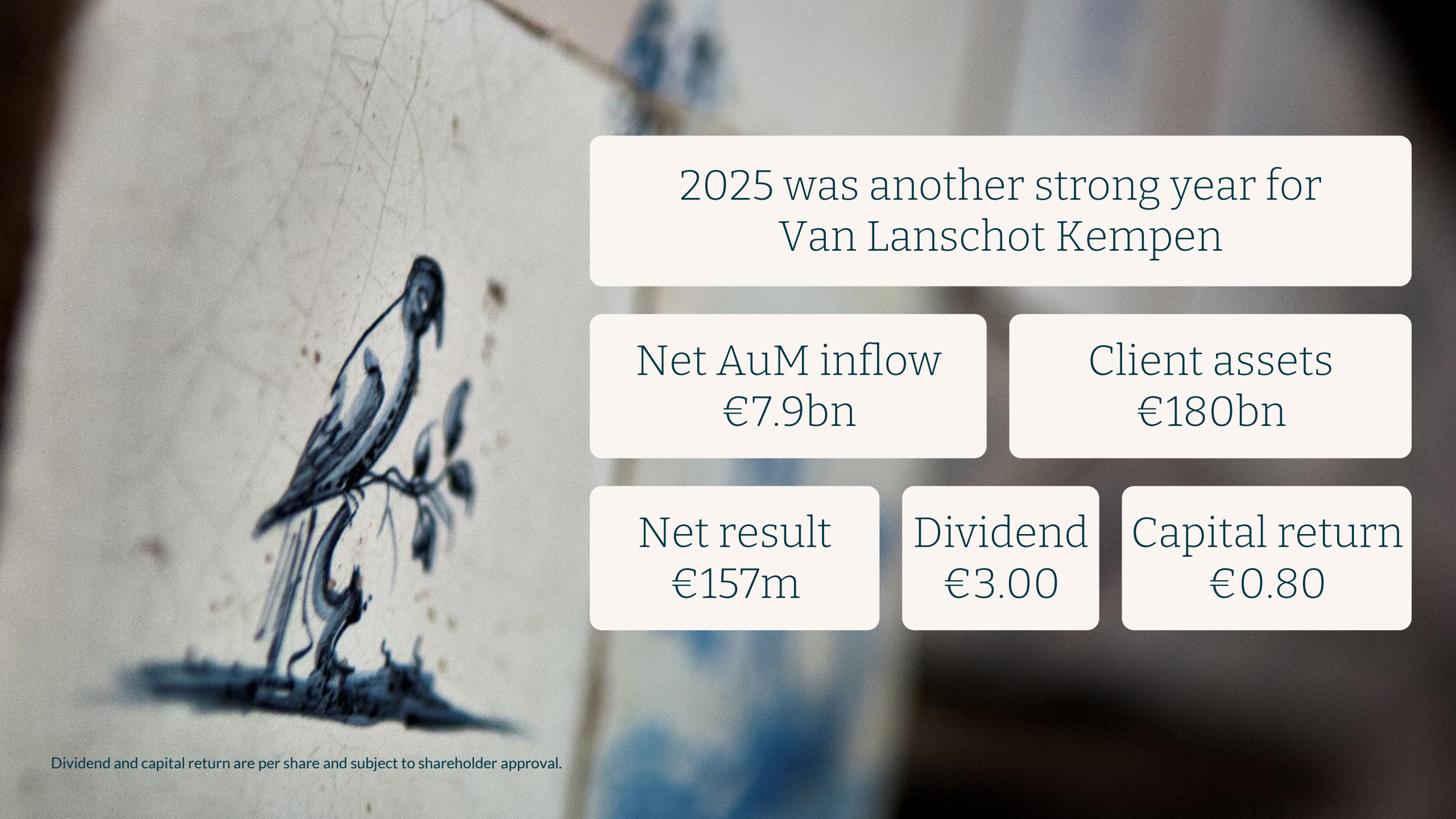
Ter bespreking

Overview 2025

VAN LANSCHOT KEMPEN

Growing further together

- Be a leading wealth manager in Western Europe, with a solid foundation in the Netherlands and Belgium
- Further capitalise on the momentum in private banking in the Netherlands, and unlock additional growth engines
- Reap the significant potential for growth in private banking in Belgium as the challenger in the market
- Increase income and profitability at investment management and investment banking and enhance support to private banking clients
- Ambitious financial targets for 2027 to underscore our scalable growth strategy



2025 was another strong year for Van Lanschot Kempen

Net AuM inflow
€7.9bn

Client assets
€180bn

Net result
€157m

Dividend
€3.00

Capital return
€0.80

Dividend and capital return are per share and subject to shareholder approval.

Building momentum across core growth drivers

AuM growth in private banking

- Belgium: 16% AuM growth, driven by strong net inflows of €1.9bn
- Netherlands: almost 10% AuM growth supported by solid net inflows of €1.6bn

Expanding private markets offering

- Successfully closed third European private equity fund at €388m
- Launched new private equity proposition providing access to secondary markets; over €150m already committed

Strategic acquisitions

- Executed on our bolt-on acquisition strategy with the acquisition of Wilton Family Office, strengthening our position in the higher segment of private banking

Next generation wealth transfer

- Tailored our loan offering to meet the needs and situation of our next-gen clients
- Hosted next-gen experience events, where clients value network opportunities and knowledge-sharing

Leveraging partnerships to scale, innovate and improve client offerings

Equities joint venture with KBC Securities	Combine investment banks' specialist equities activities with KBC Securities in a 50/50 joint venture	▶	Form a leading equities broker in the Benelux region and a pan-European specialist in real estate and life sciences
Investment solutions with State Street Investment Management	Drive further innovation in our investment offerings by co-developing new products with State Street Investment Management	▶	Develop active exchange-traded funds and bespoke investment solutions for our private and institutional clients
On-boarding crypto generated wealth	Collaborating with Chainalysis and Cense to facilitate easier and safer on-boarding of clients with wealth acquired through crypto investments	▶	Make it easier to convert crypto wealth into traditional investment opportunities
Amundi Technology investment platform	Adopting Amundi Technology's ALTO platform as our portfolio management system	▶	Modernise and streamline operations, improving efficiency, data quality and compliance

Embedding AI throughout the organisation

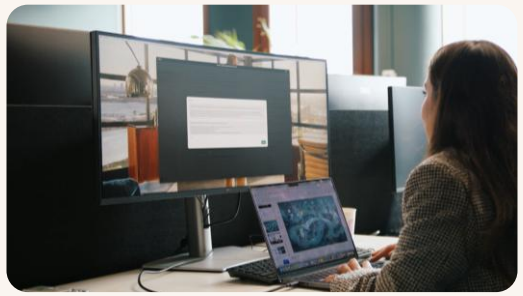
Over 20 use cases live

Private Banker AI Assistant
AI-enhanced tool for bankers providing all relevant client insights, reducing preparation time and saving bankers approximately three hours per week while improving the quality of conversations

Investment model agent
Implementing AI in our investment teams to identify and monitor investment opportunities, increasing the speed and scope of analysis

Strong digital & AI capabilities

- Cloud-based analytics suite enabling rapid, scalable AI deployment
- Continuous upskilling of employees
- 60 in-house digital & AI teams
- Robust AI governance and AI guard rails



External recognition

Winner of three FT PWM tech awards 2025:

- Big Data Analytics and AI
- Culture and Vision
- Digitally Empowering Relationship Managers

Our personal approach results in an unmatched client experience and high satisfaction

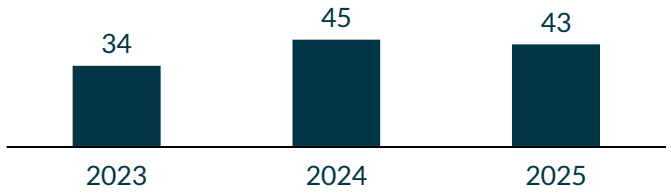
We are continuously….

- Building long-lasting relationships through various life phases of our clients
- Tailoring advice based on a complete understanding of our clients' situations
- Organising personalised small-scale events
- Embedding client centricity across everything we do

….to enhance client satisfaction

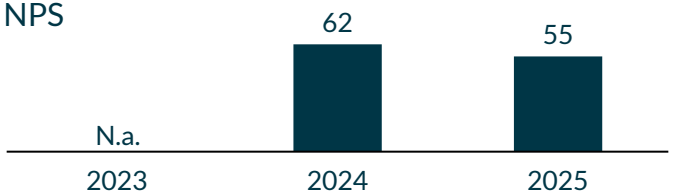
Private Clients Netherlands

NPS



Private Clients Belgium

NPS



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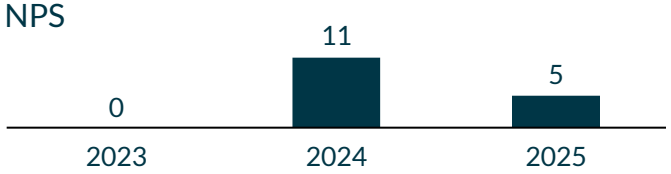
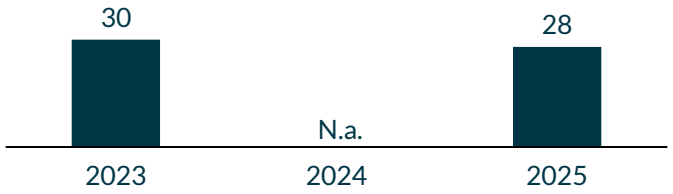
NPS



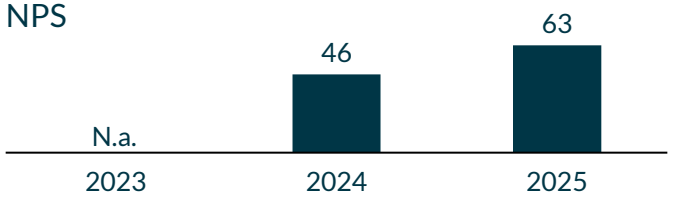
Investment Management Clients

NPS



Investment Banking Clients

NPS



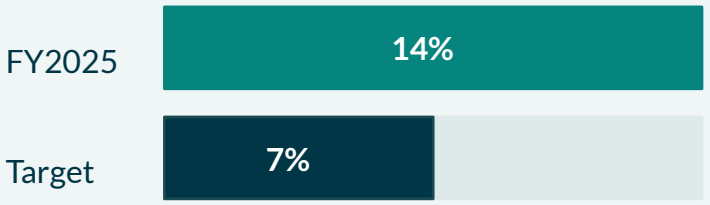
The Net Promoter Score (NPS) for Investment Management Clients is measured once every two years, for Investment Banking Clients and Private Clients Belgium once every year, starting from 2024.

Progress on delivering our ESG ambitions

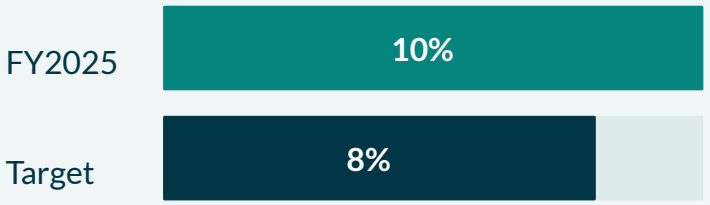
Environmental

Carbon emissions average annual reduction

Discretionary AuM
WACI* (baseline year 2019)

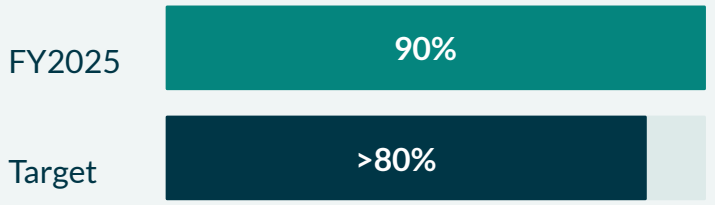


Own operations
Per FTE (baseline year 2019)

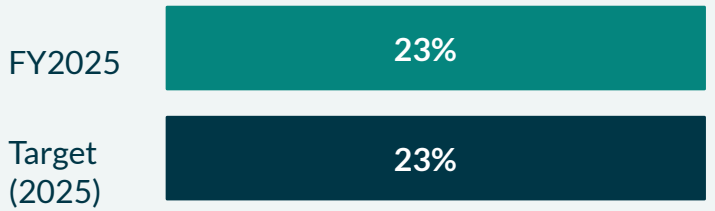


Social

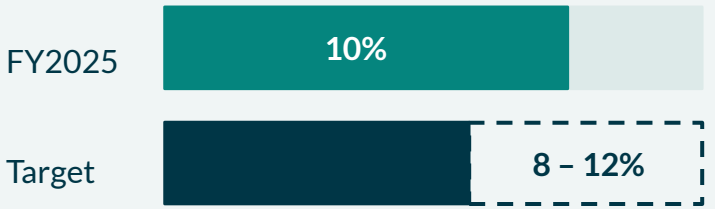
Employee engagement score
%



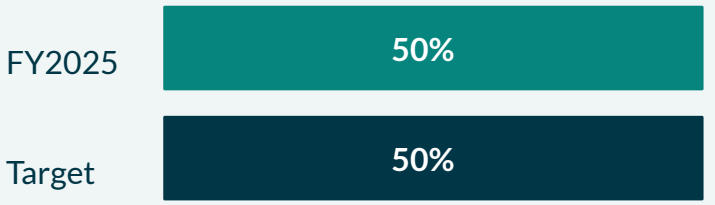
Gender balance in senior staff
% women



Employee turnover
%



Gender balance in new hires
% women



* Weighted average carbon intensity.

Well on track to reach our 2027 financial targets

Average annual AuM growth (5-yr CAGR)	Cost/income ratio	CET1 ratio* (Basel IV fully loaded)	Return on CET1 capital	Dividend pay-out ratio
9.2%	69.2%	17.5%	18.3%	85.9%
Target: 10% 2024: 10.5%	Target: 67-70% 2024: 70.1%	Target: 17.5% 2024: 18.0%	Target: >18% 2024: 16.2%	Target: 70-90% 2024: 88.4%

*On pro-forma basis taking planned capital return into account.

Continued focus on our Growing further together strategy

Grow

We aim to continue to grow alongside our clients in our consolidating industry

- Driving organic growth momentum
- Growing our client base in the ultra-high-net-worth segment
- Strengthening and expanding our private markets and discretionary portfolio management offerings
- Executing bolt-on acquisitions

Scale

We aim to increase the scalability of our business to ensure our growth is profitable

- Streamlining value chains
- Further harmonising our way of working across the Netherlands and Belgium
- Expanding our use of AI and digital tools
- Fostering a high change velocity
- Leveraging partnerships

Excel

We aim to continue to deliver the best possible service to our clients

- Client excellence
- Talent and team excellence
- Regulatory compliance
- Guiding clients on ESG decisions
- Further building our brand

Financial results 2025

VAN LANSCHOT KEMPEN

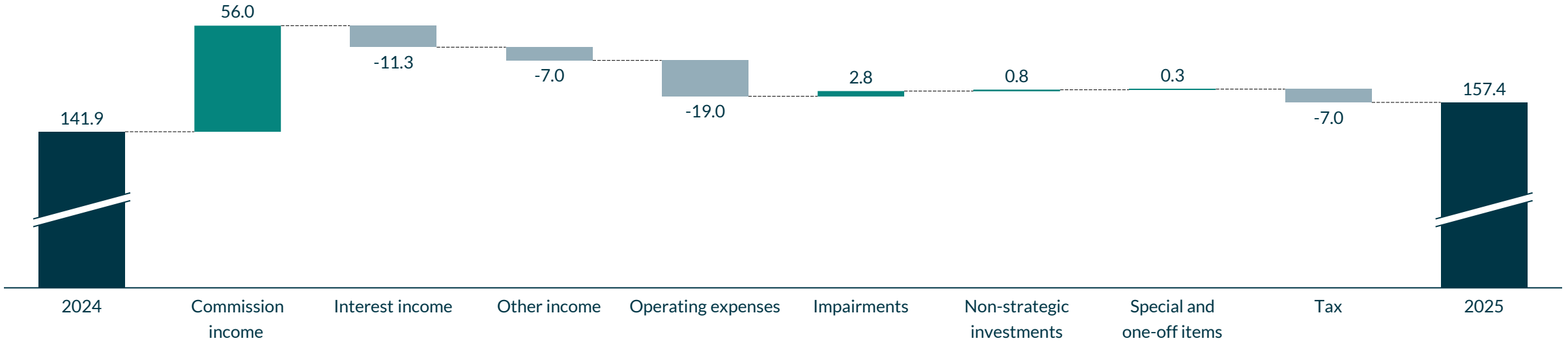
2025: Delivered very strong results against a backdrop of geopolitical uncertainty

Net result	Cost/income ratio	AuM	Net AuM inflow	CET1 ratio
€157m	69.2%	€159bn	€7.9bn	17.5%
2024: €142m	2024: 70.1%	2024: €149bn	2024: €8.8bn	2024: 18.0%

Net result rose by 11% to €157m

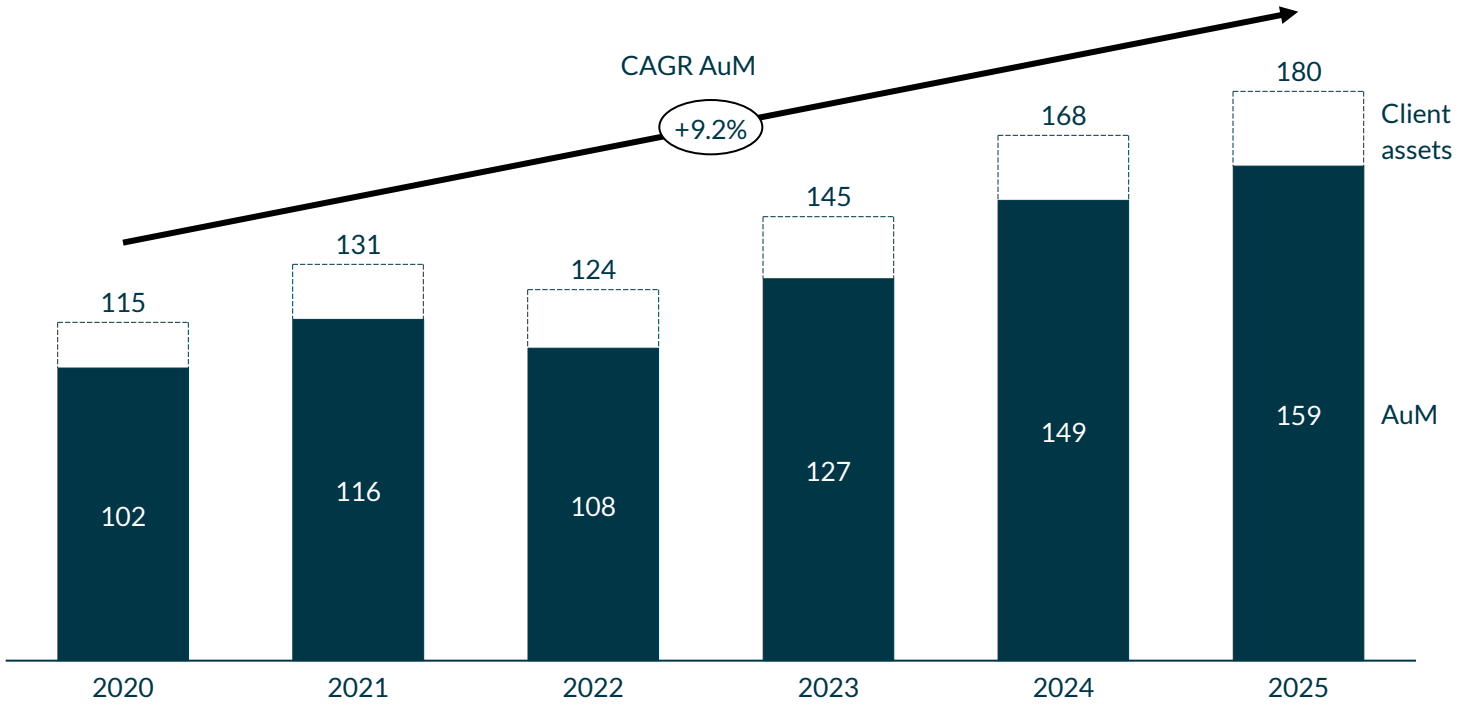
Net result rose mainly due to growth in commission income

€m



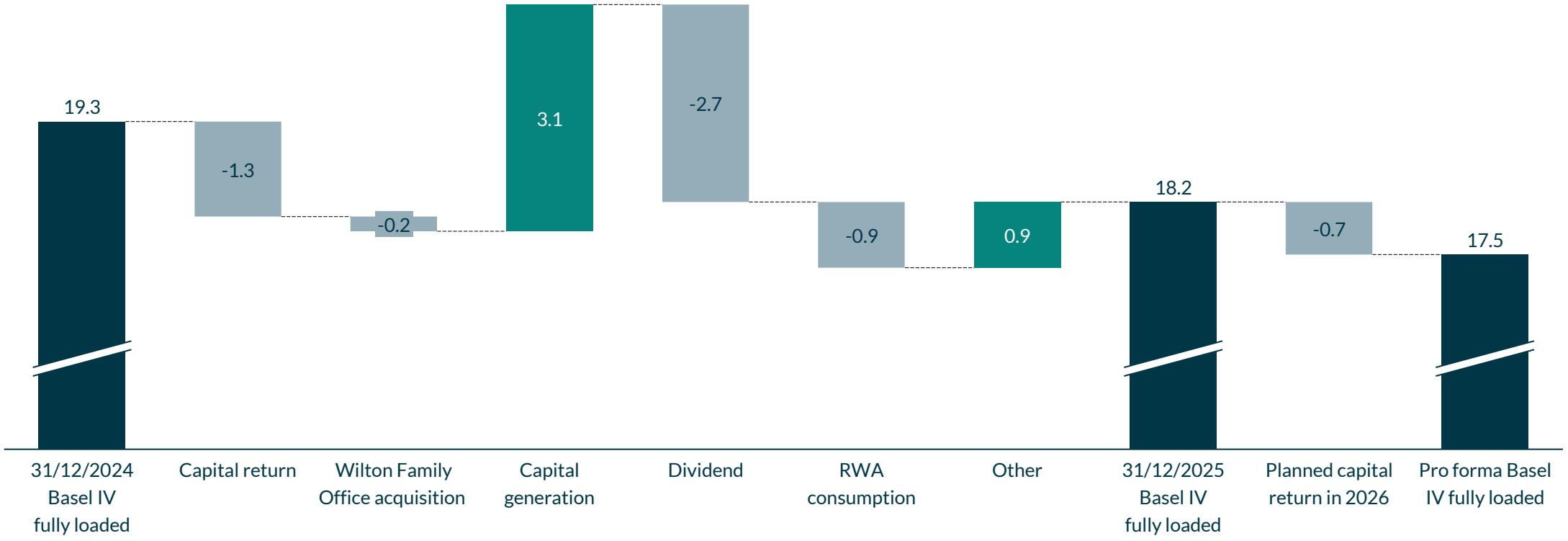
Continued our growth trajectory as a specialist independent wealth manager

Continuous strong growth of our client base and our business
€bn assets under management and client assets at year-end



Solid CET1 ratio of 17.5% after planned capital return

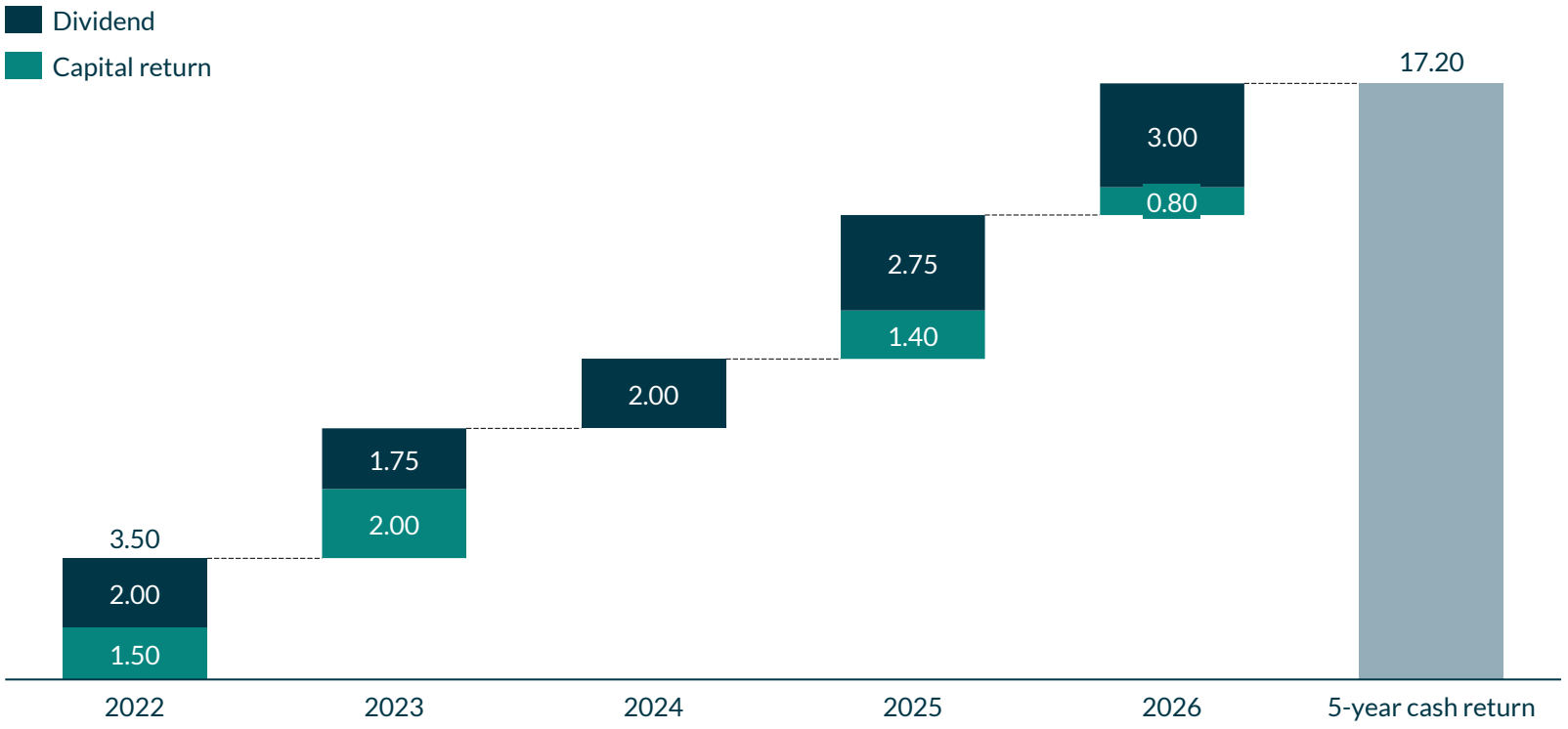
Common Equity Tier 1 ratio
%



Strong track record in delivering value for shareholders

Attractive returns for shareholders

€ per share distributions to shareholders



Closing remarks

VAN LANSCHOT KEMPEN

3. Remuneratierapport 2025

Ter adviserende stemming

4a. Vaststelling jaarrekening 2025

Ter stemming

Financial statements
- Unqualified auditor's report on consolidated and parent company financial statements

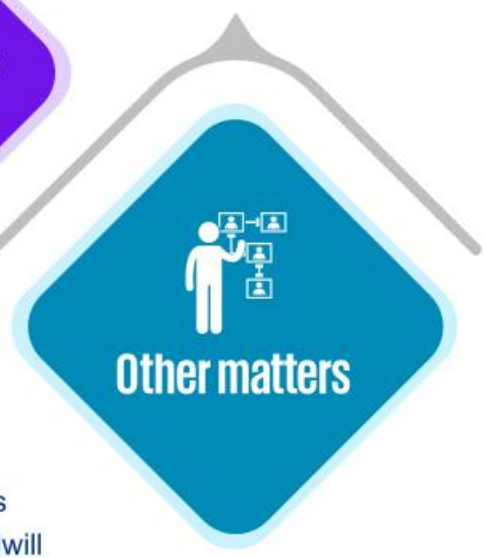
CSRD / Sustainability information
- Unqualified assurance report with limited assurance

Materiality
- EUR 8.6 million
- 4% of operating profit before tax
- Misstatements in excess of EUR 430k are reported to the Supervisory Board

Group Audit
- 2 foreign components in-scope
- Close supervision and involvement in component audits
- Site visits performed

Focus areas
- Loss allowance for expected credit losses
- Measurement of goodwill
- Reliability and continuity of electronic data processing

Other matters
- VOR
- First year observations
- Cooperation with the company



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4b. Vaststelling van een dividend van € 3,00 per gewoon aandeel A in contanten

Ter stemming

5a. Kwijting leden van de Raad van Bestuur voor het gevoerde bestuur in het boekjaar 2025

Ter stemming

5b. Kwijting leden van de Raad van Commissarissen voor de uitoefening van hun toezicht op het gevoerde bestuur in het boekjaar 2025

Ter stemming

6a. Kennisgeving van de voorgenomen herbenoeming van Maarten Edixhoven tot lid van de Raad van Bestuur

Ter bespreking

6b. Kennisgeving van de voorgenomen benoeming van Guido van Aubel tot lid van de Raad van Bestuur

Ter bespreking

Introductie
Guido van Aubel

7a. Kennisgeving vacatures en profielen Raad van Commissarissen; gelegenheid tot het doen van een aanbeveling

Ter stemming ingeval van een aanbeveling

7b. Herbenoeming van Maarten Muller tot lid van de Raad van Commissarissen

Ter stemming

7c. Mededeling van de vacatures die na de jaarlijkse Algemene Vergadering in 2027 zullen ontstaan

Ter bespreking

8a. Herbenoeming KPMG Accountants NV (“KPMG”) als externe accountant voor de controle van de jaarrekening over boekjaar 2027

Ter stemming

8b. Benoeming KPMG als externe accountant voor de assurance opdracht inzake de duurzaamheidsrapportage over boekjaar 2026 en 2027

Ter stemming

9. Verlenen van machtiging tot inkoop van eigen aandelen of certificaten daarvan

Ter stemming

10a. Aanwijzing van de Raad van Bestuur als bevoegd orgaan tot uitgifte van gewone aandelen

Ter stemming

10b. Aanwijzing van de Raad van Bestuur als bevoegd orgaan om het voorkeursrecht te beperken of uit te sluiten bij de uitgifte van gewone aandelen

Ter stemming

11. Rondvraag en sluiting

Dank en tot ziens.

‘s-Hertogenbosch, 21 May 2026