Company presentation

August 2026

Non-exhaustive overview of Colruyt Group's activities.

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Colruyt Group at a glance

As per 31/03/2026

- ° 1928
- Colruyt Group is a family business that has grown over four generations into a retail group with over 30.000 employees
- The biggest activity is and remains our supermarket Colruyt, which has delivered on its brand promise of ‘Lowest Prices’ day after day for more than 50 years.
- Doing business based on passion and belief in people.
- At Colruyt Group we seek to make a positive difference with everything we do. We aim for maximum complementarity between our different brands. Each in their own specific way, our brands express the ‘simplicity in retail’ that we represent as Colruyt Group.
- In stormy times, our roots determine how firmly our tree stands. The fruits on our tree are our results. But results are merely a consequence. They merely tell us something about how we performed in a given context. That’s why, at Colruyt Group, we don’t focus on results but on goals.

768
own stores*

868.000 m²
retail area
of own stores*

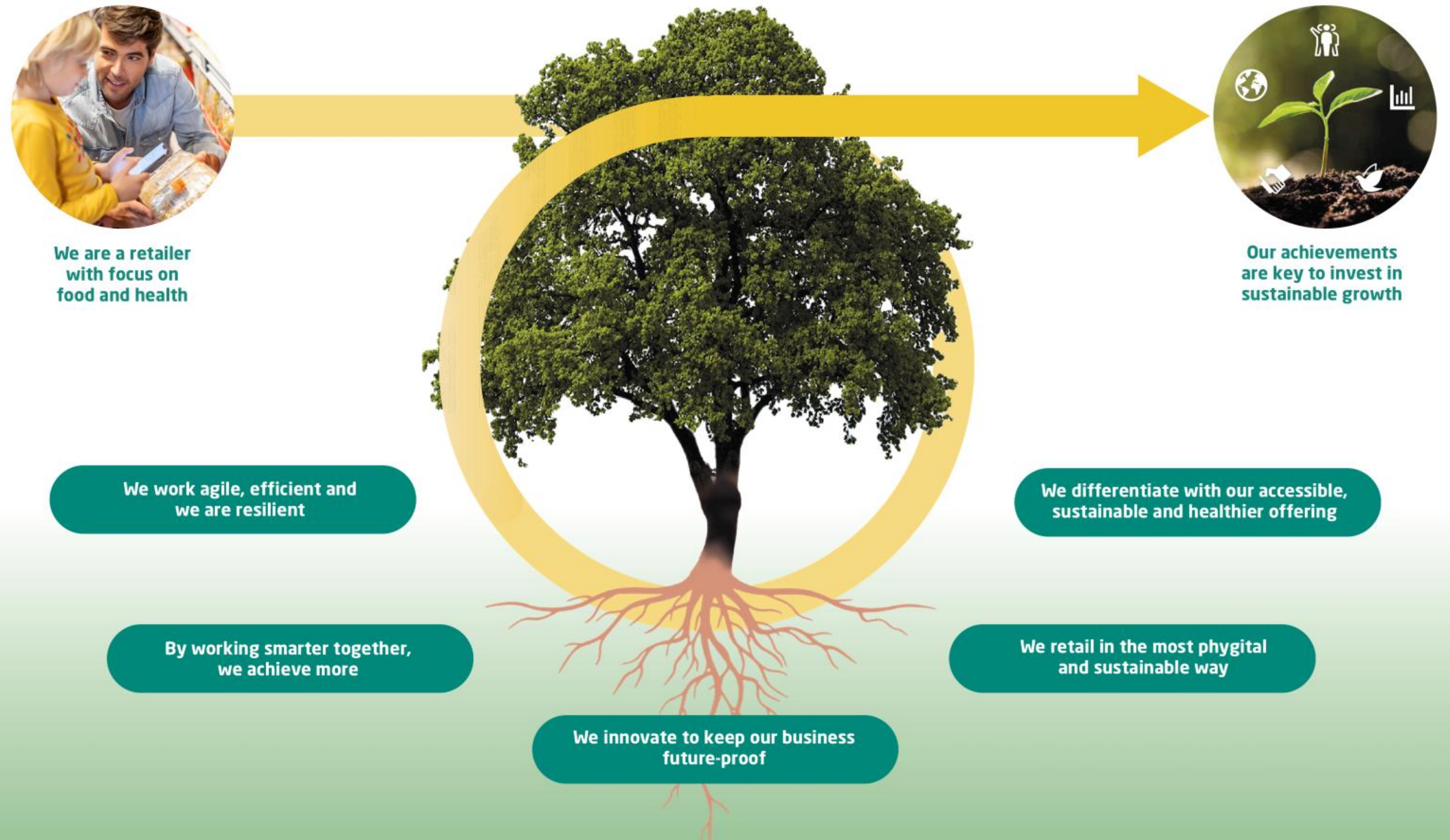
726.384 m²
51 production and
distribution centres

31.266
employees

Together, we create sustainable added value through value-driven craftsmanship in retail

We are a retailer with focus on food and health

Our achievements are key to invest in sustainable growth


We are a retailer with focus on food and health
Our achievements are key to invest in sustainable growth
We work agile, efficient and we are resilient
We differentiate with our accessible, sustainable and healthier offering
By working smarter together, we achieve more
We retail in the most phygital and sustainable way
We innovate to keep our business future-proof

Growth

Food

- Like for like growth
- B2B
- City

Health

Differentiate

- Sustainability
- Phygital assistance
- Simplification within Colruyt Group
- Development of leadership potential

Activities of Colruyt Group

Our specialist fields

Food

Food retailing is our profession, which we pursue via strong physical and online store formats and efficient logistics. We continue to renew and enrich our range, for example with OTC pharmacy, meal boxes or flowers. About a third of our sales revenues from private-label products is produced by us.

Health and well-being

We want to positively impact the health of employees, customers and society. For this, we are building an ecosystem that takes a preventive approach to well-being and health. This includes the Jims fitness clubs, online pharmacy Newpharma and health platform Yoboo.

Non-food

Non-food remains an essential component of our total offering. We are well represented on the Belgian non-food market with strong brands like Zeb, Bike Republic and our stake in Dreamland.

Energy

As a dedicated partner of Virya Energy, we continue to believe strongly in the sustainable added value of renewable energy production from wind, sun and water.

Segment	Activities	Shareholdings:
Food Approx. **94%** of group revenue Approx. **EUR 10 billion** per year	colruyt laagste prijzen meilleurs prix, CoMarkt, OKay, BIO-planet, BOIR., Collect&Go, CRU, COLEX, FOODBAG, DELI, RETAIL PARTNERS COLRUYTGROUP, SPAR COLRUYT GROUP, Codifrance DISTRIBUTION, coccinelle supermarché, coccinelle express, cocciMarket, Panier Sympa, épi Service, Vivéco, solucious Making food service easy, valfrais part of Solucious, COLRUYT GROUP Fine Food, Culinoa, Délidis vers op maat	BON ROBI PROFESSIONAL
Health & Well-being and Non-Food Approx. **6%** of group revenue Approx. **EUR 0,6 billion** per year	newpharma, JIMS, ZEB, the fashion store, PointCarré, Bike REPUBLIC	Dream Land Yoboo
Group activities, Real Estate and Energy	Symeta Hybrid	virya energy

Non-exhaustive overview of Colruyt Group's activities.

Food Retail

colruyt laagste prijzen meilleurs prix | CoMarkt CoMarché | FOODBAG | BOIR.

> 275
1.700 m²

< 15

Colruyt Lowest Prices

- Brand promise of lowest prices for national brands as well as own brands: Boni Selection and Everyday.
- Prioritises simplicity, efficiency and readiness to serve.

Comarkt/Comarché

- Temporary banner for acquired stores, in anticipation of conversion to their definitive store format.
- Wide range of high-quality products at affordable prices.

Foodbag

- Prominent Belgian player in the online food market.
- Delivering fresh, balanced meal boxes to homes throughout Belgium, with a choice of forty meals in five different culinary styles, and opting for sustainability and seasonal products from more than 100 Belgian suppliers.

Food Retail

OKay	BIO-planet	CRU
> 175 400-650 m²	> 40 650 m²	4 650 m²

Okay

- Neighbourhood discounter committed to provide a quick, cheap and easy shopping experience.

Bio-Planet

- Pioneer in sustainability with a large range of organic and eco-friendly products. Wants to make conscious consumption more accessible and continues to focus on Belgian and local products.

Cru

- Multi-experience market for people who are passionate about food.
- Artisan products and customer experience combined with craftsmanship.

Food Wholesale

Retail Partners Colruyt Group

- Wholesaler for various retail formats in Belgium. Fresh products and groceries are delivered daily to independent retailers of Spar, Alvo and other formats.
- Close and long-term collaboration with independent entrepreneurs.

Spar Colruyt Group

- The friendly neighbourhood supermarket for daily grocery shopping, offering a good range of fresh products, personal service and competitive prices. Most stores are also open on Sunday (mornings).

Delitraiteur

- Acquisition of Delitraiteur as of June 2025.

Codifrance

- supplies dry goods, fresh products and frozen food to almost 800 mini-markets (80-400 m²) affiliated to its own Panier Sympa format and to licensees Coccinelle, Coccimarket, Épi Service and VivÉco.
- Also supplies approximately 2.200 independent traders and wholesalers across threequarters of France.

Foodservice & Foodproduction

solucious Making food service easy
valfrais part of Solucious
Culinoa
Délidis vers op maat

Foodservice

- Supplies food and near-food products to professionals throughout Belgium, with a focus on catering companies, hospitals, caterers, schools, companies and government services.
- Stands out by its convenience, its wide product range its smooth and reliable deliveries and its fair and consistent pricing.

COLRUYT GROUP Fine Food

Food production

- Colruyt Group's industrial production departments grouped under Fine Food.
- This involves meat processing, making salad spreads, cutting and packaging cheese, bag-in-box wine filling, roasting coffee and baking bread.
- Fine Food primarily generates revenue within the group with products sold under private labels in the Colruyt Group stores. To a lesser extent, external revenue is also generated, specifically through Fine Food Bread (the industrial bakery Roelandt Group).

Health & Well-being

newpharma

jims

HQ in Liège (Belgium)

> 90

Newpharma

- Largest online Belgian pharmacy.
- Also delivers in ten other countries, six of which are served with specific ranges.

Jims

- Jims' mission is to encourage people to adopt a fit, healthy lifestyle.
- Jims is strong on individual guidance, with an eye for health in the broad sense. In every club, members can count on quality service from skilled and enthusiastic employees.

Non-Food

ZEB THE FASHION STORE PointCarré

Bike REPUBLIC

> 130
1.000 m²

> 25
800-1.200 m²

The Fashion Society

- The Fashion Society groups together three retail chains (ZEB, The Fashion Store and PointCarré).
- The store concepts target broad but distinct groups, covering a large proportion of the fashion market.

Bike Republic

- As a constant 'compagnon de route', Bike Republic wants to bring pure biking fun to as many people as possible, from commuters to leisure cyclists and sportspeople.
- Stands out through first-class service.

E-commerce and digital applications

Online revenue

Online revenue accounts for approx. 9% of retail revenue(*).
Online revenue mainly realised by Collect&Go, Newpharma and Foodbag.

Collect&Go · BIO-planet · FOODBAG · newpharma · BOIR. · Bike Republic · ZEB · PointCarré

Collect&Go — 250 collection points and home delivery

- Collect&Go is market leader in the Belgian online food market.
- Collect&Go's home delivery service has expanded significantly and reaches 85% of Belgian households. This represents a powerful lever to reach new customers.
- Thanks to its extensive network of collection points and the option of home delivery, maximum flexibility is offered to customers.

XTRA — Common shopping assistant

- More applications and services being integrated.
- Personalised communication.

(*) Retail revenue consists of the revenue of "Food" – excluding the revenue from Wholesale, Foodservice and Food Production – and the revenue of "Health & Well-being and Non-Food"

Innovative initiatives

Colruyt Group is leveraging artificial intelligence and smart technologies to transform the shopping experience and logistics, as well as its supporting services. **Colruyt Group has a long-standing tradition of harnessing technology as a key driver of efficiency and innovation.**

In stores and distribution centres and online

- Easy check-out
- Smart Cart
- Self-Driving Vehicles
- AI solutions within the Xtra app

In supporting services

- Generative AI is being deployed in IT processes, including software development and testing, contributing to faster and more efficient development cycles.
- New applications are being developed such as experiments with AI-supported tools for employees.

Sustainability

Sustainability as a compass

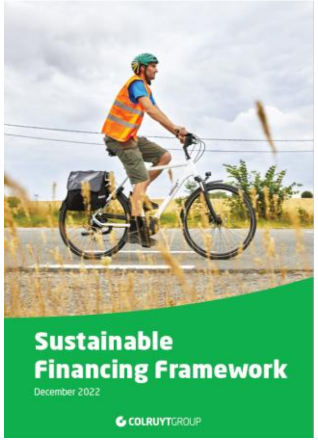
For **more than 50 years** now,
sustainability has been **at the heart of how we do business** at Colruyt Group.
We always think and act with respect for people, the environment and society, drawing guidance from the **five Ps of sustainable business**:
people, planet, prosperity, peace and partnership.

Our approach – Focus on 3 pillars

Product	Infrastructure	People
		
Accessible, sustainable and healthy products	**Sustainability in all aspects of our operations and infrastructure**	**Together with our customers, our employees and society as a whole**

We embed **transparency** in everything we do – from how we do business to our offerings and supply chain – so that our customers can confidently count on us for conscious consumption.

Sustainability information available on our website

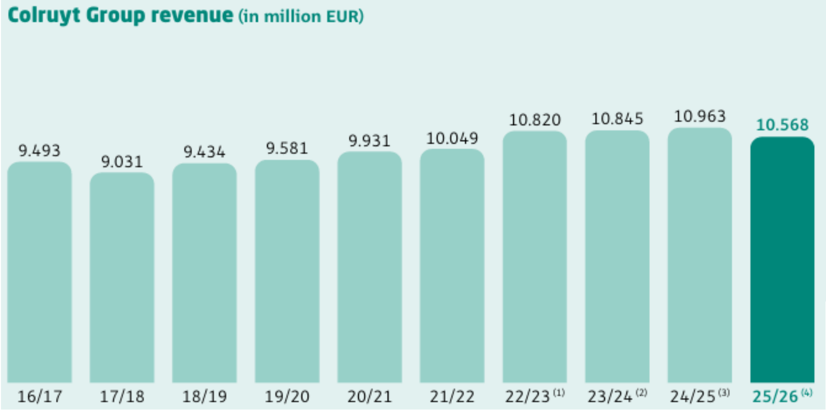


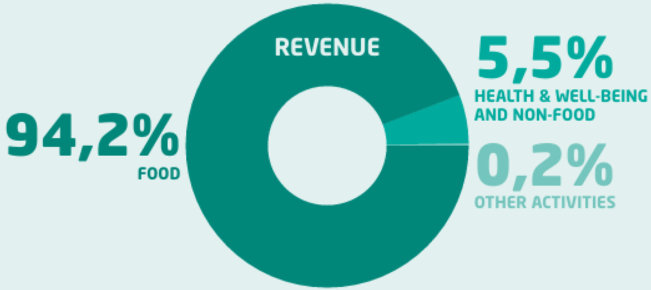
- Colruyt Group aims to lead the way in many areas of sustainability and wants to continue to make a meaningful difference in the world in numerous ways, for current and future generations. Via our corporate website, we share more information on sustainable entrepreneurship at Colruyt Group.
- We kindly refer more specifically to the following documentation:
  - Our Sustainability statement aligned with the Corporate Sustainability Reporting Directive (CSRD) was published in July 2026.
  - Our Sustainable Financing Framework was issued in December 2022 with a second party opinion by Sustainalytics.
  - Several sustainability policies are publicly available on our website.

Financial information

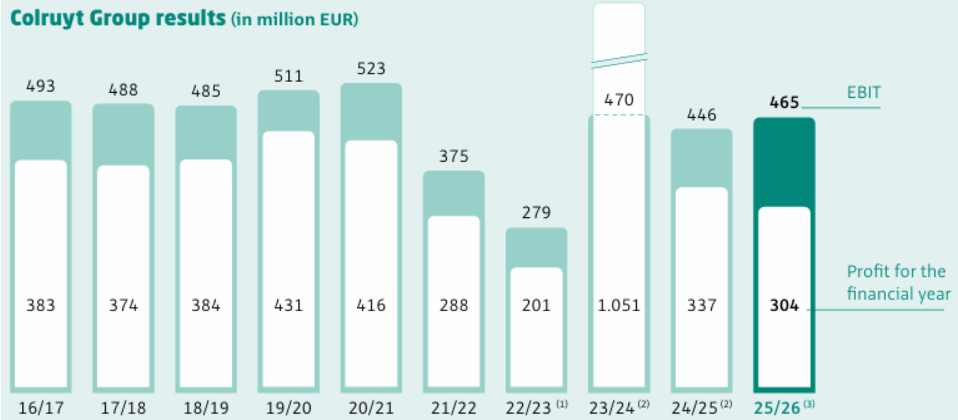
COLRUYT GROUP

Colruyt Group revenue and results up until 2025/26





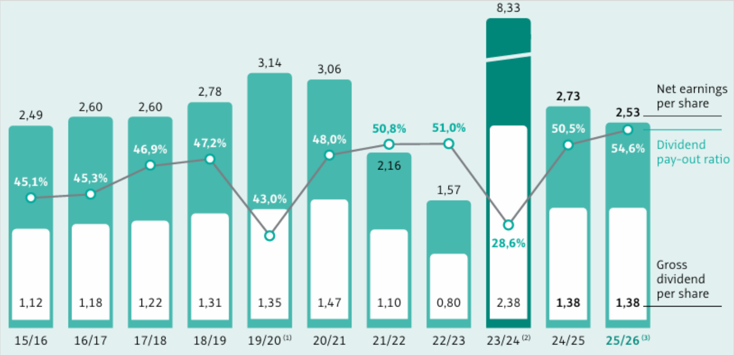
(1) Revenue including DATS 24 NV, the disposal of which was completed in early June 2023.
(2) Revenue excluding DATS 24 NV, Dreamland NV and Dreambaby NV, the disposals of which were completed in early June 2023, early October 2023 and late May 2024, respectively.
(3) Revenue excluding Dreambaby NV, the disposal of which was completed in late May 2024.
(4) Revenue excluding the French integrated retail activities, the disposal and discontinuation of which were completed in late February 2026.



(1) EBIT and profit for the financial year, including DATS 24 NV, the disposal of which was completed in early June 2023.
(2) EBIT excluding DATS 24 NV, Dreamland NV and Dreambaby NV, the disposals of which were completed in early June 2023, early October 2023 and late May 2024, respectively. The profit for the financial year comprises the total results from both continuing and discontinued operations and includes one-off effects.
(3) EBIT excluding the French integrated retail activities, the store disposals and discontinuation of which were completed in late February 2026. The profit for the financial year comprises the total results from both continuing and discontinued operations and includes one-off effects.

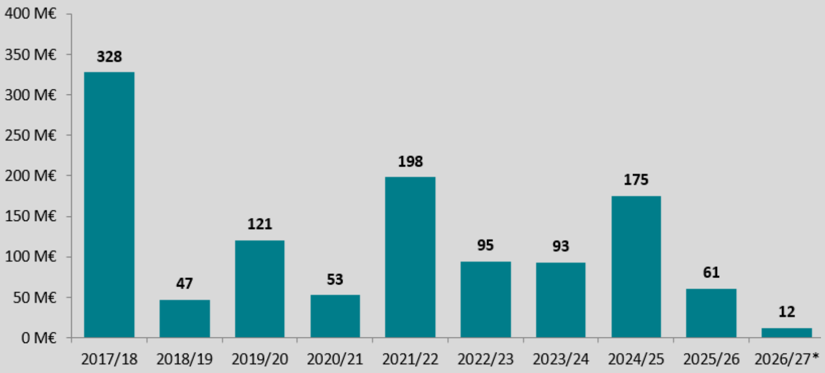
Dividend and share buy-back

Earnings and gross dividend per share (in EUR)



1) Excluding the one-off positive effect related to the contribution of Parkwind into Virya Energy, which has no material impact on the 2019/20 statement of cash flows, net earnings per share amounted to EUR 2,81 and the pay-out ratio to 48,0%.
2) The proposed total gross dividend for the financial year 2023/24 consisted of a gross interim dividend of EUR 1,00 related to the one-off capital gain realised on the sale of Parkwind by Virya Energy (interim dividend distributed in December 2023), and an ordinary gross dividend of EUR 1,38. Excluding the one-off net positive effect of EUR 704 million related to Virya Energy and excluding the interim dividend, net earnings per share amounted to EUR 2,75 and the pay-out ratio to 50,2%.
3) Based on the net result from continuing operations and thus excluding the result related to the French integrated retail activities and related one-off effects, net earnings per share amounted to EUR 2,80 and the pay-out ratio to 49,2%.

Share buy-backs (in M€)



Status as per 12/06/2026(*)

- 1.691.162 treasury shares held by Colruyt Group.
- 1,40% of the total number of shares issued (120.591.402).

Treasury shares cancelled: 4.000.000 in December 2025

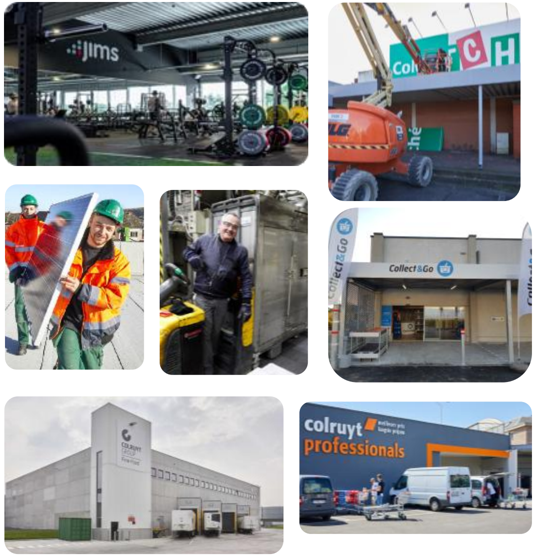
Capital expenditures, net of capital grants (M€)

Continuation of the CAPEX programme:

- > M€ 400 on an annual basis
- Expectation FY 2026/27: between 4,0% and 4,5% of revenue

Investments in:

- New stores and store modernisation (including transformation costs for the acquired Match and Smatch stores); expansion in food and non-food.
- Expansion of logistics capacity in Belgium.
- Expansion of production capacity with a focus on vertical integration in Belgium.
- Automation and innovation (such as automated machinery and installations in the distribution centres and innovations in the stores) and digital transition.
- Renewable energy and energy efficiency.



Net financial debt (M€)

	Mar 2026	Mar 2025	Mar 2024	Mar 2023	Mar 2022
Interest bearing liabilities	**857**	**955**	**1.018**	**1.359**	**969**
Non-current (>1 year)	**655**	**748**	**806**	**878**	**619**
Of which IFRS 16	309	311	272	253	221
Current (<1 year)	**201**	**207**	**212**	**480**	**350**
Long-term financing due within 1 year	173	174	164	172	144
Of which IFRS 16	70	64	52	54	48
Short-term financing	29	33	48	308	206
***Less:* Cash and cash equivalents(*)**	**586**	**658**	**925**	**361**	**176**
Net financial debt excl. IFRS 16	**-108**	**-78**	**-231**	**691**	**523**
Net financial debt incl. IFRS 16	**271**	**297**	**93**	**997**	**793**
Leverage ratio excl. IFRS 16	-	-	-	1,1x	0,8x
Leverage ratio incl. IFRS 16	0,3x	0,3x	0,1x	1,5x	1,1x

(*) Including readily redeemable funds for a total of EUR 31 million at the end of March 2025 and EUR 151 million at the end of March 2024.

Balance sheet (M€)

	Mar 2026		Mar 2025		Mar 2024		Mar 2023		Mar 2022	
Tangible and intangible assets	3.986	61%	3.996	62%	3.763	57%	3.535	58%	3.232	58%
Other non-current assets	401	6%	352	5%	351	5%	610	10%	542	10%
Inventories	732	11%	776	12%	758	12%	826	13%	816	15%
Trade receivables	543	8%	540	8%	567	9%	535	9%	602	11%
Other current receivables	216	3%	174	3%	346	5%	152	2%	245	4%
Cash and cash equivalents	586	9%	627	10%	775	12%	359	6%	176	3%
Assets from discontinued operations	28	0%	0	0%	13	0%	131	2%	0	0%
Total assets	**6.492**	**100%**	**6.465**	**100%**	**6.571**	**100%**	**6.148**	**100%**	**5.614**	**100%**
Equity	3.261	50%	3.172	49%	3.173	48%	2.510	41%	2.462	44%
Non-current interest-bearing liabilities	650	10%	748	12%	806	12%	875	14%	619	11%
Other non-current liabilities	166	3%	186	3%	211	3%	188	3%	246	4%
Current trade payables	1.367	21%	1.386	21%	1.406	21%	1.296	21%	1.283	23%
Current interest-bearing liabilities	201	3%	207	3%	212	3%	471	8%	350	6%
Other current liabilities	841	13%	766	12%	753	11%	717	12%	653	12%
Liabilities from discontinued operations	5	0%	0	0%	9	0%	89	1%	0	0%
Total equity and liabilities	**6.492**	**100%**	**6.465**	**100%**	**6.571**	**100%**	**6.148**	**100%**	**5.614**	**100%**

Key figures full year results 2025/26(*)

In M€	Consolidated income statement FY 2025/26	Consolidated income statement FY 2024/25	Δ %
Revenue	**10.568**	**10.248**	**3,1%**
Gross profit	**3.222**	**3.123**	**3,2%**
% of revenue	30,5%	30,5%	
EBITDA	**879**	**855**	**2,9%**
% of revenue	8,3%	8,3%	
EBIT	**465**	**469**	**-0,9%**
% of revenue	4,4%	4,6%	
Result before tax	**441**	**470**	**-6,2%**
% of revenue	4,2%	4,6%	
Net result from continuing operations	**337**	**352**	**-4,3%**
% of revenue	3,2%	3,4%	
Net result from discontinued operations	-33	-15	
Net result	**304**	**337**	**-9,9%**
% of revenue	2,9%	3,3%	
Earnings per share (in €)	**2,53**	**2,73**	**-7,4%**
From continuing operations	2,80	2,85	-1,7%
From discontinued operations	-0,28	-0,12	

The figures with regard to the French integrated retail activities are presented as “Net result from discontinued operations” in both years.
The comparative year has been restated.

(*) For more information on the key figures, we refer to the financial press release “Consolidated annual information on the financial year 2025/26”.

Contact information

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