



KBC Group passport end December 2023

We are an integrated bank-insurance group, catering mainly for retail, private banking, SME and mid-cap clients. Geographically, we focus on our core markets of Belgium, Bulgaria, the Czech Republic, Hungary and Slovakia. We have a limited presence elsewhere.



13 million customers
41 000 staff
ca. 1 200 bank branches

core countries

417 305 876 shares
listed at NYSE Euronext Brussels
ca. 41% held by core shareholders (KBC Ancora, Cera, MRBB, Other Core shareholders)

Our strategy rests on the following principles:

- We place our clients at the centre of everything we do.
- We look to offer our clients a unique bank-insurance experience.
- We focus on our group's long-term development and aim to achieve sustainable and profitable growth.
- We assume our role in society and local economies.
- We build upon the PEARL-values, while focusing on the joint development of solutions, initiatives and ideas within the group

Net result (m EUR)	FY2023 (12 months)
KBC Group	3 402
Belgium	1 866
Czech Republic	763
International Markets**	676
Group Centre	97

LT debt ratings

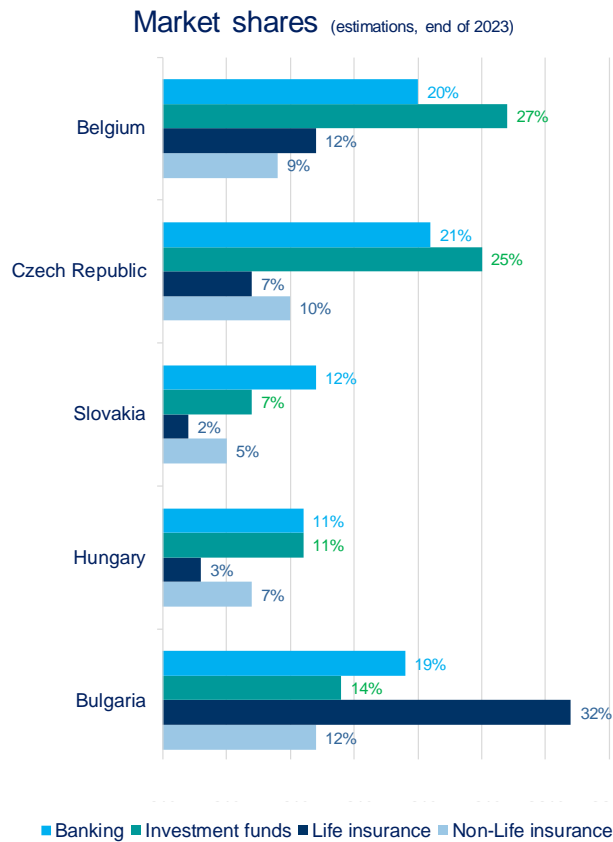
Fitch
Moody's
S&P's

KBC BANK

A+
A1
A+

KBC GROUP

A
Baa1
A-



total assets 347 bln

customer loans 184 bln

customer deposits 216 bln

total equity 24 bln

Data as at 31-12-2023

* Data on a consolidated basis. Unless otherwise mentioned, non-financial data relate to end of 2023.
Definitions available in the group's annual and quarterly reports, on www.kbc.com. Outlook/watch/review for the credit ratings: see www.kbc.com.
** Slovakia, Hungary, Bulgaria.

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