



KBC Group passport end March 2022

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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, Slovakia, and Ireland (for the latter, sale agreements have been signed). We have a limited presence elsewhere.



12 million customers
40 000 staff
ca. 1 200 bank branches

core countries



416 883 592 shares
listed at NYSE Euronext Brussels
40% 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 meet our responsibility to society and local economies.
- We build upon the PEARL-values, while focusing on the joint development of solutions, initiatives and ideas within the group

LT debt ratings

Fitch
Moody's
S&P's

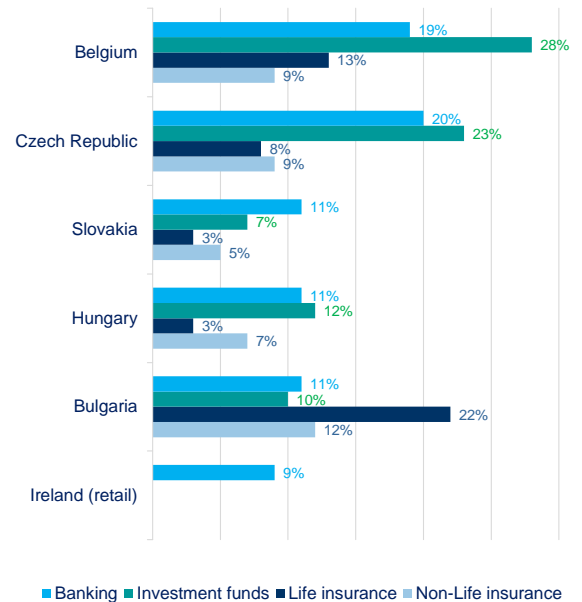
KBC BANK

A+
A2
A+

KBC GROUP

A
Baa1
A-

Market shares (estimations, end of 2021)



Latest financial info (in EUR)

	31-03-2022	3M2022 (3 months)
Total assets	370 bn	Net result, group 458 m
Loans and advances to customers	165 bn	w.o. Belgium 227 m
Deposits from customers	206 bn	Czech Republic 207 m
Total equity	23.1 bn	International Markets** 74 m
		Group Centre -49 m

* Data on a consolidated basis. 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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