



KBC Group passport

end March 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.

Annual Report



Sustainability Report



Risk Report



Report to Society



13 million customers 42 000 staff ca. 1 200 bank branches

core countries



417 169 414 shares
listed at NYSE Euronext Brussels
ca. 41% held by core shareholders (KBC Ancora, Cera, MRBB, Other Core shareholders)

LT debt ratings

Fitch
Moody's
S&P's

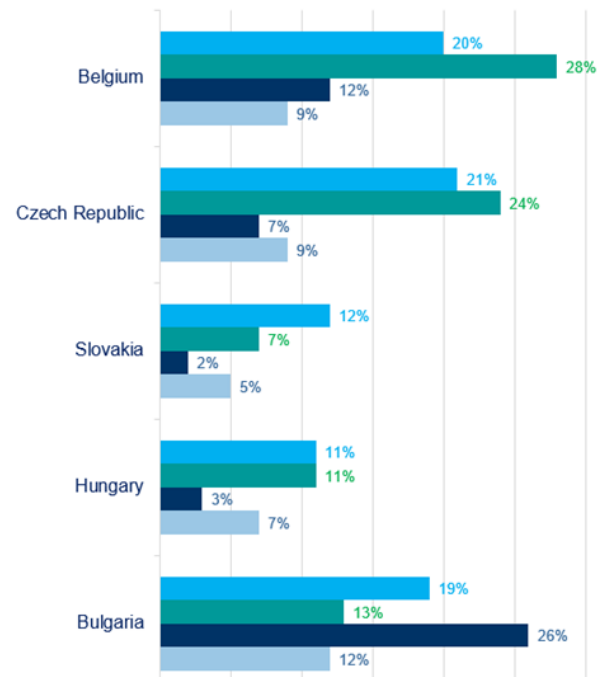
KBC BANK

A+
A2
A+

KBC GROUP

A
Baa1
A-

Market shares (estimations, end of 2022)



■ Banking ■ Investment funds ■ Life insurance ■ Non-Life insurance



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

Net result (m EUR) 3M2023 (3 months)

KBC Group	882
Belgium	299
Czech Republic	184
International Markets**	108
Group Centre	291

total assets
347 bln

customer loans
180 bln

customer deposits
219 bln

total equity
23 bln

* Data on a consolidated basis. Unless otherwise mentioned, non-financial data relate to end of 2022. 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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