



# KBC Group passport

## end June 2020

Document date:  
6 August 2020\*

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. We have a limited presence elsewhere, primarily to support corporate clients from our core markets.

12 million customers      41 000 staff      ca. 1 300 bank branches

in six core countries



416 394 642 shares  
listed at NYSE Euronext Brussels  
40% held by core shareholders (KBC Ancora, Cera, MRBB, Other Core shareholders)



client centricity



bank-insurance



sustainable profitable growth



role in society

Our strategy rests on four 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.



Our reports are available on [www.kbc.com](http://www.kbc.com)

### LT debt ratings

Fitch  
Moody's  
S&P's

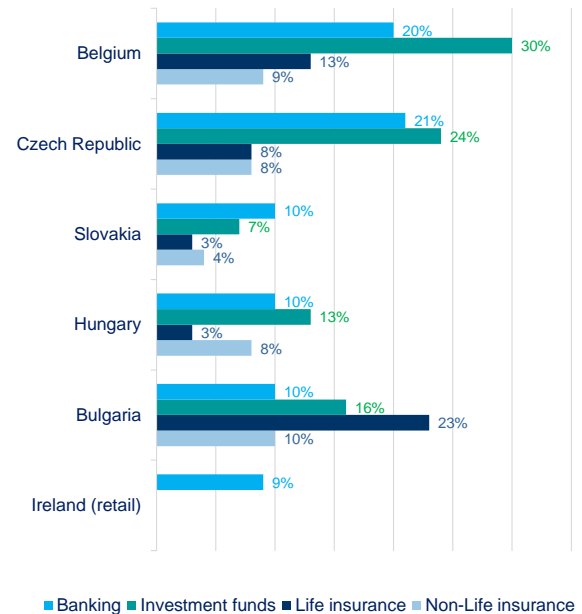
### KBC BANK

A+  
A1  
A+

### KBC GROUP

A  
Baa1  
A-

### Market shares (estimations, end of 2019)



### Latest financial info (in EUR)

	30-06-2020	1H2020 (6 months)
Total assets	317 bn	Net result, group 205 m
Loans and advances to customers	158 bn	w.o. Belgium 119 m
Deposits from customers & debt certificates	211 bn	Czech Republic 165 m
Total equity	20.2 bn	International Markets** -11 m
		Group Centre -68 m

\* Data on a consolidated basis. Customers, staff and branches: 31-12-2019. Definitions available in the group's annual and quarterly reports, on [www.kbc.com](http://www.kbc.com).  
Outlook/watch/review for the credit ratings: see [www.kbc.com](http://www.kbc.com).

\*\* Slovakia, Hungary, Bulgaria, Ireland

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