



KBC Group passport

end June 2021

Document date:
5 August 2021*

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

core countries

416 694 558 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, also focusing on the joint development of solutions, initiatives and ideas within the group

LT debt ratings

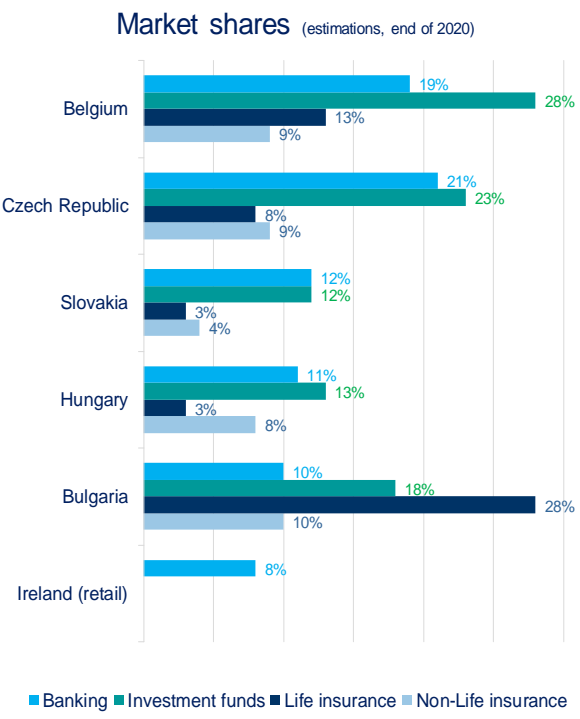
Fitch
Moody's
S&P's

KBC BANK

A+
A2
A+

KBC GROUP

A
Baa1
A-



Latest financial info (in EUR)		30-06-2021	1H2021 (6 months)
Total assets		369 bn	1 350 m
Loans and advances to customers		164 bn	908 m
Deposits from customers & debt certificates		243 bn	291 m
Total equity		23.1 bn	228 m
			-76 m
			Net result, group
			w.o. Belgium
			Czech Republic
			International Markets**
			Group Centre

* Data on a consolidated basis. Customers, staff and branches: 31-12-2020. 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, Ireland

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