



KBC Group passport end June 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 and Slovakia. 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

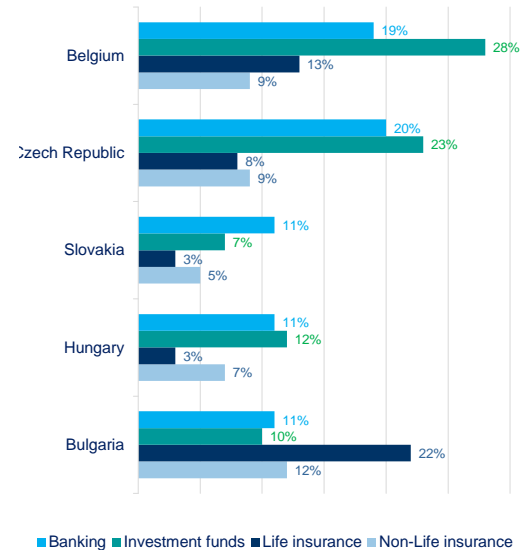
KBC BANK

A+
A2
A+

KBC GROUP

A
Baa1
A-

Market shares (estimations, end of 2021)



Latest financial info (in EUR)

	30-06-2022	6M2022 (6 months)
Total assets	370 bn	Net result, group 1 269 m
Loans and advances to customers	169 bn	w.o. Belgium 790 m
Deposits from customers	217 bn	Czech Republic 443 m
Total equity	20.2 bn	International Markets** 125 m
		Group Centre -90 m

* Data on a consolidated basis. Unless otherwise mentioned, non-financial data relate to end of 2021 (and do not yet include the acquisition of Raiffeisenbank Bulgaria).
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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