



KBC Group passport end June 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

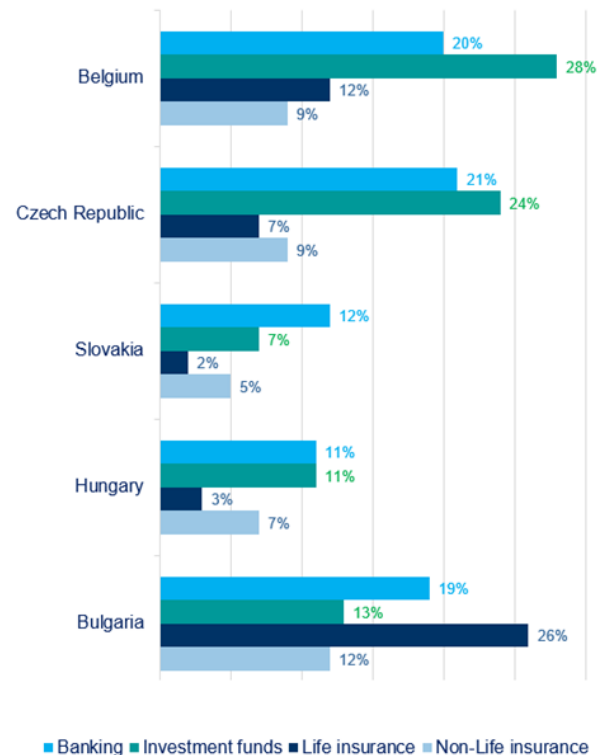
KBC BANK

A+
A1
A+

KBC GROUP

A
Baa1
A-

Market shares (estimations, end of 2022)



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) 1H2023 (6 months)

KBC Group	1 848
Belgium	875
Czech Republic	461
International Markets**	298
Group Centre	215

total assets
368 bln

customer loans
182 bln

customer deposits
225 bln

total equity
23 bln

Data as at 30-06-2023

* 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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Contact
www.kbc.com
pressofficekbc@kbc.be
IR4U@kbc.be
csr.feedback@kbc.be