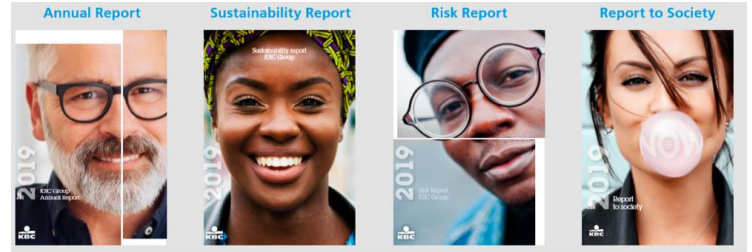




KBC Group passport end September 2020

Document date:
12 November 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.



Our reports are available on www.kbc.com

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)

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.

LT debt ratings

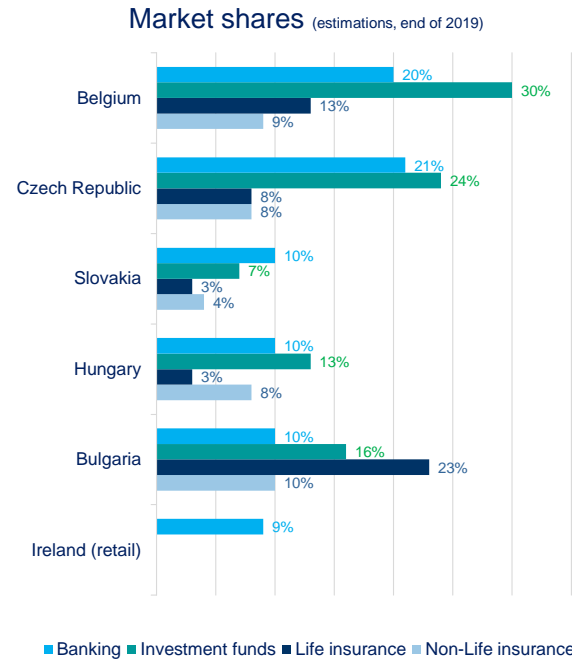
Fitch
Moody's
S&P's

KBC BANK

A+
A1
A+

KBC GROUP

A
Baa1
A-



Latest financial info (in EUR)

	30-09-2020	9M2020 (9 months)
Total assets	321 bn	902 m
Loans and advances to customers	158 bn	605 m
Deposits from customers & debt certificates	212 bn	281 m
Total equity	20.9 bn	113 m
Net result, group		-97 m
w.o. Belgium		
Czech Republic		
International Markets**		
Group Centre		

* 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.
Outlook/watch/review for the credit ratings: see www.kbc.com.

** Slovakia, Hungary, Bulgaria, Ireland

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