



# KBC Group passport end September 2021

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

## Annual Report



## Sustainability Report



## Risk Report



## Report to Society



**12 million** customers  
**41 000** staff  
**ca. 1 200** 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, while focusing on the joint development of solutions, initiatives and ideas within the group

### LT debt ratings

Fitch  
Moody's  
S&P's

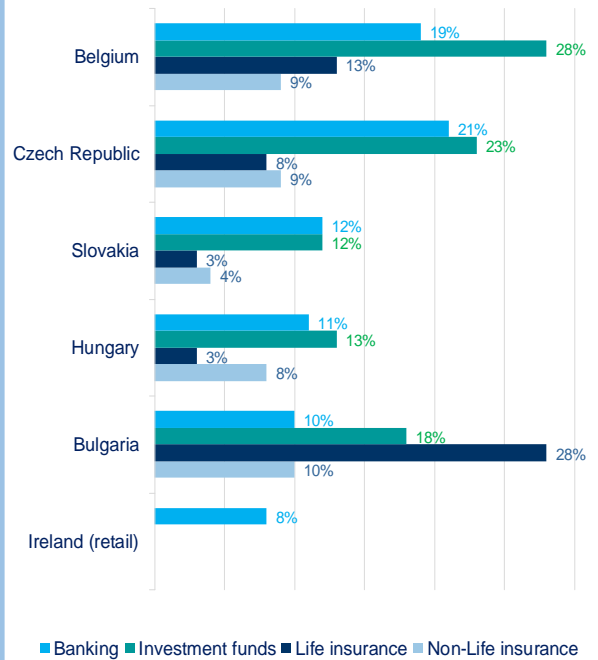
### KBC BANK

A+  
A2  
A+

### KBC GROUP

A  
Baa1  
A-

### Market shares (estimations, end of 2020)



### Latest financial info (in EUR)

	30-09-2021	9M2021 (9 months)
Total assets	354 bn	1 951 m
Loans and advances to customers	157 bn	1 511 m
Deposits from customers	198 bn	500 m
Total equity	23.6 bn	70 m
Net result, group		-130 m
w.o. Belgium		
Czech Republic		
International Markets**		
Group Centre		

\* Data on a consolidated basis, as at 30-09-2021 (staff and market shares: 31-12-2020). 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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