



KBC Group passport end September 2022

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
ca. 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

Net result (m EUR)	9M2022 (9 months)
KBC Group	2 046
w.o. Belgium	1 234
Czech Republic	640
International Markets**	272
Group Centre	-100

LT debt ratings

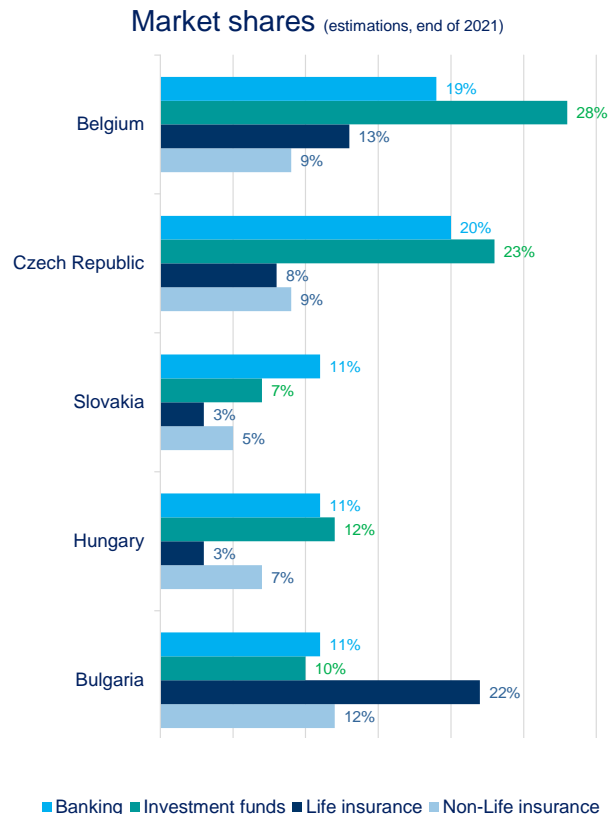
Fitch
Moody's
S&P's

KBC BANK

A+
A2
A+

KBC GROUP

A
Baa1
A-



total assets **364 bln**

customer loans **177 bln**

customer deposits **218 bln**

total equity **20 bln**

* 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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