



KBC Group passport end September 2024

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
41 000 staff
ca. 1 200 bank branches

core countries

417 305 876 shares
listed at NYSE Euronext Brussels
ca. 41% 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 assume our role in society and local economies.
- We build upon the PEARL-values***, while focusing on the joint development of solutions, initiatives and ideas within the group

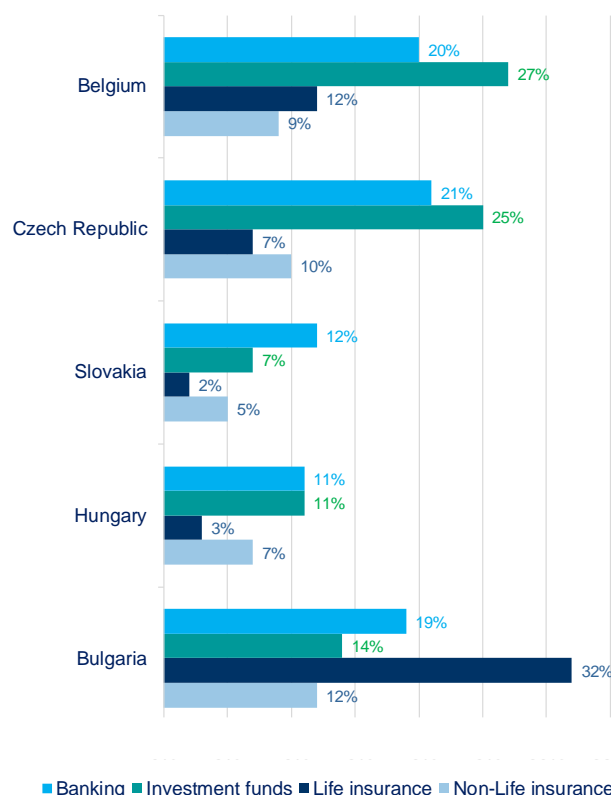
Net result (m EUR)	9M2024 (9 months)
KBC Group	2 300
Belgium	1 359
Czech Republic	620
International Markets**	576
Group Centre	-255

LT debt ratings

KBC BANK
Fitch A+
Moody's A1
S&P's A+

KBC GROUP
Fitch A
Moody's A3
S&P's A-

Market shares (estimations, end of 2023)



total assets
353 bln

customer loans
189 bln

customer deposits
222 bln

total equity
23 bln

Data as at 30-09-2024

* Data on a consolidated basis. Unless otherwise mentioned, non-financial data relate to end of 2023.
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.
*** PEARL stands for Performance, Empowerment, Accountability, Responsiveness and Local Embeddedness.

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