



KBC Group passport end December 2019

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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.



Name: KBC Group NV
Country: Belgium
CEO: Johan Thijs
Board chairman: Thomas Leysen

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)

LT debt ratings

Fitch
Moody's
S&P's

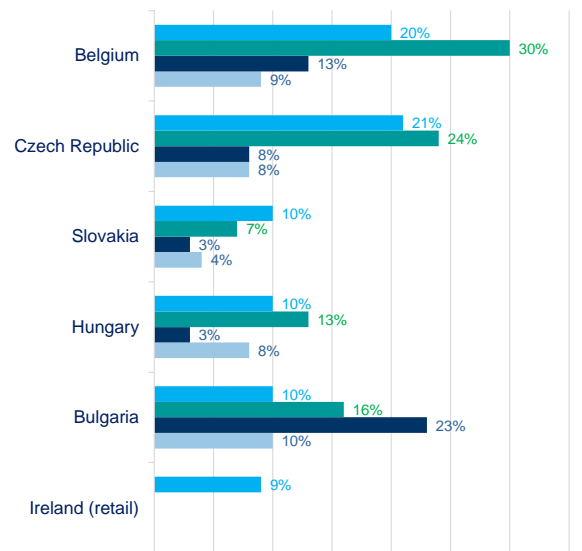
KBC BANK

A+
A1
A+

KBC GROUP

A
Baa1
A-

Market shares (estimations, end of 2019)



■ Banking ■ Investment funds ■ Life insurance ■ Non-Life insurance



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.

Latest financial info (in EUR)

	31-12-2019
Total assets	291 bn
Loans and advances to customers	156 bn
Deposits from customers & debt certificates	203 bn
Total equity	20.4 bn

	FY2019 (12 months)
Net result, group	2 489 m
w.o. Belgium	1 344 m
Czech Republic	789 m
International Markets**	379 m
Group Centre	-23 m

* 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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