



KBC Group passport end March 2025

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.



13 million customers
40 000 staff
ca. 1 100 bank branches

core countries



417 544 151 shares
listed at NYSE Euronext Brussels
ca. 42% 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) **1Q2025 (3 months)**

KBC Group	546
Belgium	281
Czech Republic	207
International Markets**	135
Group Centre	-77

LT debt ratings

KBC BANK

Fitch
A+

Moody's
A1

S&P's
A+

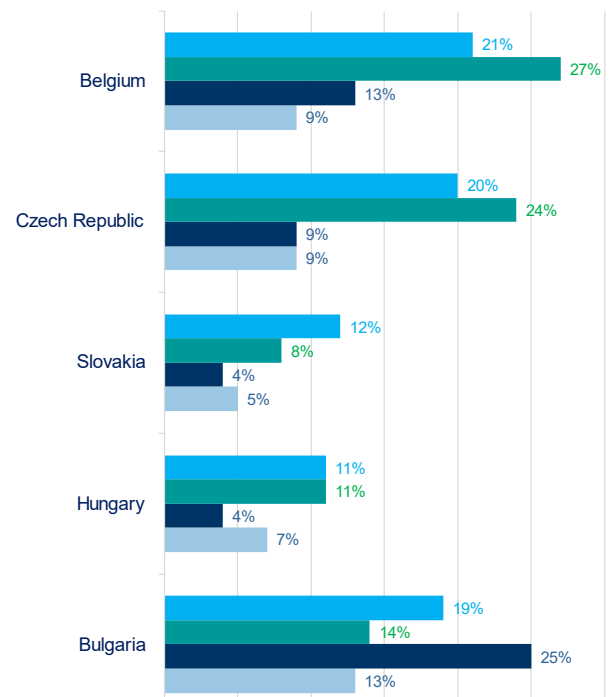
KBC GROUP

Fitch
A

Moody's
A3

S&P's
A-

Market shares (estimations, end of 2024)



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

total
assets
380 bln

customer
loans
197 bln

customer
deposits
231 bln

total
equity
25 bln

Data as at 31-03-2025

* Data on a consolidated basis. Unless otherwise mentioned, non-financial data relate to end of 2024. Market shares relate to latest available situation (on or before end of 2024). 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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Contact
www.kbc.com
pressofficekbc@kbc.be
IR4U@kbc.be
csr.feedback@kbc.be