



KBC Group passport

end March 2026*

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 ca. 40 000 staff 1 090 bank branches

core countries

417 662 783 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:

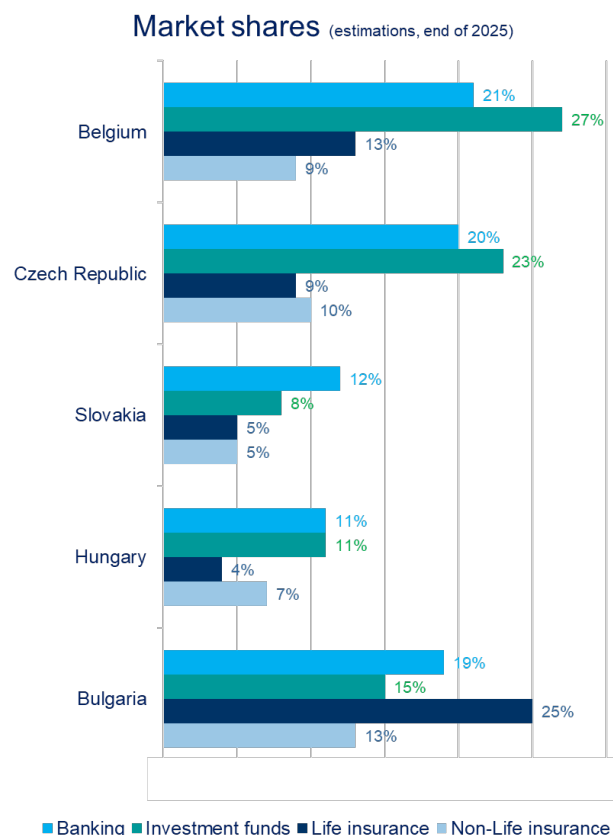
- We place our clients at the centre of everything we do.
- We look to offer our clients a unique bank-insurance experience.
- We focus on our group's long-term development and aim to achieve sustainable and profitable growth.
- We assume our role in society and local economies.
- We build upon the PEARL-values***, while focusing on the joint development of solutions, initiatives and ideas within the group

Net result (m EUR)	1Q2026 (3 months)
KBC Group	557
Belgium	317
Czech Republic	223
International Markets**	99
Group Centre	-82

LT debt ratings

KBC BANK
Fitch A+
Moody's A2 ****
S&P's A+

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



Data as at 31-03-2026

* Data on a consolidated basis. Unless otherwise mentioned, non-financial data relate to end of 2025. Market shares relate to latest available situation (on or before end of 2025). 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.
**** Refers to KBC IFIMA debt.

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