KBC Group passport

end June 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	ca. 40 000	1 090
customers	staff	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

LT debt ratings

KBC BANK

Fitch
AA-

Moody's
A2

S&P's
A+

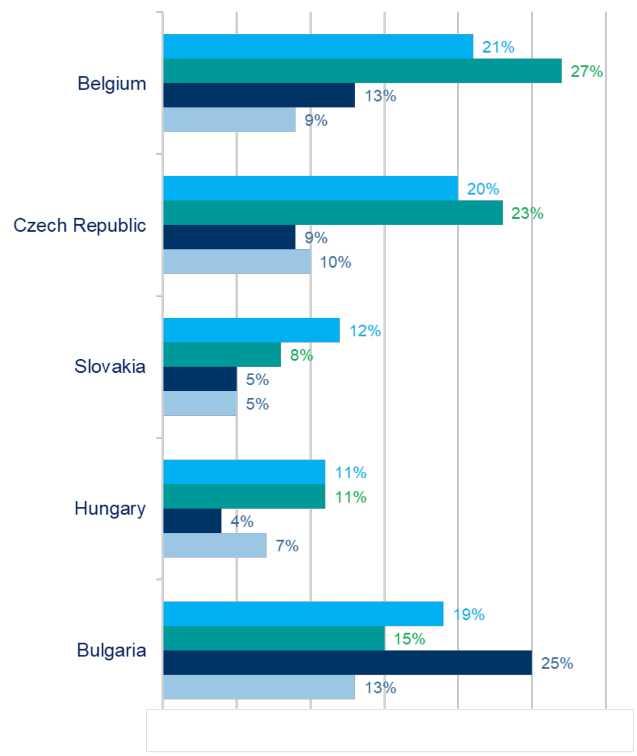
KBC GROUP

Fitch
A

Moody's
A3

S&P's
A-

Market shares (estimations, end of 2025)



Net result (m EUR)	1H2026 (6 months)
KBC Group	**1 709**
Belgium	1 063
Czech Republic	494
International Markets**	339
Group Centre	-188

total assets	customer loans	customer deposits	total equity
412 bln	222 bln	251 bln	28 bln

Data as at 30-06-2026

* 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, hence excluding the recent acquisitions of 365.Bank and Business Lease).
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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