



# KBC Group passport end September 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

## LT debt ratings

### KBC BANK

Fitch  
A+

Moody's  
A1

S&P's  
A+

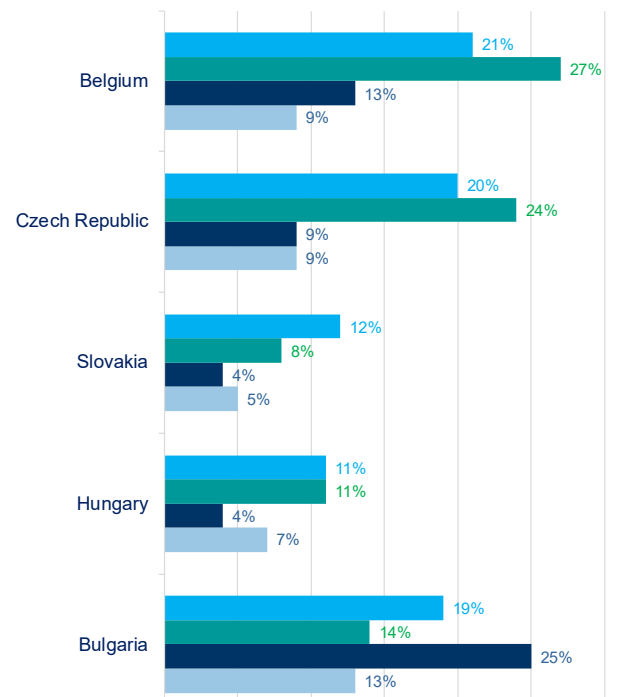
### KBC GROUP

Fitch  
A

Moody's  
A3

S&P's  
A-

## Market shares (estimations, end of 2024)



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

**Net result (m EUR)** **9m2025 (9 months)**

<b>KBC Group</b>	<b>2 566</b>
Belgium	1 477
Czech Republic	691
International Markets**	609
Group Centre	-211

total  
assets  
383 bln

customer  
loans  
206 bln

customer  
deposits  
232 bln

total  
equity  
27 bln

Data as at 30-09-2025

\* 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](http://www.kbc.com). Outlook/watch/review for the credit ratings: see [www.kbc.com](http://www.kbc.com).

\*\* Slovakia, Hungary, Bulgaria.

\*\*\* PEARL stands for Performance, Empowerment, Accountability, Responsiveness and Local Embeddedness.

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Contact  
[www.kbc.com](http://www.kbc.com)  
[pressofficekbc@kbc.be](mailto:pressofficekbc@kbc.be)  
[IR4U@kbc.be](mailto:IR4U@kbc.be)  
[csr.feedback@kbc.be](mailto:csr.feedback@kbc.be)