KBC Group passport
end September 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

LT issuer ratings

KBC BANK

Fitch AA-

Moody's A2

S&P's A+

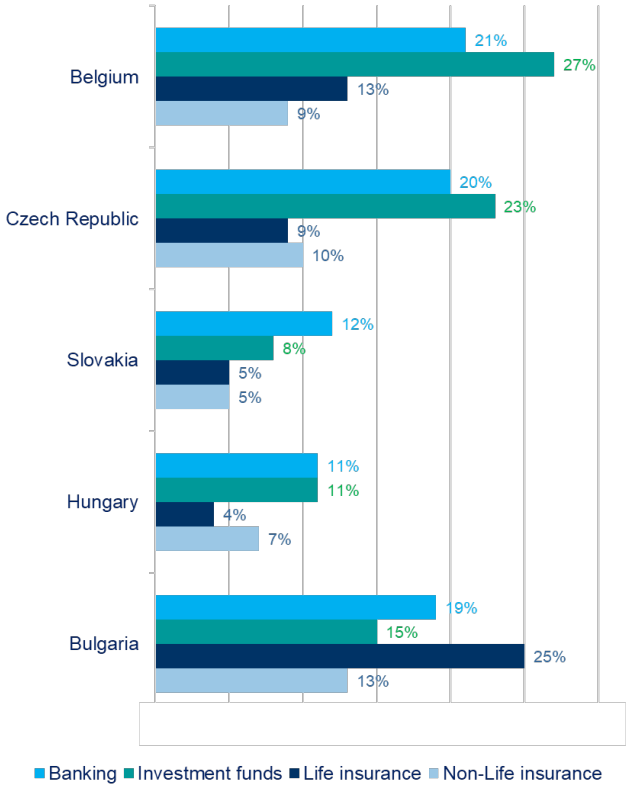
KBC GROUP

Fitch A

Moody's A3

S&P's A-

Market shares (estimations, end of 2025)



Net result (m EUR)	9M2026 (9 months)
KBC Group	**2 851**
Belgium	1778
Czech Republic	746
International Markets**	619
Group Centre	-292

total assets 410 bln

customer loans 225 bln

customer deposits 247 bln

total equity 29 bln

Data as at 30-09-2026

* Data on a consolidated basis. Unless otherwise mentioned, non-financial data relate to end of 2025 (market shares relate to latest available situation i.e. on or before end of 2025). Hence, non-financial data exclude 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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