



KBC Group passport end December 2024

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.



Annual Report



Sustainability Report



Risk Report



Report to Society

13 million customers
40 000 staff
ca. 1100 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)	FY2024 (12 months)
KBC Group	3 415
Belgium	1 846
Czech Republic	858
International Markets**	751
Group Centre	-40

LT debt ratings

KBC BANK

Fitch A+

Moody's A1

S&P's A+

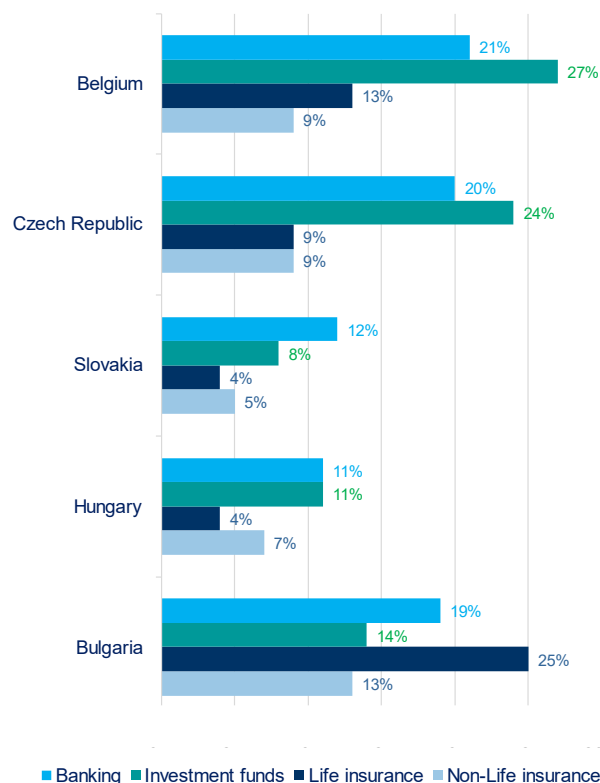
KBC GROUP

Fitch A

Moody's A3

S&P's A-

Market shares (estimations, end of 2024)



total assets
373 bln

customer loans
192 bln

customer deposits
229 bln

total equity
24 bln

Data as at 31-12-2024

* 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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