



KBC Group passport end December 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 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)



CLIENT CENTRICITY



BANK-INSURANCE



SUSTAINABLE
PROFITABLE GROWTH



ROLE IN SOCIETY



PEARL+

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+

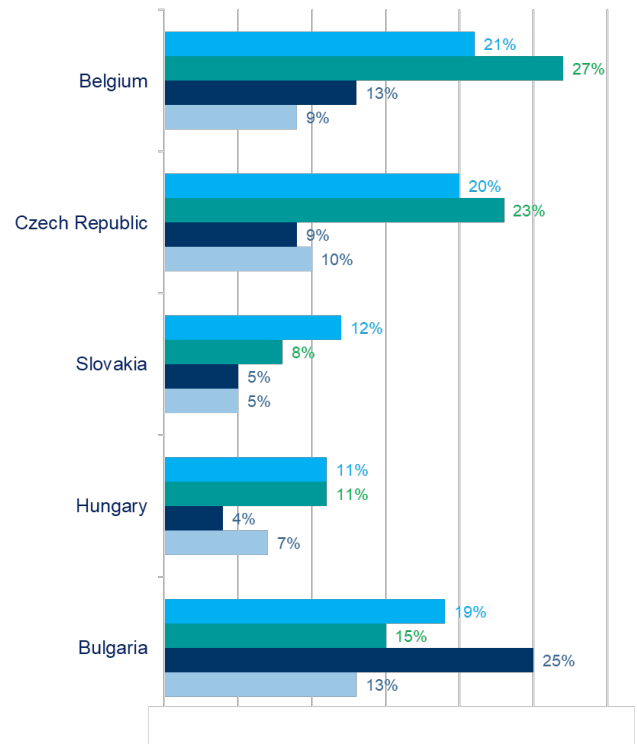
KBC GROUP

Fitch
A

Moody's
A3

S&P's
A-

Market shares (estimations, end of 2025)



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

Net result (m EUR) FY2025 (12 months)

KBC Group	3 568
Belgium	2 151
Czech Republic	922
International Markets**	814
Group Centre	-318

total
assets
397 bln

customer
loans
209 bln

customer
deposits
238 bln

total
equity
28 bln

Data as at 31-12-2025

* 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.

This document is provided for informational purposes only. It does not constitute a solicitation to buy/sell any product or security issued by the KBC Group or its subsidiaries. The information provided in this document is condensed and/or simplified and therefore incomplete. The document may contain forward-looking statements with respect to the strategy, earnings and capital trends of KBC, involving numerous assumptions and uncertainties. The risk exists that these statements may not be fulfilled and that future developments differ materially. Moreover, KBC does not undertake any obligation to update this document in line with new developments. The document may also contain non-IFRS information. By reading this document, each person is deemed to represent that he/she possesses sufficient expertise to understand the risks involved. KBC Group and its subsidiaries cannot be held liable for any damage resulting from the use of the information.

Contact
www.kbc.com
pressofficekbc@kbc.be
IR4U@kbc.be
csr.feedback@kbc.be