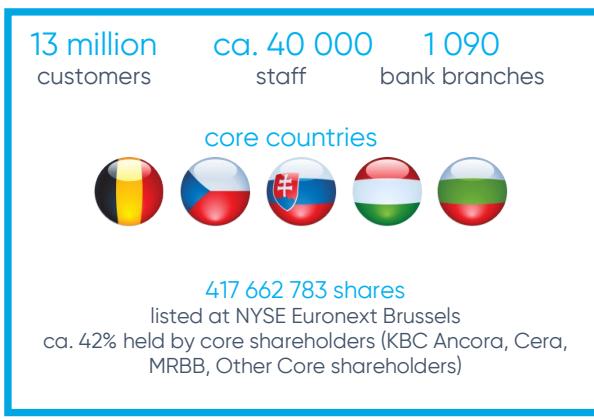




KBC Group passport

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.



LT debt ratings

KBC BANK

Fitch
A+

Moody's
A1

S&P's
A+

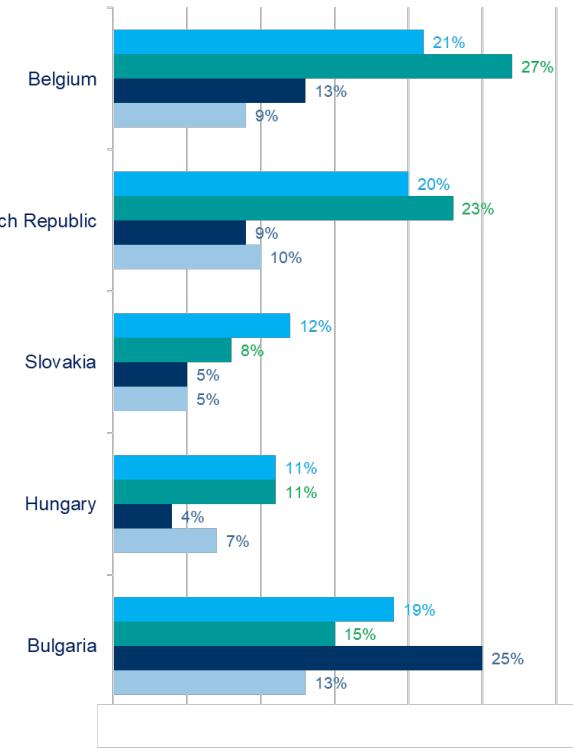
KBC GROUP

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 205. 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.

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