



KBC Group passport

end March 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
41 000 staff
ca. 1 200 bank branches

core countries

417 305 876 shares
listed at NYSE Euronext Brussels
ca. 41% 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)	1Q2024 (3 months)
KBC Group	506
Belgium	243
Czech Republic	197
International Markets**	146
Group Centre	-80

LT debt ratings

Fitch
Moody's
S&P's

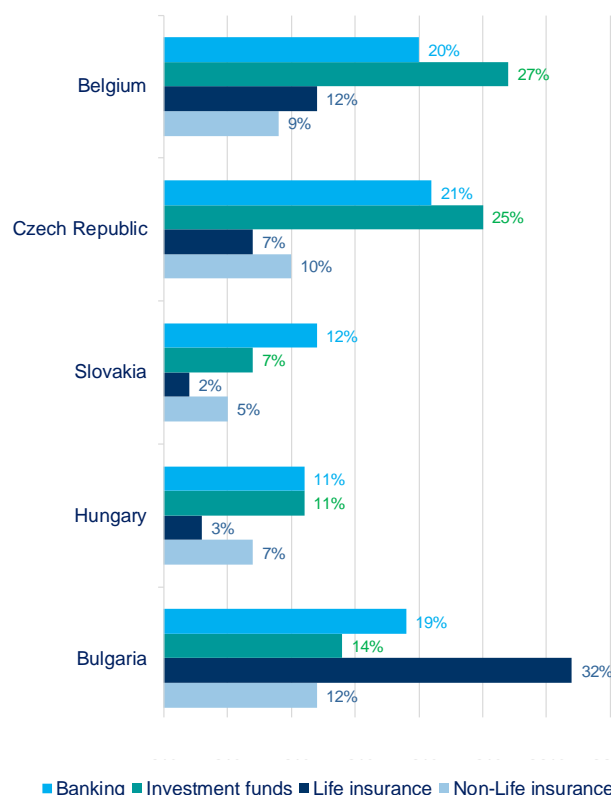
KBC BANK

A+
A1
A+

KBC GROUP

A
Baa1
A-

Market shares (estimations, end of 2023)



total assets
359 bln

customer loans
184 bln

customer deposits
216 bln

total equity
23.9 bln

Data as at 31-03-2024

* Data on a consolidated basis. Unless otherwise mentioned, non-financial data relate to end of 2023.
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.

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