



KBC Group passport

end June 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)	1H2024 (6 months)
KBC Group	1 431
Belgium	761
Czech Republic	441
International Markets**	370
Group Centre	-141

LT debt ratings

KBC BANK

Fitch A+

Moody's A1

S&P's A+

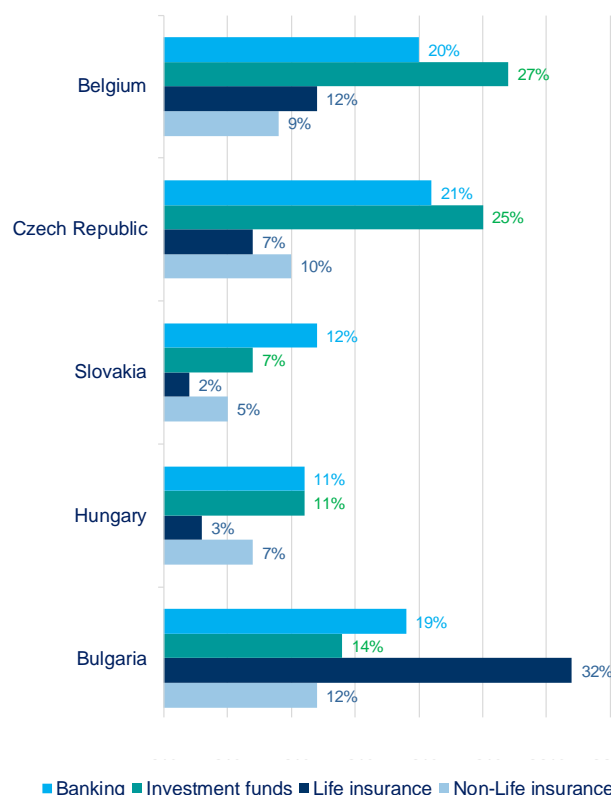
KBC GROUP

Fitch A

Moody's A3

S&P's A-

Market shares (estimations, end of 2023)



Data as at 30-06-2024

* 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.

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