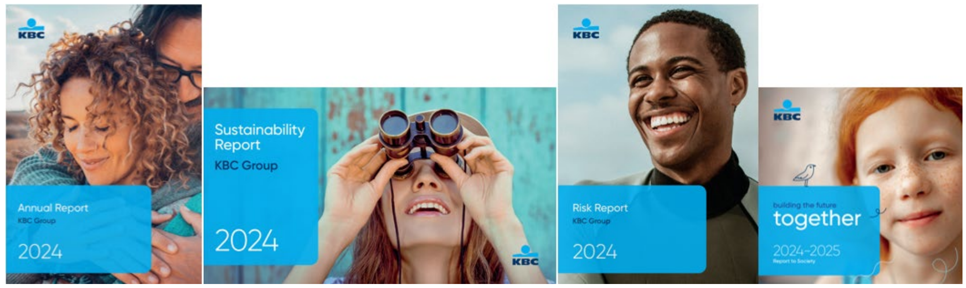
KBC Group passport

end March 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	40 000	ca. 1 100
customers	staff	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)	1Q2025 (3 months)
KBC Group	**546**
Belgium	281
Czech Republic	207
International Markets**	135
Group Centre	-77

LT debt ratings

KBC BANK

Fitch
A+

Moody's
A1

S&P's
A+

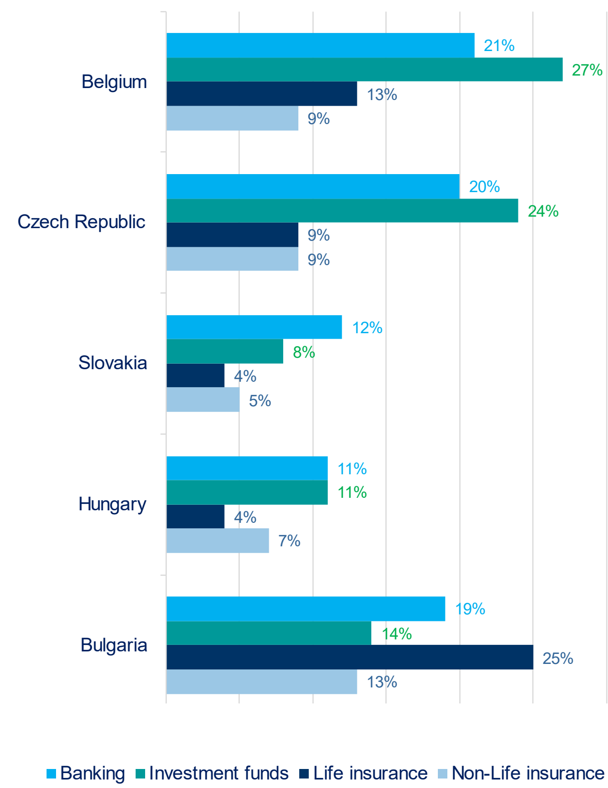
KBC GROUP

Fitch
A

Moody's
A3

S&P's
A-

Market shares (estimations, end of 2024)



total assets	customer loans	customer deposits	total equity
380 bln	197 bln	231 bln	25 bln

Data as at 31-03-2025

* Data on a consolidated basis. Unless otherwise mentioned, non-financial data relate to end of 2024. Marker 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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