

# KBC Group Investor Visit

#KBCInvestor2017

21 June 2017  
Dublin, Ireland

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# Agenda

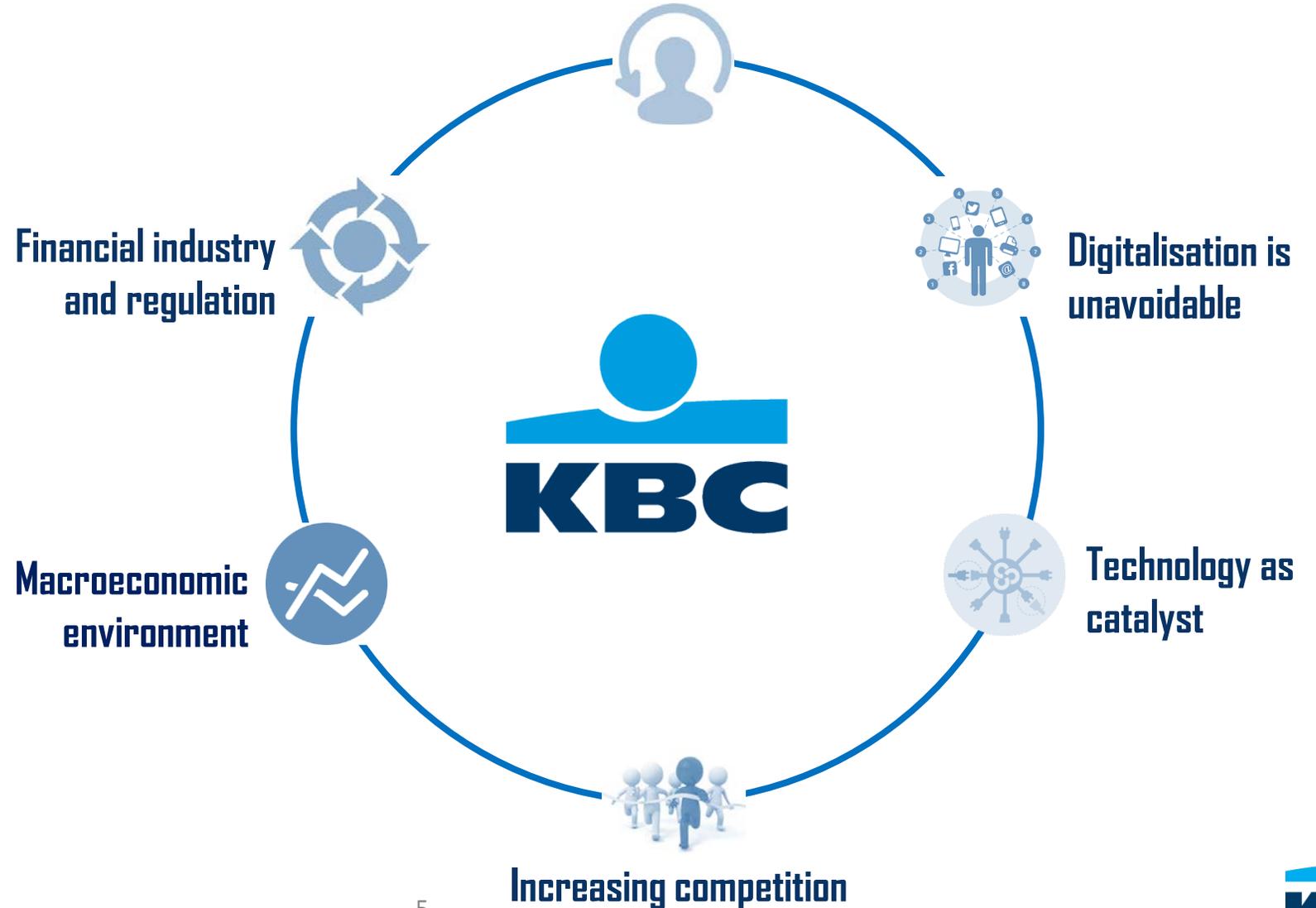
- **KBC Group's strategy**
- **KBC Bank Ireland's Digital First strategy**
- **Group-wide digital transformation**
- **Our financial plan**

# KBC's Group Strategy

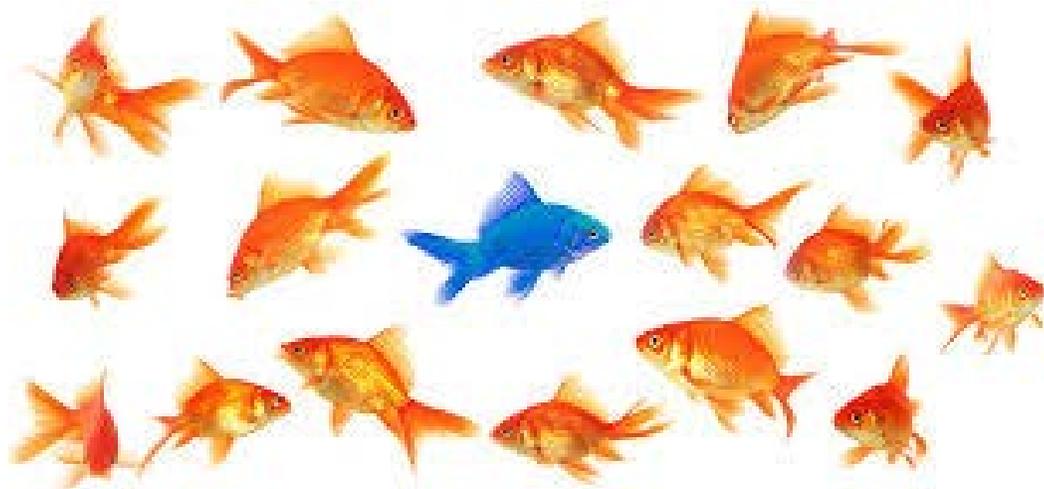
Johan Thijs, KBC Group CEO

# The environment is continuously changing

Changing client behaviour and expectations

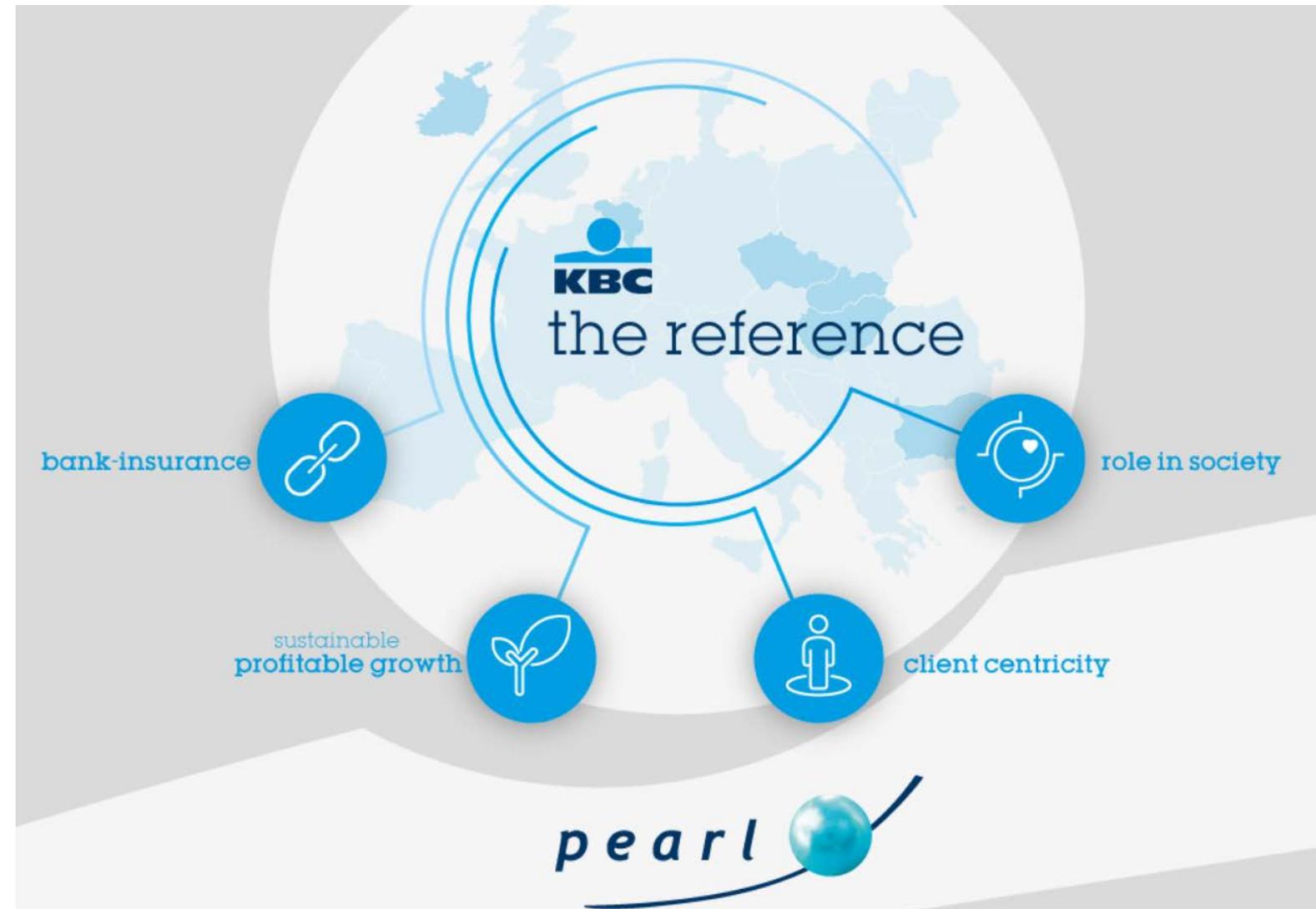


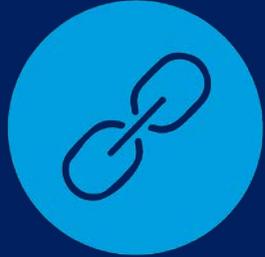
**Our business model has proven to be very successful ....**



**MORE OF THE SAME,  
BUT DIFFERENTLY**

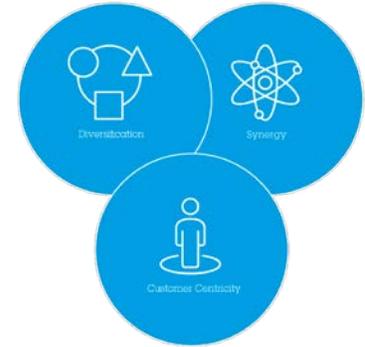
# So we are keeping our core strategy unchanged ...





Bank-insurance

# Bank-insurance and sustainable growth in a digital world



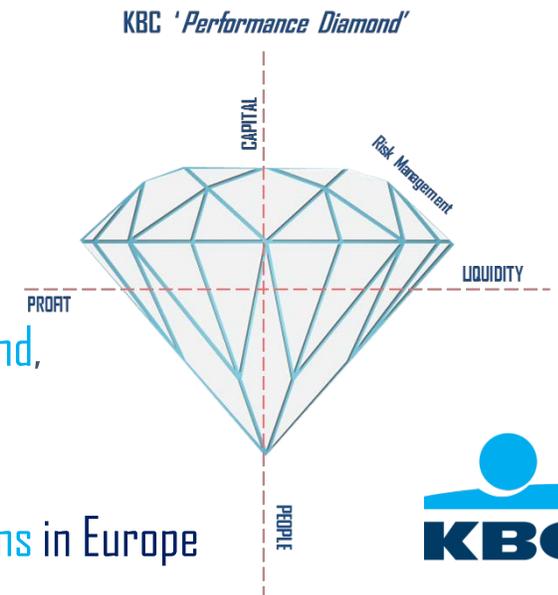
- Integrated bank-insurance remains core and will be further developed throughout our core countries
- In the digital world, we also provide an integrated response to our clients' banking and insurance needs by offering them the benefit of a comprehensive, **one-stop financial service** with a wider, complementary and optimised range of products
- Bank-insurance creates **risk diversification, additional sales** through cross-selling/deepening the client relationship, and significant **cost synergies**
- Increasing levels of **integration** will lead to creative, **adaptive multi-product ecosystems**
- Selective room for experiments: we can **diversify and/or grow** our income in **business related to bank-insurance** and via **experiments**

# Sustainable profitable growth in a digital world



Sustainable profitable growth

- Ever increasing importance of a diversified income base. Therefore, we will increase income generation through **more fee business and non-life/risk life business** (in addition to interest income) by:
  - continuing to build the non-life insurance business
  - boosting asset management in core countries (especially outside Belgium)
  - broadening our 'one-stop shop' offering to our clients via partnerships
- We will continue to focus on our **current geographical footprint (our six core countries)** and current client segments
- We will make **selective acquisitions in our core markets**, while taking due account of very **strict financial and strategic criteria**
- We operate within the boundaries set by the **KBC Performance Diamond**, with a balanced focus on capital, liquidity, profitability and people
- KBC Group wants to be among the **best performing financial institutions in Europe**



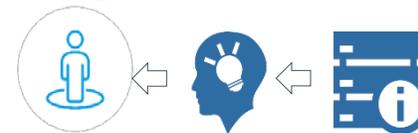


Client centricity

# Think client in a digital way

- Digitalisation end-to-end, not only front- but also back-end is the main lever
- Therefore simplification of processes, systems, etc. is the prerequisite, and is part of our DNA
- The integrated distribution model remains valid: clients continue to choose how they interact with KBC through different channels
- Human interface will still play a crucial role but will be enhanced by digital capabilities

e.g. face-to-face underpinned by robo-advice



client centricity

e.g. chatbots



client centricity



Role in society

# We commit to our role in society

- Our clients can use our loans, deposit products and asset management services to help them realise their dreams and projects, and take out our insurance to protect these dreams and projects.
- Our sustainability strategy has three cornerstones:
  - Enhancing our positive impact on society
  - Limiting any negative impact we might have
  - Encouraging responsible behaviour on the part of our employees





Pearl

# Starting point: a strong corporate culture “PEARL”

- We focus on sustainable, long-term bank-insurance relationships
- We want to be the reference in bank-insurance in our core markets by promoting a strong client-centric corporate culture
- We see empowerment and entrepreneurship as key drivers for future growth



# KBC Bank Ireland's Digital First strategy

Wim Verbraeken, KBC Bank Ireland CEO

# KBC Ireland – a challenger in the making

## Full Service Retail Bank

Full suite of Retail Banking Products  
Distribution of Asset Management & Insurance  
Products

## Market Share - Stock

Assets 10%  
Liabilities 4%

## Market Share - New Production

Mortgages 10%  
Current Accounts 13%

## Customers & Employees

239 000 customers at year-end 2016  
1 000 employees

## Brand

Brand Awareness at 70%  
Share of Voice at 13%

## Omni Channel Distribution

Digital-Online & Mobile  
Sales & Service Contact Centre  
Agile Advisers  
Light Physical Presence – 15 Hubs

# What is the future strategy of KBC in Ireland?

Aligned with KBC Group strategy but with some specifics

## Digital First

Products & Services designed for digital channels

## Differentiated Value Proposition

Instant / Accessible / Proactive

## Segments - Retail & Micro SMEs

Achieving at least 10% market share

## Frontrunner Status for Innovation

Frontrunner status for innovation solutions within Group

## Bank-Insurance

Enhance collaboration with partners to integrate insurance sales in banking

# Why is Ireland an attractive market for KBC?

Strong demographics and solid macroeconomic fundamentals and growth prospects

**Growing Economy** - Ireland has been Europe's fastest growing economy for the last two years and has demonstrated a remarkable capability to recover from the financial crisis.

**Diversification** - Ireland is least correlated to the German economy and provides diversification to KBC's operations in Western and Central & Eastern Europe.

**Demographics** - Youngest population in Europe, with 40% under 29 years of age.

**Highly Educated** - Strong educational profile and high percentage of population working in IT have third-level degrees. Ranked Number 1 in Europe.

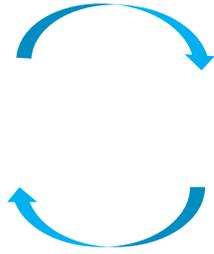
**Digital Savvy** - Consumers are digitally savvy and open to new ways of banking – 35% of the population select the mobile phone as the device of choice.

**Positive Outlook** - Outlook for lending is positive, with mortgage lending forecast to double over the next 3-5 years as property supply catches up with demand.



# What are we observing?

Low level of  
customers  
switching  
banks



Very little  
differentiation  
among main  
banks

# What do consumers want?

More choice in financial services,  
convenience and value



**Value proposition needs to be differentiated and based on what consumers want**

# What will we offer Irish consumers?

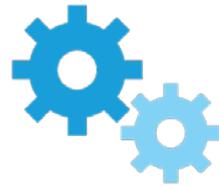
Instant



Accessible



Proactive



We will bring a new way of **personalised** banking to consumers which offers **seamless integration** between digital and physical channels, with **immediate** fulfilment, at the **time and place** of the customer's choosing

# What was their feedback?

Tested unbranded propositions and ideas with consumers



Asked consumers what was a real differentiator and a WOW factor



Who would be best placed to deliver?

"That sounds brilliant - I'd be happy if I never had to go back to a branch"

"If you had all of those, that would make it a wow bank"

"Full mortgage approval in 3 hours - wow"

"If KBC could do all of that I would change my account straightaway"



# What will it mean for our customers?

## Instant



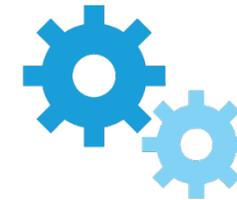
- Immediate opening and activation of accounts
- Instant digital card and access to funds
- Instant mortgage decisions (3 hours), loan decisions (1 hour) and purchase of mutual funds
- Digital documentation

## Accessible



- Always on/available
- Mobile First
- Contact Centre open 24/7
- Web chat / video chat via mobile

## Proactive



- Personalised, proactive communications with customers – right time, right place with the right product
- Complete customer solutions



# A tangible example

Introducing our first new customer differentiator -  
**Mobile Account Opening App**

## Why?

Reduces customer effort  
Instant access to finances  
Makes life easier  
Puts the customer in control

# Re-imagining the customer journey

Significantly reducing the number of customer actions





# What will enable KBC Ireland to deliver?

**Core Banking Platform T24**  
- Single View of the Customer  
- Scalable



**Fintech partnerships and collaboration (e.g., IDScan and Booking Bug)**



**T24 open architecture – a key enabler for API economy (e.g., Temenos, Marketplace)**



**Group collaboration, support & synergies (e.g., smart copy mobile app from Slovakia)**



# How will we stay ahead?

**Customer co-creation and collaboration**



**Agile organisation**



**Non-conventional approach**



**Facilitating delivery of differentiation**

# What is our track record?

Significant transformation 2013 – 2015

Profitable in 2015, a year earlier than expected

Value proposition today already differentiated:

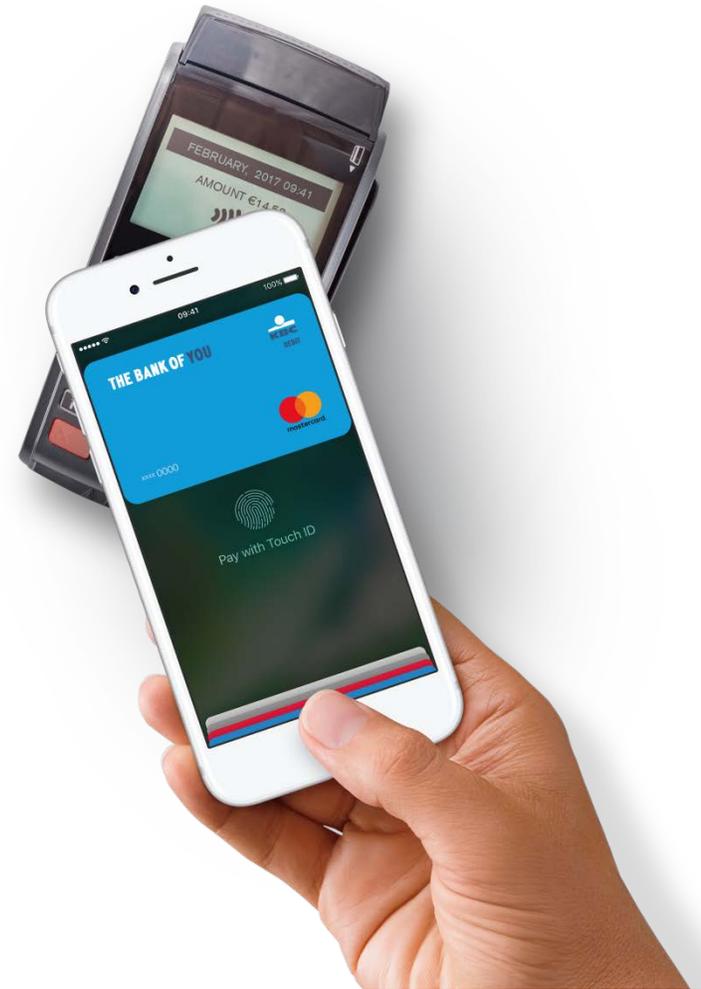
- **Brand** - seen as 'Different and Dynamic', 'Setting the Trends' - *Ignite Brand Tracker*
- **Products** - Straightforward products and solutions to meet broader customer needs allowing for a deeper customer relationship
- **Product Channels** – Omni-Channel and Digital gives customer control in selecting their channel of choice

First to market on a number of digital differentiators:

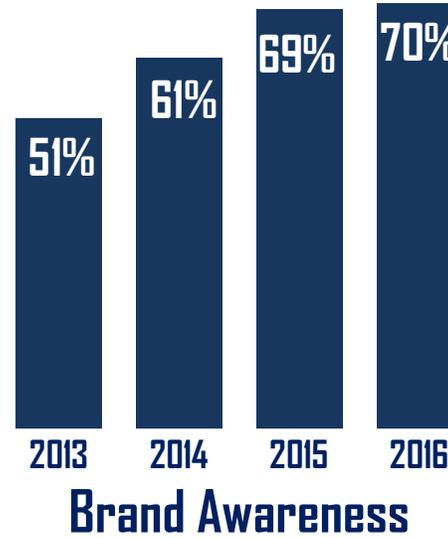
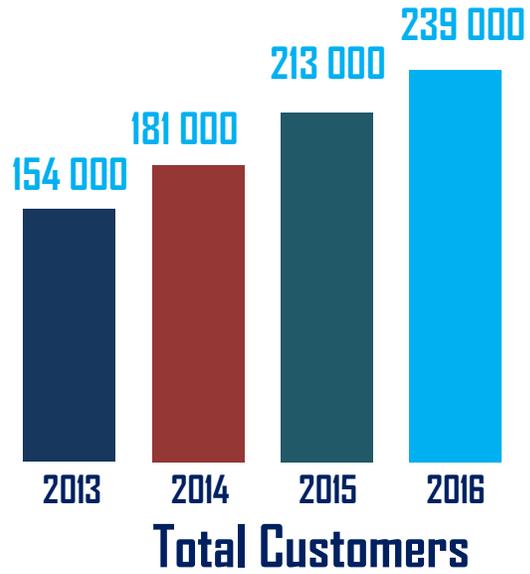
- **Android Pay, Apple Pay, 360° virtual property viewing**

We are earning external recognition

- **RepTrak, Marketing Institute Awards, bonkers.ie**



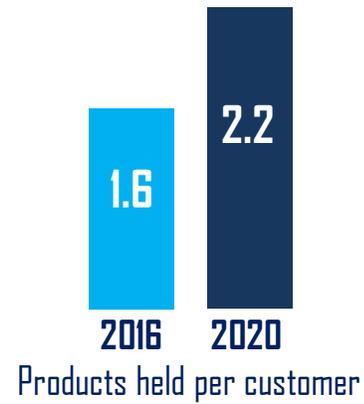
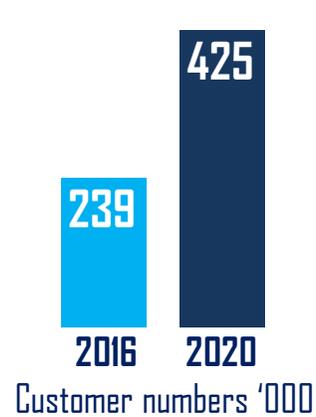
# How have customers responded so far?



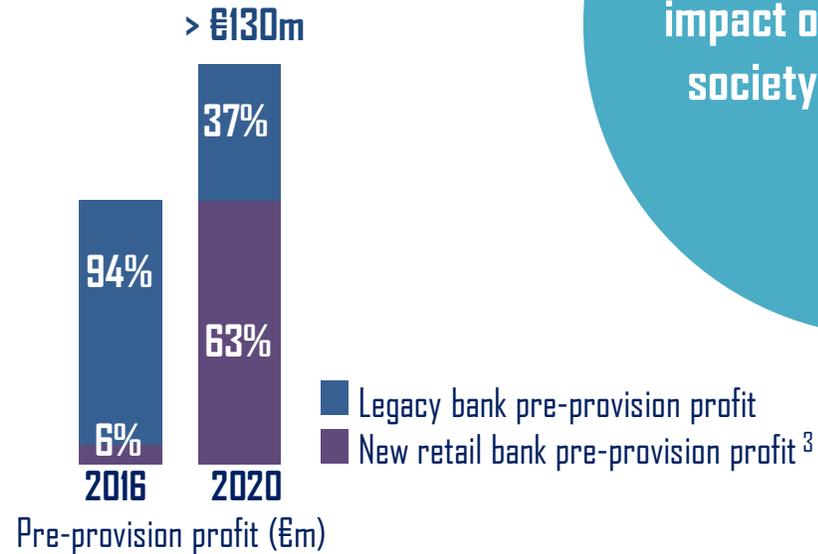
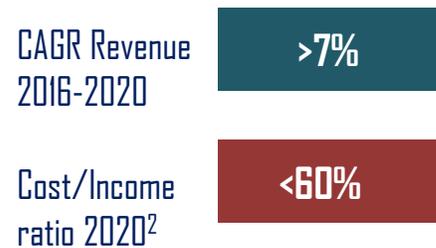
(1) Net Easy – Metric to measure how easy it is to do business with KBC



# What will success look like?



Where the customer says... **WOW!**



(2) Includes banking tax

(3) New bank includes all new business written from 1 Jan 2014

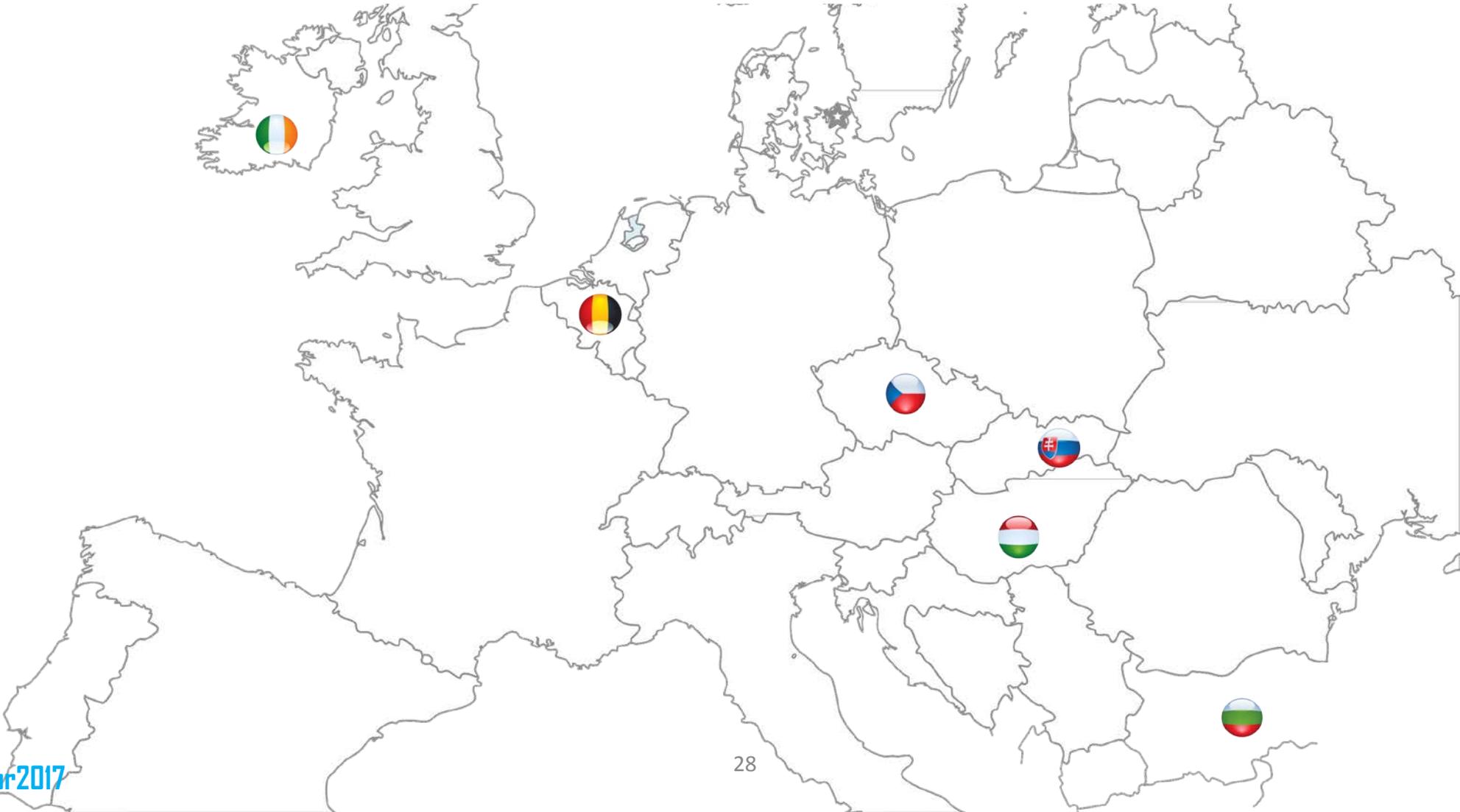
# Group-wide digital transformation

Erik Luts, KBC Group Chief Innovation Officer

## Successful digitalisation in KBC Group

**KBC IRELAND IS A FRONTRUNNER  
DIGITAL FIRST STRATEGY  
BEING EFFECTIVE**

# We created a strong international innovation network, with clear accountabilities and governance



# What will we deliver?

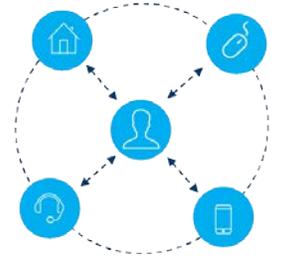
Further optimise our **integrated distribution model** according to a real-time **omni-channel approach**

Prepare our applications to **engage with Fintechs** and other value chain players

Invest in our **digital presence** (e.g., social media) to **enhance client relationships** and anticipate their needs

Further **increase efficiency and effectiveness** of data management

Set up an open architecture IT package as **core banking system** for our **International Markets Business Unit**

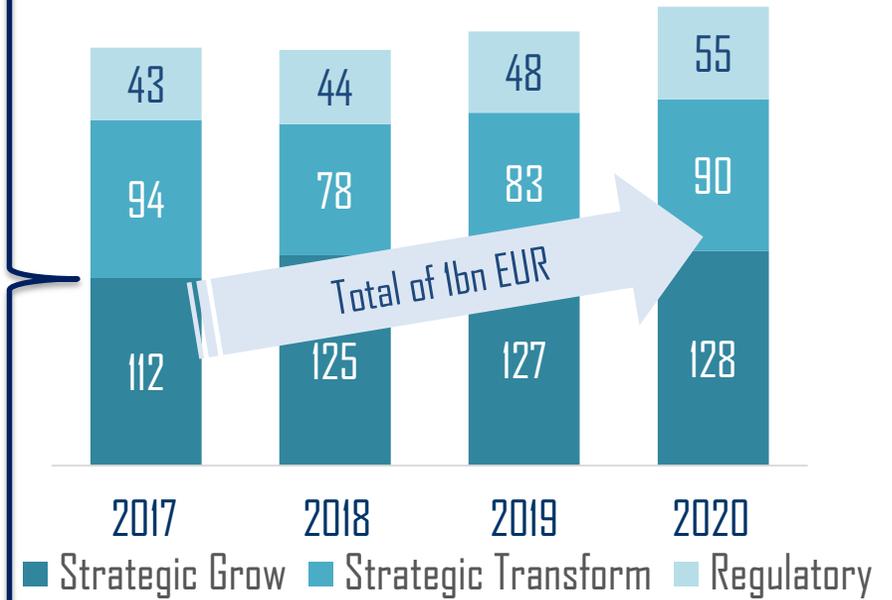
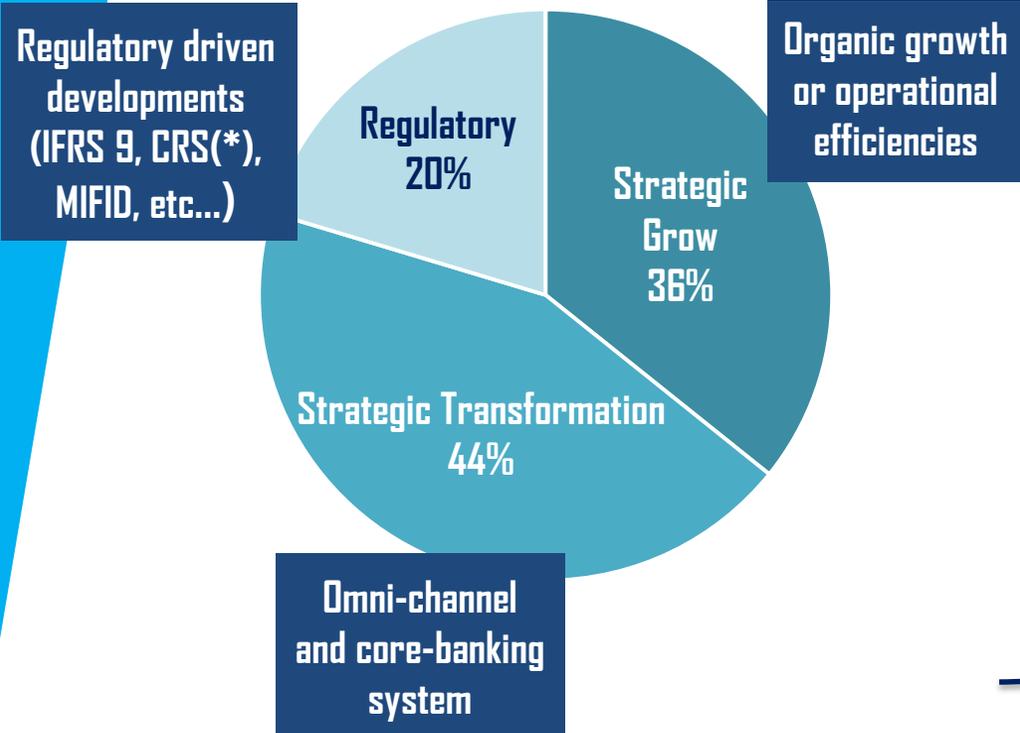


# More of the same ...

# but differently ...

Cashflow 2017-2020 = 1.5bn EUR

Operating Expenses 2017-2020 = 1bn EUR



(\*) The Common Reporting Standard (CRS) refers to a systematic and periodic exchange of information at international level aimed at preventing tax evasion. Information on the taxpayer in the country where the revenue was taken is exchanged with the country where the taxpayer has to pay tax. It concerns an exchange of information between as many as 53 OECD countries in the first year (2017). By 2018, another 34 countries will join.

# And we have updated our guidance

... but differently ...

→ Guidance on inbound omni-channel/digital behaviour\*

Guidance		by ...
% Inbound contacts via omni-channel and digital channel		
KBC Group**	≥ 80 %	2020

- Clients interacting with KBC through at least one of the non-physical channels (digital or through a remote advice centre), possibly in addition to contact through the physical branch. This means that clients solely interacting with KBC through a physical branch (or ATM) are excluded

\*\* Bulgaria & PSB out of scope for Group target



## Three cases illustrating successful digitalisation in KBC Group

Consumers in Ireland will soon be able to open and activate a KBC current account with a digital debit card, a digital wallet and full mobile banking services in 5 simple steps and in less than 5 minutes.

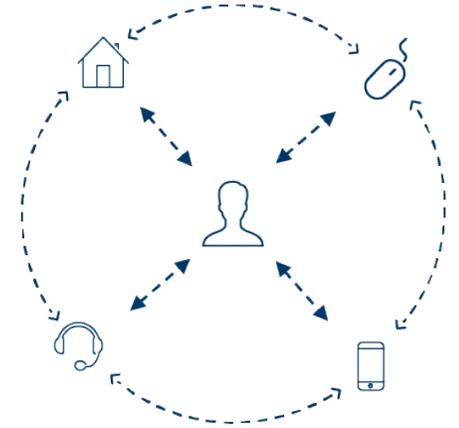
This innovation will be unique in the Irish banking market.

The new onboarding app is part of a series of new banking innovations that KBC has brought to the Irish market following the launch of Android Pay and Apple Pay earlier in the year giving customers the chance to pay for goods and services with their mobile phone like a contactless card.

Case 1: Mobile app with new Customer Onboarding process



Clients in Belgium can obtain both a home loan and a home insurance, without even having to leave the comfort of their home, making use of KBC's real-time omni-channel offer



## Case 2: Omni-channel housing case

In order to improve the service to its clients, DZI Insurance (Bulgaria) is currently making **active use of drones to assess crop claims in agriculture**. This professional solution gives DZI a complete, more precise view on the size and severity of the damage and to assess sizeable areas with damage

Clients appreciate that the damage assessment and claims handling can be done **much faster, more objectively and accurately**

Drones can also be used to **assess the risk of large or complex properties** such as factories, tall buildings (like churches), dangerous places (conservatory after natural catastrophe), or large areas (after floods) or places that are difficult to access

## Case 3: Drones

# More of the same

- Integrated distribution model according to a real-time omni-channel approach remains key but client interaction will change over time. Technological development will be the driving force
- Human interface will still play a crucial role
- Simplification is a prerequisite:
  - In the way we operate
  - Is a continuous effort
  - Is part of our DNA



# but differently...

- Client-centricity will be further fine-tuned into 'think client, but design for a digital world'
- Digitalisation end-to-end, front- and back-end, is the main lever :
  - All processes digital
  - Execution is the differentiator
- Further increase efficiency and effectiveness of data management
- Set up an open architecture IT-package as core banking system for our International Markets Unit
- Improvement in the applications we offer our clients (one-stop-shop offering) via co-creation/partnerships with Fintechs and other value chain players



- Investment in our digital presence (e.g., social media) to enhance client relationships and anticipate their needs
- Easy-to-access and convenient-to-use set-up for our clients
- Clients will drive the pace of action and change
- Further development of a fast, simple and agile organisation structure
- Different speed and maturity in different entities/core markets
- Adaptation to a more open architecture (with easy plug in and out) to be future-proof and to create synergy for all



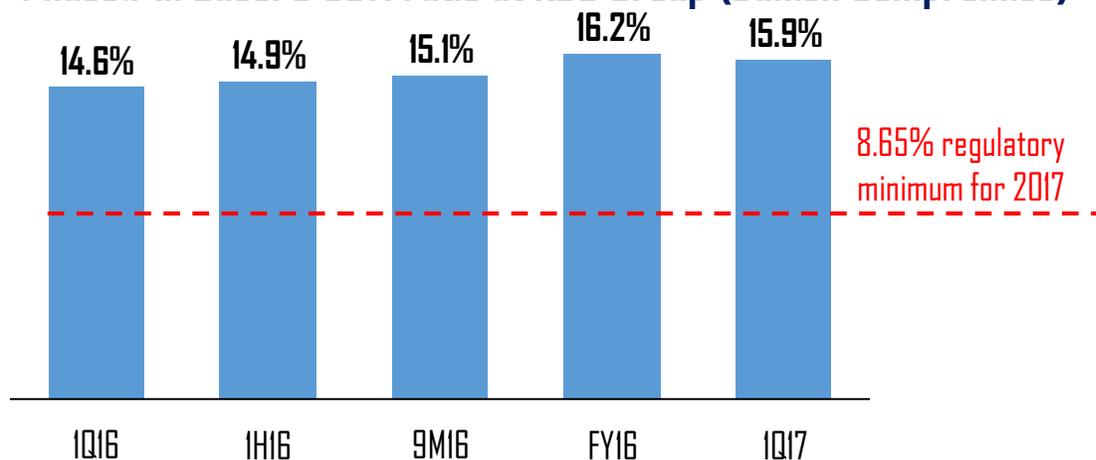
**We aim to be one of the better  
capitalised financial institutions**

**Johan Thijs, KBC Group CEO**

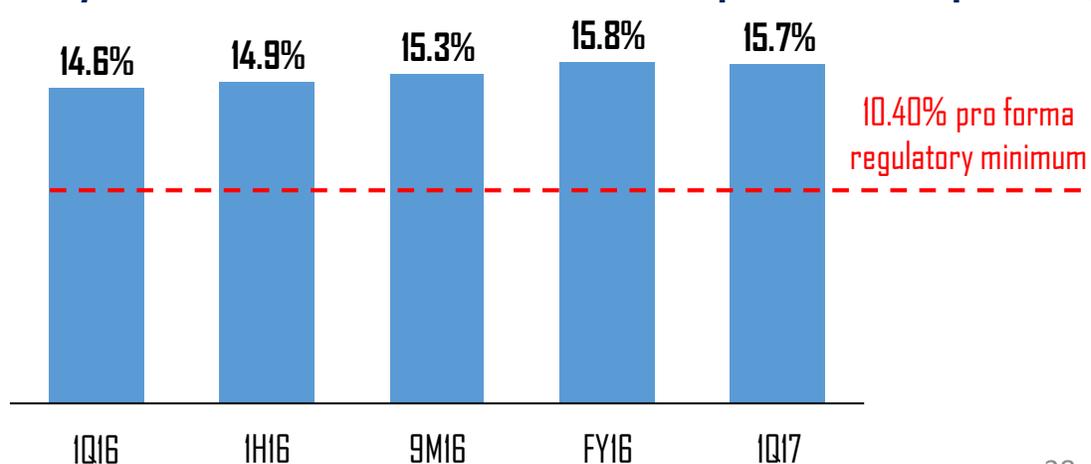
**Rik Scheerlinck, KBC Group CFO**

# We start from a strong capital position...

## Phased-in Basel 3 CET1 ratio at KBC Group (Danish Compromise)



## Fully loaded Basel 3 CET1 ratio at KBC Group (Danish Compromise)



**Common equity ratio (B3 phased-in) of 15.9%** based on the Danish Compromise at end 1Q17, which **clearly exceeds** the minimum capital requirements of **8.65%** set by the ECB / NBB\* for 2017

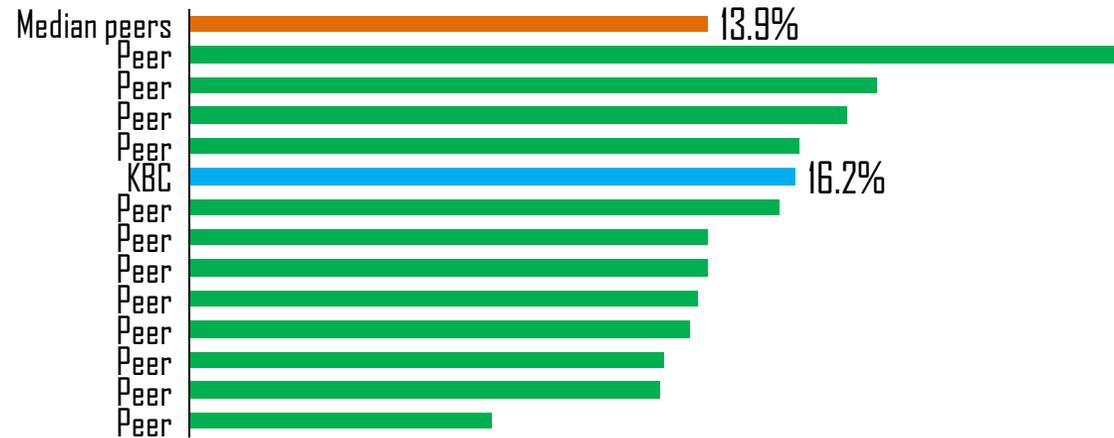
\* Systemic buffer announced by the NBB: CET1 phased-in of 1.0% in 2017 under the Danish Compromise

**A pro forma fully loaded common equity ratio of 15.7%\*** based on the Danish Compromise at end 1Q17, which **clearly exceeds** the minimum capital requirements of **10.40%\*\*** set by the ECB / NBB

- The acquisition of UBB & Interlease in Bulgaria (closed mid-June 2017) will have a very limited impact of -54bps on the fully loaded B3 CET1 ratio
- \*\* Excludes a pillar 2 guidance (P2G) of 1.0% CET1

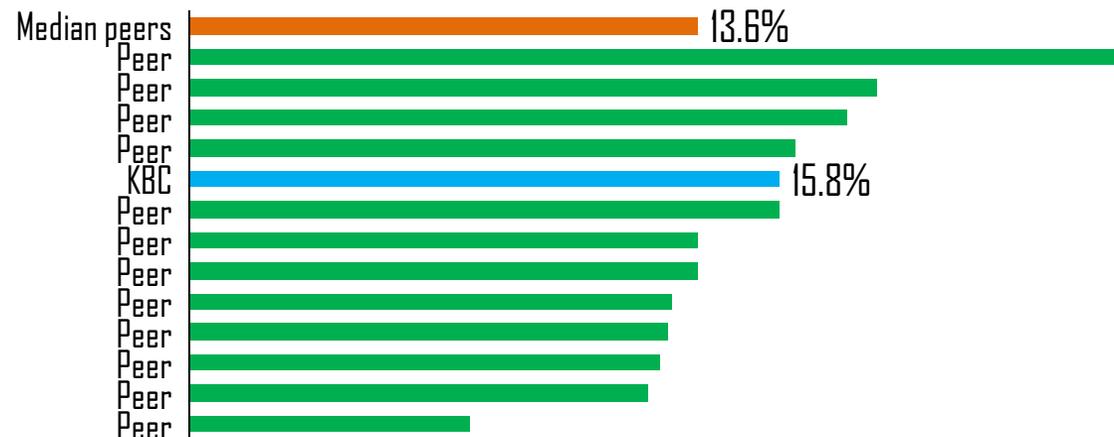
# ... and aim to be one of the better capitalised financial institutions in Europe

## Phased-in CET1 ratio at year-end 2016



The median phased-in Basel 3 CET1 ratio for our internal peer benchmarking amounted to **13.9%** at the end of 2016

## Fully loaded CET1 ratio at year-end 2016



The median fully loaded Basel 3 CET1 ratio for our internal peer benchmarking amounted to **13.6%** at the end of 2016

# Relative higher vulnerability to Basel IV

There remains a lot of uncertainty on the to be expected impacts of Basel IV and its timeline for implementation

Major uncertainties relate to the calibration of the floor, the level of granularity on which it should be applied and the calculation characteristics of the new standardised formulas for the different risk types and exposures

Based on internal benchmarking (using the recently rumoured 75% aggregate output floor), Basel IV will impact KBC relatively more than the sector average. Therefore, we are factoring in an additional impact versus peers of up to 1% on our CET1 ratio

This can be explained by KBC's high use of risk sensitive internal models for credit risk and our low risk portfolios:

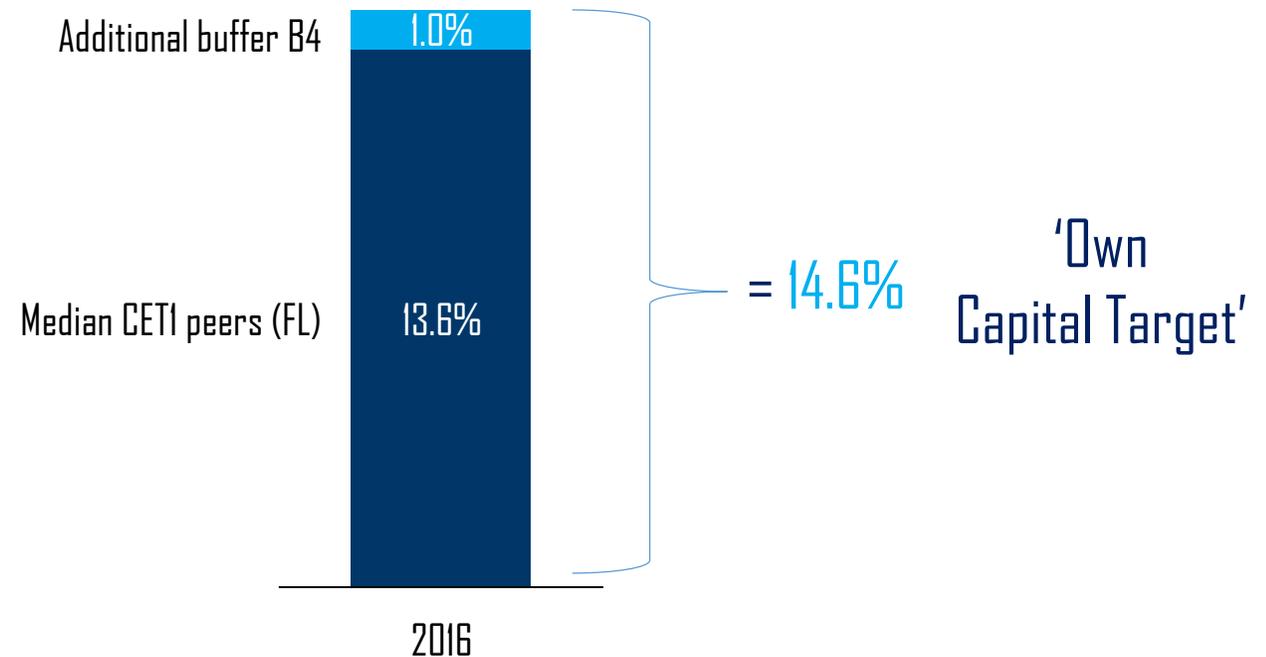
- We use the Internal Ratings Based (IRB) method for almost all of our credit risk weighted assets (94%)
- IRB is our preferred approach as it presents a more precise measure of credit risk than the standardized method, ...
- ... but internal models typically lead to lower risk weights for banks with low risk portfolios such as KBC, e.g. retail (including mortgage) exposures in Belgium
- We are therefore more vulnerable than peers if Basel IV would impose (high) floors on risk weighted assets based on the revised standardized approaches

# What does it mean to be one of the better capitalised financials for KBC?

## 'Own Capital Target'

- We aim to be one of the better capitalised financial institutions in Europe. Therefore as a starting position, we assess each year the CET1 ratios of a peer group of European banks active in the Retail, SME, and Corporate client segments. We position ourselves on the fully loaded median CET1 ratio of the peer group\*
- Based on internal benchmarking, KBC will be impacted relatively more than the sector average by Basel IV. Therefore, we are factoring in an additional 1% CET1 impact

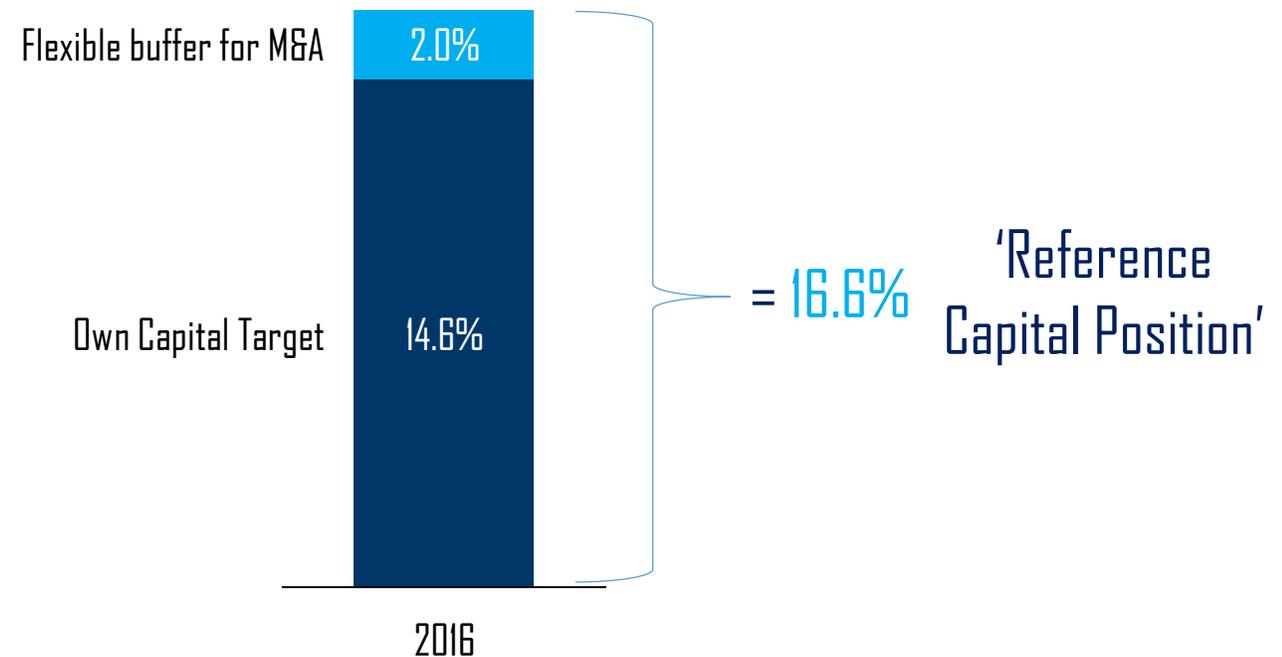
\* The impact of B4 will entirely be included at the start of 2021



# What does it mean for our capital deployment?

## 'Reference Capital Position'

- KBC Group wants to keep a flexible buffer of up to 2% CET1 for potential add-on M&A in our core markets
- This buffer comes on top of the 'Own Capital Target' of KBC Group, and all together forms the 'Reference Capital Position'
- Any M&A opportunity will be assessed subject to very strict financial and strategic criteria





# Capital distribution to shareholders

- The payout ratio policy (i.e. dividend + AT1 coupon) of at least 50% of consolidated profit is reconfirmed, with an annual interim dividend of 1 EUR per share being paid in November of each accounting year as an advance on the total dividend
- On top of the payout ratio of 50% of consolidated profit, each year, the Board of Directors will take a decision, at its discretion, on the distribution of the capital above the 'Reference Capital Position'

# And have updated our guidance

More of the same ... (1)

Guidance...		by...
CAGR total income ('16-'20)*	≥ 2.25%	2020
C/I ratio banking <small>excluding bank tax</small>	≤ 47%	2020
C/I ratio banking <small>including bank tax</small>	≤ 54%	2020
Combined ratio	≤ 94%	2020
Dividend payout ratio	≥ 50%	As of now

\* Excluding marked-to-market valuations of ALM derivatives



# And have updated our guidance

## More of the same ... (2)

Regulatory requirements...		by...
Common equity ratio* excluding P2G	≥ 10.40%	2019
Common equity ratio* including P2G	≥ 11.40%	2019
MREL ratio**	≥ 26.25%	2020
NSFR	≥ 100%	As of now
LCR	≥ 100%	As of now

\* Fully loaded, Danish Compromise. P2G = Pillar 2 guidance.

\*\* SRB has not formally communicated any MREL target at this point in time (expected by the end of 2017). However, an indicative figure is put forward based on the mechanical approach as published by SRB on 28 November 2016. Note that KBC intends to fill in the AT1 and T2 buckets of respectively 1.5% and 2.0% at any time.



# And have updated our guidance

## ... but differently ...

### → Make further progress in our bank-insurance model

Guidance		by...	Guidance		by...
<b>CAGR Bank-Insurance clients</b> (1 Bank product + 1 Insurance product)			<b>CAGR Bank-Insurance stable clients</b> (3 Bk + 3 Ins products in Belgium; 2 Bk + 2 Ins products in CE)		
BU BE	≥ 2 %	2020	BU BE	≥ 2 %	2020
BU CR	≥ 15 %	2020	BU CR	≥ 15 %	2020
BU IM	≥ 10 %	2020	BU IM	≥ 15 %	2020

### → Guidance on inbound omni-channel/digital behaviour\*

Guidance	by ...
<b>% Inbound contacts via omni-channel and digital channel</b>	
<b>KBC Group**</b>	≥ 80 % 2020

- Clients interacting with KBC through at least one of the non-physical channels (digital or through a remote advice centre), possibly in addition to contact through the physical branch. This means that clients solely interacting with KBC through the physical branch (or ATM) are excluded

\*\* Bulgaria & PSB out of scope for Group target





# Wrap Up

Johan Thijs, KBC Group CEO

# Wrap up

## KBC Group wants to be among the best performing financial institutions in Europe

- KBC wants to be among Europe's **best performing** financial institutions. This will be achieved by:
  - Strengthening our bank-insurance business model for retail, SME and mid-cap clients in our core markets, in a highly cost-efficient way
  - Focusing on sustainable and profitable growth within the framework of solid risk, capital and liquidity management
  - Creating superior client satisfaction via a seamless, omni-channel, client-centric distribution approach
- By achieving this, KBC wants to become the **reference in bank-insurance** in its core markets



# Annex

## Johan Thijs, KBC Group CEO



- 2012 KBC Group CEO
- 2009 Member of the Executive Committee of KBC Group and CEO of the Belgium Business Unit
- 2006 Member of the Management Committee of the Belgium Business Unit
- 2001 Senior General Manager, Non-Life Insurance, KBC Insurance
- 1998 Regional Manager, Limburg & Eastern Belgium, KBC Insurance
- 1995 Head of Non-Life Department, Limburg Regional Office, ABB Insurance
- 1988 Product Development & Actuary, Life & Non-life Insurance, ABB Insurance

Born in 1965

Married, 2 children

## Erik Luts, KBC Group Chief Innovation Officer



- 2017 KBC Group Chief Innovation Officer  
Member of the Executive Committee of KBC Group
- 2016 Chief Innovation Manager, Belgium Business Unit KBC
- 2013 Senior General Manager, Direct Channels & Support at the Belgium Business Unit, KBC
- 2008 Senior General Manager, HR, Facility Services & Financial Reporting, KBC
- 2006 General Manager, Training, Education & Recruitment, KBC
- 2004 Member of the Management Committee of NLB, Slovenia
- 1997-2004 General Manager of various ICT divisions, KBC
- 1996 IBIS Programme Manager, Kredietbank
- 1994 Member of the Management Committee for Isabel NV
- 1991 Payments & E-Banking Product Manager, Kredietbank
- 1988 Computer Literacy & Self-Study Training Manager, Kredietbank

Born in 1960  
Married, 4 children

## Rik Scheerlinck, KBC Group CFO



- 2017 KBC Group CFO
- 2010 K&H Bank CEO and Country CEO, Hungary
- 2006 ČSOB Bank CFO and Chief Risk Officer, Czech Republic
- 1999 General Manager at KBC New York, USA, Senior Manager of KBC Commercial Banking Operations in North America
- 1993 Director, CEO (1997 – 1999) Kredietbank-Bankverein AG, Germany
- 1991 Senior Representative, Kredietbank Taipei Representative Office, Taiwan
- 1989 Regional Manager, Corporate Banking Office, Kredietbank, Atlanta
- 1987 Senior Credit Adviser, Kredietbank New York Branch
- 1984 Legal Adviser and Credit Adviser, International Credit Department, Kredietbank Head Office

Born in 1956

Married, 2 children

## Luc Popelier, International Markets Business Unit CEO



- 2017 CEO of the International Markets Business Unit
- 2011 KBC Group Chief Financial Officer
- 2009 Member of the Executive Committee of KBC Group  
CEO of the market activities of the Merchant Banking Business Unit
- 2009 Member of the Executive Committee of KBC Asset Management
- 2008 General Manager of the Trade Finance Division, KBC Bank
- 2002 General Manager of the Strategy & Expansion Division, KBC Group
- 1999 Executive Director of Corporate Finance, KBC Securities
- 1995 Various positions at Warburg Dillen Read and SBC Warburg in UK
- 1988 Various positions in corporate banking, Kredietbank

Born in 1964

Married, 4 children

## Daniel Falque, Belgium Business Unit CEO



- 2012 Member of the Executive Committee of KBC Group  
CEO of the Belgium Business Unit
- 2009 President of the Executive Committee of CBC Banque  
Member of the Management Committee of the KBC Belgium Business Unit
- 2004 Managing Director of Deutsche Bank's Global Transaction Banking in Western & Eastern Europe & Middle East
- 1991 Various positions at Deutsche Bank AG (Belgium)
- 1989 Production Inspector at De Vaderlandsche insurance company

Born in 1963  
Married, 2 children

## John Hollows, Czech Republic Business Unit CEO



- 2014 CEO of the Czech Republic Business Unit
- 2010 KBC Group Chief Risk Officer
- 2009 Member of the Executive Committee of KBC Group  
CEO of the Central & Eastern Europe and Russia Business Unit
- 2006 Senior General Manager of the Central & Eastern Europe Banking Division, KBC Group
- 2003 CEO of K&H Bank in Hungary
- 1996 Various positions in Kredietbank's/KBC Bank's  
Southeast-Asia offices
- 1978 Various positions at Barclays Bank in UK and Taiwan

Born in 1956

Married, 4 children

## Christine Van Rijseghem, KBC Group CRD



- 2014 Member of the Executive Committee of KBC Group  
KBC Group Chief Risk Officer
- 2003 Senior General Manager of Group Finance, KBC Group
- 2000 Senior General Manager of the Securities & Derivatives Processing Directorate, KBC Group
- 1994 Various positions in Kredietbank's/KBC Bank's offices and subsidiaries in France, Ireland and the UK
- 1992 Head of the Central Department of Foreign Entities (incl. international acquisition strategy)
- 1987 Various positions at Kredietbank

Born in 1962  
Married

## Wim Verbraecken, KBC Bank Ireland CEO



- 2013 KBC Bank Ireland CEO, Dublin
- 2013 KBC Bank Ireland CFO & COO, Dublin
- 2010 Senior Managing Director (Treasury/ALM, Trade Finance, Syndicated Lending, Credits), Absolut Bank, Moscow
- 2006 General Manager, KBC Bank Hong Kong Branch
- 2000 Team Leader and Regional Head of KBC Project Finance – the Americas, New York
- 1996 Senior Transactor, KBC Project Finance, Dublin
- 1992 Fund Manager for Real Estate Investments in Asset Management, Kredietbank
- 1984 Career Officer Belgian Army (Engineering Corps) – Troop Commander, Project Leader (Engineer & Architect) of Infrastructure Projects

Born in 1960  
Married, 2 children