Green light

How we cross the road to the future

No new plans, no enhanced expectations but monitoring progress and following up on key deliverables

4 June 2010

KBC Investor Lunch London

Hilton London Tower Bridge

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Contents

Speakers' *curricula vitae*

J. Vanhevel *Group CEO*

1971 Legal and Litigation Departments, Kredietbank, Brussels

1981 Several functions in regional credit departments and the corporate banking network, Kredietbank

1990 Regional Manager, Antwerp Corporate banking Office, Kredietbank

1994 Senior General Manager, Processing & Automation Directorate, Kredietbank

1996 Executive Director, Member of the Executive Committee of Kredietbank

1998 Executive Director, Member of the Executive Committee of KBC Group

2006 CEO of the Central and Eastern Europe and Russia Business Unit, KBC Group

2009 CEO of KBC Group

Speakers' *curricula vitae*

L. Philips *Group CFO*

1971 Various functions in domestic network, Kredietbank (Belgium)

1981 Head of Corporate Banking Department, Kredietbank New York branch

1987 Senior Vice-President and General Manager, Kredietbank New York branch

1991 General Manager Corporates/Multinationals Department, Kredietbank

1993 General Manager Investment Banking Directorate, Kredietbank

1997 Executive Director, Kredietbank

2003 Executive Director, Almanij (former parent company of KBC Group)

2009 Member of the Executive Committee of KBC Group; Group Chief Financial Officer

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The New Future

REMINDER

KBC aims to be a high-performing European regional player with a more focused range of activities/markets and a reduced risk profile

- Activities with low strategic fit will be divested or run down
- Capital is to be re-allocated to catch sustainable organic growth potential of core businesses while also reimbursing State capital

KBC will build on sustainable foundations in Belgium

- The strategy is based on relationship bancassurance via a dense network
- Complementary sales channels are being divested to generate repayment capacity for State capital securities
- The market is delivering an attractive return, while being a low risk business

KBC is resuming the convergence play in Eastern Europe

- We are committed to 5 core markets where we have a strong foothold
- Strategy fundamentals remain unchanged and based on a refined business model
- A minority share in CSOB is scheduled to be floated, unlocking a significant amount of capital and creating an opportunity to strenghten the link to the local market

KBC is reshaping the 'other' activities

- KBC has divested private banking outside home markets
- Major reduction of scope and risk profile of international commercial banking operations (targeted RWA – 53%)
- Determined run-down of Market Activities (mainly KBC FP)
- All remaining merchant banking activities have a strategic fit with home markets

Strategic review – Dec 2009

REMINDER

		Keep and refine	Divest	Reduce
BEL	Bancassurance in Belgium	☑	☐	☐
BEL	Complementary channels for banking & insurance in Belgium	☐	☑	☐
CEE	Bancassurance in CEE-5	☑	☐	☐
CEE	Banking in CEE, outside EU (Russia,Serbia)	☐	☑	☐
Merchant	Corporate banking for home market business customers	☑	☐	☐
Merchant	Investment banking services for home market customers	☑	☐	☐
Merchant	International corporate banking for international customers	☐	☑	☑
Merchant	Structured derivatives, other IB	☐	☑	☑
PB	Private banking outside home markets	☐	☑	☐

The KBC way

- In order to limit execution risk, KBC has opted for a ‘no-nonsense’ approach, i.e. sale of activities that can be monetised at ‘fair valuation’ (avoiding distressed prices) notwithstanding difficult market conditions, e.g.:
  - Divestment of complementary distribution channel in Belgium and the pure play private banking activities of KBL EPB
  - Due to the difficult local economic environment, no strategic decision for Irish banking operation has been made
- Within the EU-plan, KBC has the flexibility to postpone divestments to avoid selling at distressed price

Milestones

Q1 2009 | Q2 2009 | Q3 2009 | Q4 2009 | Q1 2010 | Q2 2010 ...

1Q 2009
Strategic review announced; 25% of RWA earmarked for being reduced

2Q 2009
State capital transaction finalised; decision to fully exit derivatives business

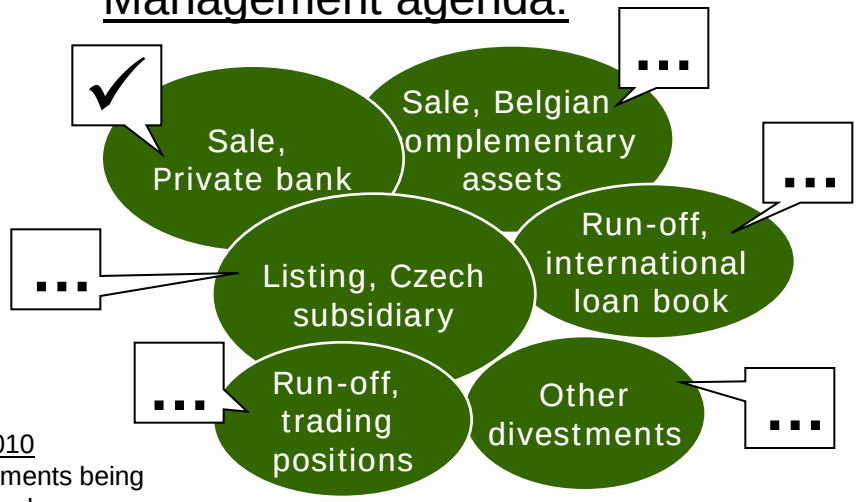
3Q 2009
Reassuring interim results; new management team in place

4Q 2009
EU approval; unwinding of RWA gaining momentum; renewed earnings targets

1Q 2010
Flagship divestments being prepared,
first small deals completed,
encouraging earnings momentum

Delivering on promises
- Leveraging core earnings power
- Releasing capital tied up in non-core assets
- Reducing risk profile

Management agenda:



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Where are we mid-2010?

Stream 1: We have completed the sale of KBL EPB

Stream 2: We are well advanced in the preparation of the IPO process of the Czech bank

Stream 3: We have designed the stand-alone strategy for the Belgian assets and prepared the launch of the divestment process

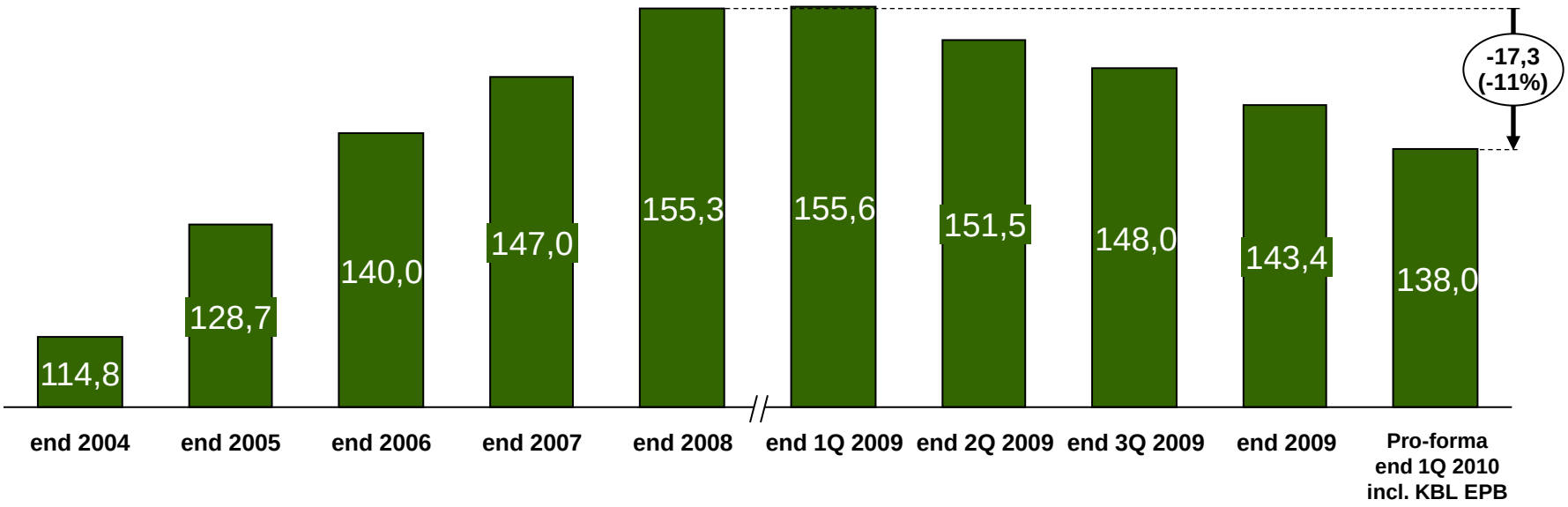
Stream 4: We are running down the international merchant banking loan portfolio and further exploring some opportunities to sell sub-portfolio assets

Stream 5: We are continuing to wind-down 'legacy' trading positions and have made clear progress in the sales process of other non-core capital market activities

Risk weighted assets reduction well under way

- Previously announced risk weighted assets reduction of 39bn in 2008-2013 period (-25%)
  - Mainly reduction of capital market activities and international corporate lending
  - Including the sale of KBL EPB, RWA have fallen by 17bn (44% of target)
  - For possible new banking capital adequacy requirements in the future, we refer to slide 28

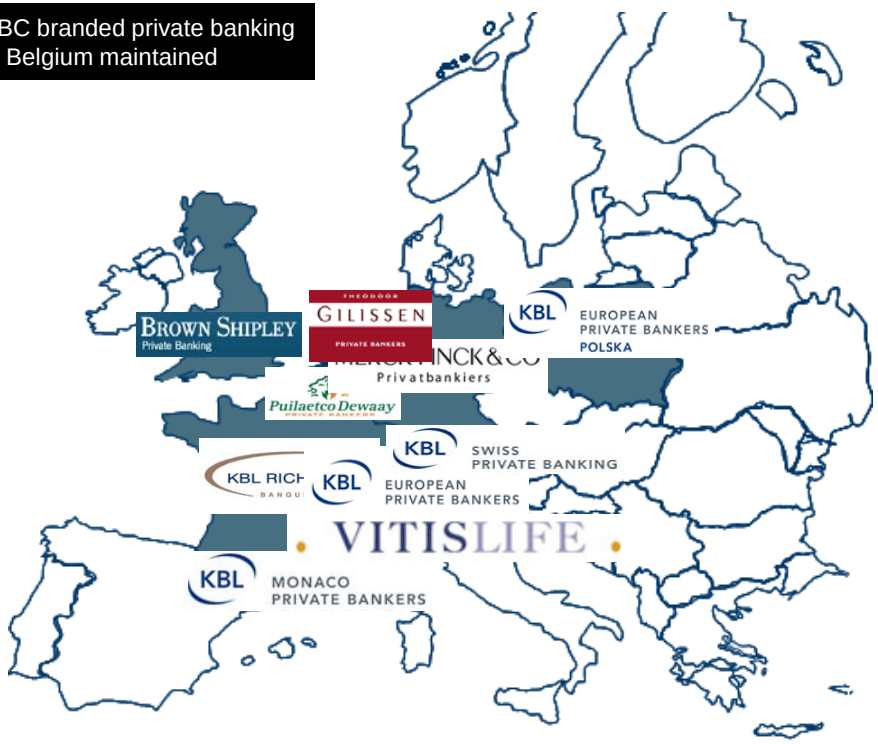
KBC Group risk weighted assets (in bn EUR)



Stream 1: Divestment of KBL European Private Bankers

Pure play private banking with network of local brands

KBC branded private banking in Belgium maintained



- Sales process has been completed:
  - Transaction was launched in 1Q 2010
  - Second half of May: agreement with the Hinduja Group of India
    - Transaction price: EUR 1.35bn
      - 2.9% of AuM
      - 2.1x KBL's Tangible Book Value
    - Capital contribution is fully in line with the targeted core capital relief range of EUR 0.8bn – EUR 1.5bn

⇨ **Core Tier 1 ratio rose from 9.5% (end 1Q10) to pro-forma 10.4%**

Key data at KBC consolidated level:

- AuM: EUR 47bn
- RWA: EUR 5.5bn
- Book value: EUR 1.1bn (incl. EUR 0.5bn goodwill at sublevel)
- Goodwill at parent level: EUR 0.5bn
- Underlying 2009 net profit: EUR 140m

Stream 2: IPO Czech subsidiary CSOB*

- The plan has not changed:
  - IPO on Prague Stock Exchange expected in 2010
  - Sale of minority stake, e.g., 40% (as assumed in the table below)
- During the last six months KBC has taken important steps with the various financial and legal advisors to prepare for the IPO. KBC will continue to observe market circumstances very closely
- Pre-deal communication restrictions apply; management is not in the position to discuss the transaction in public

Ranking in CZ	Top-3
Market share	20%-35%
Staff (FTE)	7 600
Total assets	EUR 33bn
Book value (after div. distribution)	EUR 2.3bn
Goodwill	EUR 0.2bn
Underlying net profit, banking (2009)	EUR 0.4bn

Updated data (1Q10)

Capital contribution based on P/B

FLOAT	1,5	1,7	2,0	2,4	2,8	3,0
25%	0,8	1,0	1,1	1,4	1,6	1,7
30%	1,0	1,1	1,4	1,6	1,9	2,0
35%	1,2	1,3	1,6	1,9	2,2	2,4
40%	1,4	1,5	1,8	2,2	2,5	2,7

Amounts in bn EUR

Capital contribution = (Price - Book Value – Goodwill) + adjustment for Goodwill + adjustment for Minority interests
Upon closing of the transaction, other accounting adjustments may apply

*Please refer to important information on page 3

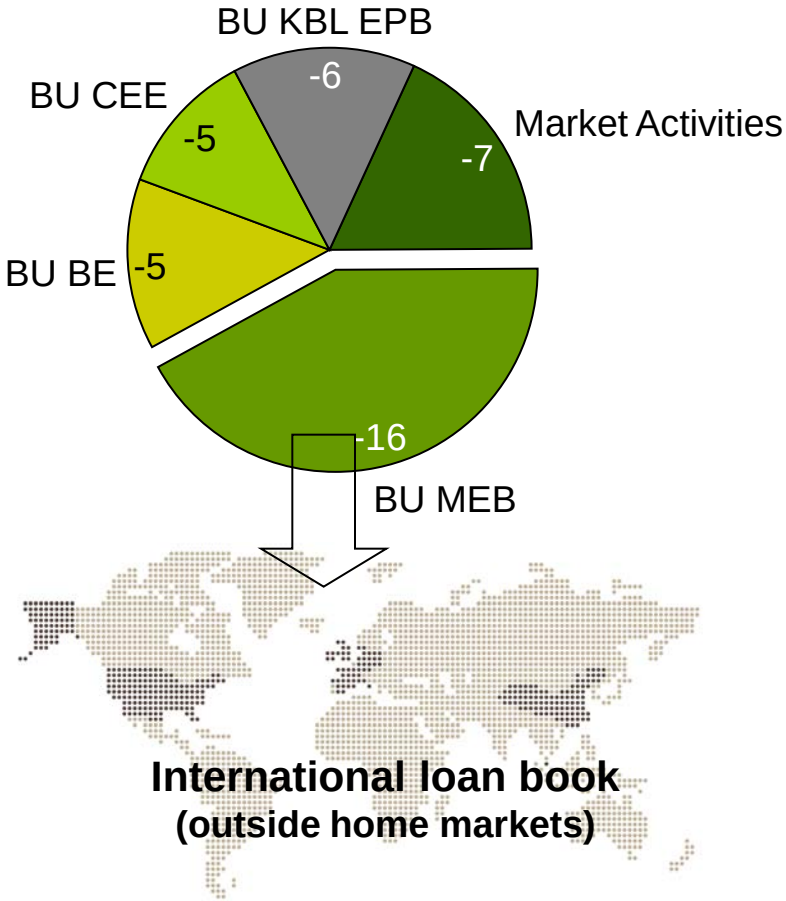
Stream 3: Divestment of Belgian complementary channels

1. Divestment decision	2. Design of disentanglement process	3. Initiate 'hold seperate strategy'	4. Execute disentanglement	5. Preparation of sale transaction	6. Launch sale transaction	...
	Screen IT/operations Allocate resources	Assign hold seperate manager Design stand-alone strategy to ensure standalone viability Implement staff and customer retention plan	Execute stand-alone strategy	Prepare data room Engage advisors	Send information memorandum Contact interested parties	

2009	centea	FIDEA VERZEKERINGEN
Total assets	EUR 10.5bn	EUR 3.3bn
RWA	EUR 3.9bn	EUR 1.6bn
Market share	1%-2%	1%-2%
Agents	ca 700	ca 4200
Book value	EUR 0.6bn	EUR 0.4bn
Goodwill	0	0
2009 net profit	EUR 0.1bn	EUR 0.03bn

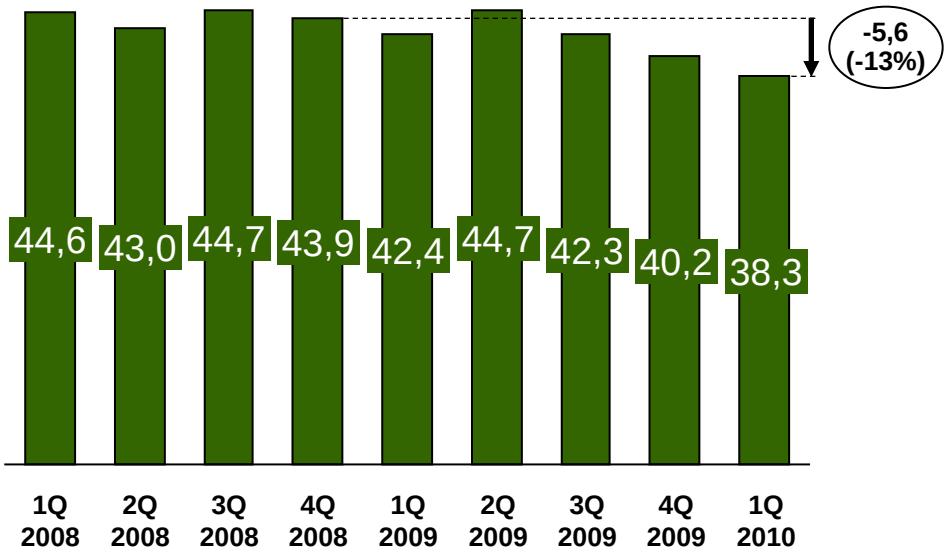
Stream 4: Run-down of international Merchant Banking loan book

39bn group wide RWA reduction (-25%), 16bn in international corporate loan book



KBC Group, international Merchant Banking loan book RWA (in bn EUR)

All figures are restated in line with the New BU reporting

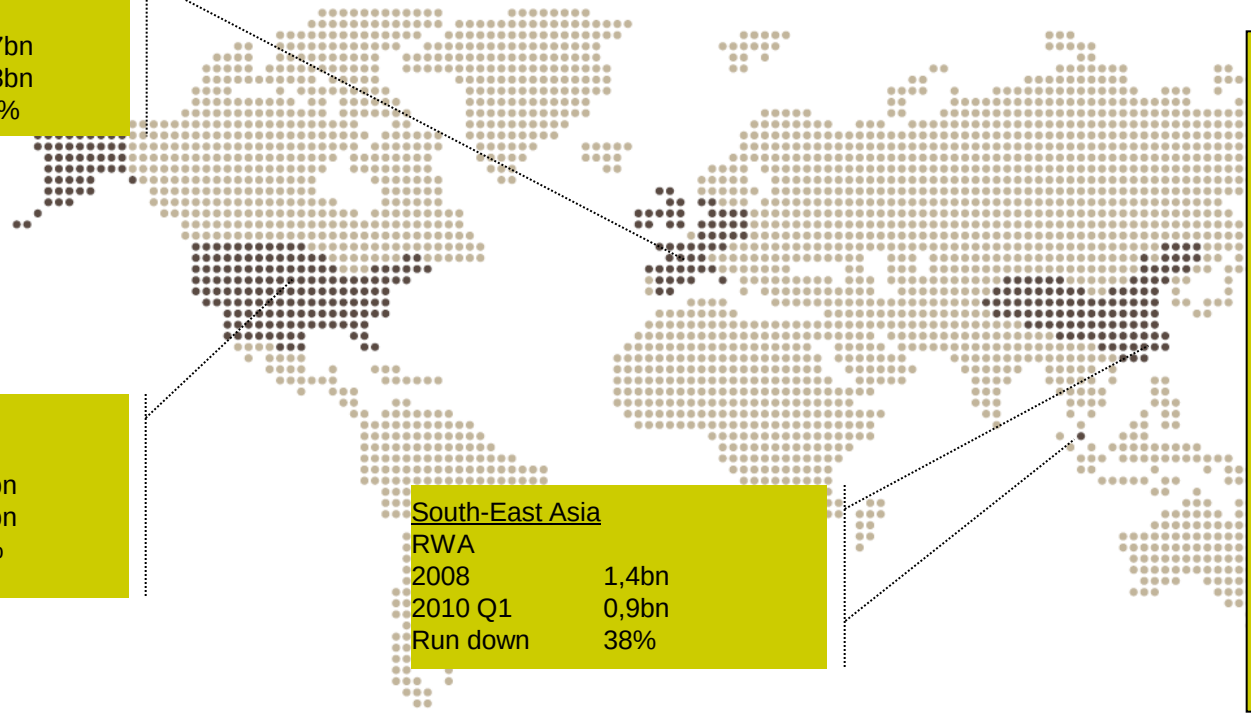


39 bn RWA (25% of group total); all data based on position as of Dec-08, incl. RWA decrease due to divestments

Stream 4. Run down of international Merchant Banking loan book (con'td)

Figures in EUR

International corporate loan portfolio



Western-Europe

RWA	
2008	6,7bn
2010 Q1	4,8bn
Run down	28%

United States

RWA	
2008	3,4bn
2010 Q1	2,6bn
Run down	23%

South-East Asia

RWA	
2008	1,4bn
2010 Q1	0,9bn
Run down	38%

Sub portfolios up for sale or accelerated wind-down represent 9.7bn:

Global Trade & Project Finance

2008	5,0bn
2010 Q1	4,6bn
Run Down	7%

International Leasing outside home markets

2008	1bn
2010 Q1	0,7bn
Run Down	31%

Diamond Financing

2008	1,4bn
2010 Q1	1bn
Run Down	26%

German Corporate Activities

2008	2,2bn
2010 1Q	2,2bn
Run Down	- 3%

- 50% of organic wind-down effectively executed (3 out of EUR 6bn)
- Combination of run-off at maturity (in many cases, KBC is not the lead lender) and sale of parts of the portfolio
- Credit rating migration was an obstacle to RWA reduction in 2009, but is expected to speed up the process after 2010
- International network to be optimised in order to service financial needs of network corporate customers abroad

Stream 5. Run-down of the capital market activities

	RWA 31/12/08	RWA 31/12/09	Expected RWA (*) 31/12/10
Activities that are being run off (less liquid and long-duration positions)	7.0	5.5	3.6
Structured credit & credit derivatives	5.3	4.1	2.9
Structured Fund derivatives	0.4	0.1	0.1
Structured equity derivatives	0.5	0.4	0.3
Insurance derivatives	0.8	0.8	0.3

Activities that are up for sale	RWA	Start	Step 1 preparation	Step 2 Info exchange	Step 3 indicat bids	Step 4 final bid	Completed
US reverse mortgage business	0.04	4Q09					x
Japan cash equities	0.0	4Q09					x
Equity derivatives & convertibles	0.7	4Q09					
UK cash equities	0.2	4Q09					
European private equity	0.6	1Q10	reconsider	run-off			

(*) for possible new banking capital adequacy requirements in the future, we refer to slide 28

Divestment program, overview

	Initial timing	Expected Closing Date	Active	Step 1: Internal preparation	Step 2: Info exchange	Step 3: Indicative bids	Step 4: Final bids	
Private Banking:								
KBL European Private Bank	2010	Completed	☑					✓
Merchant Banking:								
US reverse mortgages	2012	Completed	☑					✓
Asian equities	2012	Completed	☑					✓
Equity deriv., convert., UK equities	2012	2010	☑					
German corporate activities	2012	2011						
Diamond Financing	2011	2011						
Struct. Trade & Project Fin.	-	>2011	☑					
International Leasing outside home markets	-	>2011	☑					
Belgium:								
Secondary bank & insurance channel	2010	2010	☑					
CEE:								
IPO in Czech Republic	2010	2010	☑					
Consumer finance in Poland	2012	2010	☑					
Banking in Russia & Serbia	>2011	>2011						

"Well on our way to deliver"

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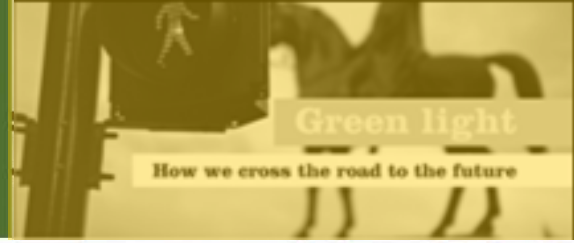
Capital assumptions

REMINDER

- Tier-1 target ratio of 10%, of which approx. 8% core Tier-1 (may be reviewed if market conditions change in a sustainable way)
- Aim to resume cash dividend payment in 2011 based on 2010 earnings
- Commitment to pay coupon on State hybrid capital instruments (8.5%)
- Commitment to pay coupon on all non-State hybrid capital instruments based on mandatory legal nature
- Repurchase of State capital instruments predominantly based on retention of earnings and release of capital following divestment and winding down of certain activities
- No acquisitions for the next 3 years

Reminder: strategic review, capital planning presented per Nov 2009



REMINDER

Illustration given as reality check, no detailed financial planning was disclosed

KBC, capital plan 2010-2013, building block illustration (all amounts in EUR)

Capital needs	
Organic RWA growth on core business (5-10% cagr)	2.0–3.5bn
Reimbursement State (incl. penalty)	9.3–10.5bn
Total	**11.3–14.0bn**

Capital sources	
Available surplus (above 8% core Tier 1)	1.1bn
Earnings power (based on 5y avg historic performance and 20% div. payout)	4.4–4.7bn
RWA reduction (39 bn)	3.1bn
Divestment gains	0.0-2.0bn
IPO Czech sub	1.5–2.5bn
Other financial optimisation*	1.4bn
Total	**11.5–14.8bn**

Source: KBC Investor Day, Nov 2009 (based on Sep 2009 data)

*The capital will be boosted further by measures such as the optimisation of risk-weighted asset recognition and advanced modelling, value gains to be realised on sale and lease back of real estate property, the sale of stock of treasury shares and the listing of selected other CEE assets

Evolution over last 6 months

What has changed over last 6 months ?

- Roll-forward: available surplus capital has been boosted by accrued earnings and RWA winddown over the past period
- Sale KBL EPB was completed
- Earnings visibility has increased, upgrading 2010 consensus earnings outlook (despite mitigating organic RWA growth projections for the 2010-2013 period)

What has not changed over last 6 months?

- Divestment program on schedule and within budget
- Intention to pay cash dividend and coupons on all hybrids
- ‘Other’ financial optimisation measures unchanged

Strategic review, capital planning update June 2010

KBC, capital plan 2010-2013, building block illustration (all amounts in EUR)

INITIALLY	Capital sources, Sep 2009
Available surplus (above 8% core Tier 1)	1.1bn
Earnings power (based on 5yrs average performance)	4.4–4.7bn
RWA reduction (39 bn)	3.1bn
Divestment gains	0.0-2.0bn
IPO Czech sub	1.5–2.5bn
Other financial optimisation	1.4bn
Total	**11.5–14.8bn**
Range width	**3.3bn**

⇨

UPDATED	Capital sources, March 2010
Available surplus incl. KBL (above 8% core Tier 1)	2.4bn
Earnings power (based on sell side consensus), net of div/State coupon	4.8bn
RWA reduction (22 bn)	1.7bn
Divestment gains	0.0-0.5bn
IPO Czech sub	1.5–2.5bn
Other financial optimisation	1.4bn
Total	**11.9–13.4bn**
Range width	**1.5bn**

⇨**Available surplus (EUR 2.4bn) already represents 20% of capital needs (mid-point)**

!!! Actual surplus is 3.2bn, but last 6 months 0.8bn gross CDO write-up* was held as additional buffer for absorbing potential renewed spread widening on credit markets

* CDO impact 4Q09-1Q10: 0.8bn value increase, mitigated by 0.4bn less CDO guarantee-linkedcapital compensation

Other assumptions made (for illustration purposes only):
- Dividend payout 2011-2013: 1 euro gross per share (340m)
-premium: EUR 3.5bn each year ('Schedule of repurchase of state securities, including maximum penalty 11-'13)

Our plan meets the capital needs (illustration only)

CAPITAL NEEDS*
*** Including 5.0%- 7.5% RWA projections**

11.3 – 13.0 bn

REALITY CHECK – No detailed financial planning is disclosed. However, this illustration shows our capacity to meet the capital needs for growth and reimbursement. Actual numbers will differ in the future.

CAPITAL GENERATION

11.9 – 13.4 bn

Possible new banking capital adequacy requirements

In the future, capital planning will be impacted by new banking capital adequacy requirements

- Various upcoming regulatory capital changes will negatively impact RWA (largely market RWA). E.g., a doubling of market RWA (EUR 12bn) would lead to a negative impact of ca. EUR 1bn. However, these activities are being run down.
- At first sight, impact from the new 'Basel 3' proposals* seems to be manageable as long as the 'grandfathering clause' applies temporarily to the State Core Tier 1 securities (however, there are still several uncertainties…)
- The listing of a minority stake of CSOB could negatively affect the capital treatment of the transaction

SOLVENCY SENSITIVITY TO BASEL III PROPOSALS
Pro forma 31 Mar 2010

Core Tier-1 capital	Actual bn euros	Change bn euros	Pro forma bn euros
Shareholders' equity	10,7		10,7
State core Tier-1 securities	7,0		7,0
Current regulatory filters (goodwill, AFS reserve etc.)	-4,1		-4,1
Additional deductions (minorities, deferred tax etc)		-0,4	-0,4
	13,6		13,2

Assumptions made here

- No watering down of Dec 09 Basel committee proposals
- Stable RWA given low visibility on impact
- Grandfathering clause applies to State core capital securities (uncertain and subject to regulator's approval)

* Consultation Document released on 17 December 2009

Important: preliminary quantitative impact estimate based on 31 Dec 09 data involving numerous assumptions and uncertainties. The risk exists that future impacts differ materially

Flexibility in place to cope with regulatory pressure

- More stringent regulatory filters expected, but capital adequacy levels not defined yet
  - E.g. 1% lower core Tier 1 ratio would unlock EUR 1.4bn of capital
- Previously announced ‘Strategy wild cards’ still valid:
  - Postponement of the redemption related to the State securities over several years post 2013
  - Review of our position as a mortgage-lender in Ireland, i.e. non-core business, but which is currently not up for sale (book value: EUR 1.0bn, no goodwill, EUR 10bn RWA)
- Reminder: this analysis does not take into account potential additional CDO value write-backs as being ‘hard currency’ for meeting capital objectives (in reality, they may be part of the capital generation)

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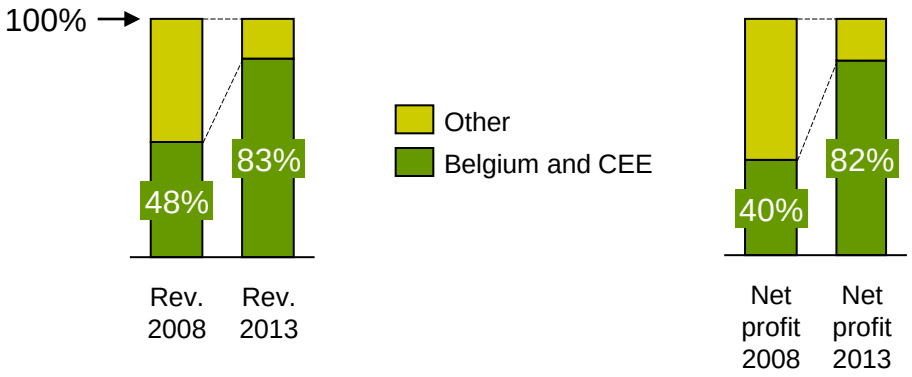
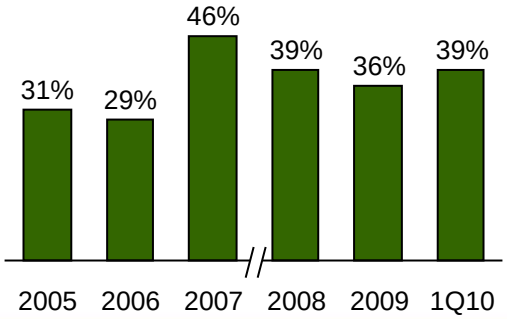
An appealing value proposition…

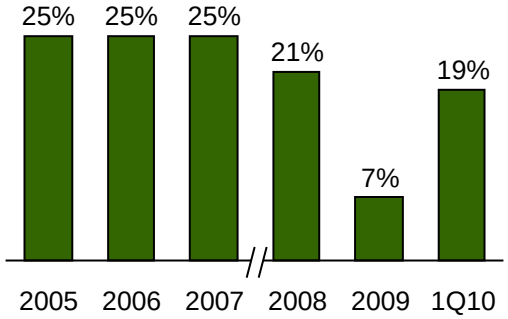
Projected share of Belgium and CEE in 2013



KBC, Return on allocated capital target, Belgium
Target: >26%
(5yr average: 36%)



KBC, Return on allocated capital target, CEE
Target: 18-20%
(5yr past average: 21%)



- Going forward, KBC's business model will be increasingly geared towards the two home markets Belgium and Central & Eastern Europe where the value & potential of our franchise is strong
- Our business model generates consistent high returns in core geographic regions (cyclical 1.7% loan provision charge was main swing factor for CEE in 2009)
- Growth options in CEE are maintained with an affordable risk profile (no presence in Baltic, Balkan or CIS markets)
- Reduction of merchant banking share will mechanically boost group average ROE

An appealing value proposition…

Key strengths:

- Well-developed bancassurance strategy and strong cross-selling capabilities
- Strong franchise in Belgium with high and stable return levels
- Exposure to growth in ‘new Europe’, but with mitigated risk profile (most mature markets in the region)
- Successful underlying earnings track record
- Solid liquidity position and satisfactory capital buffer

Key company-specific challenges:

- Orderly running-off international merchant banking operations and completion of divestment program
- Maintenance of strong risk controls in non-core entities if operating environments were to deteriorate (mainly in Ireland and Russia)

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WRAP UP

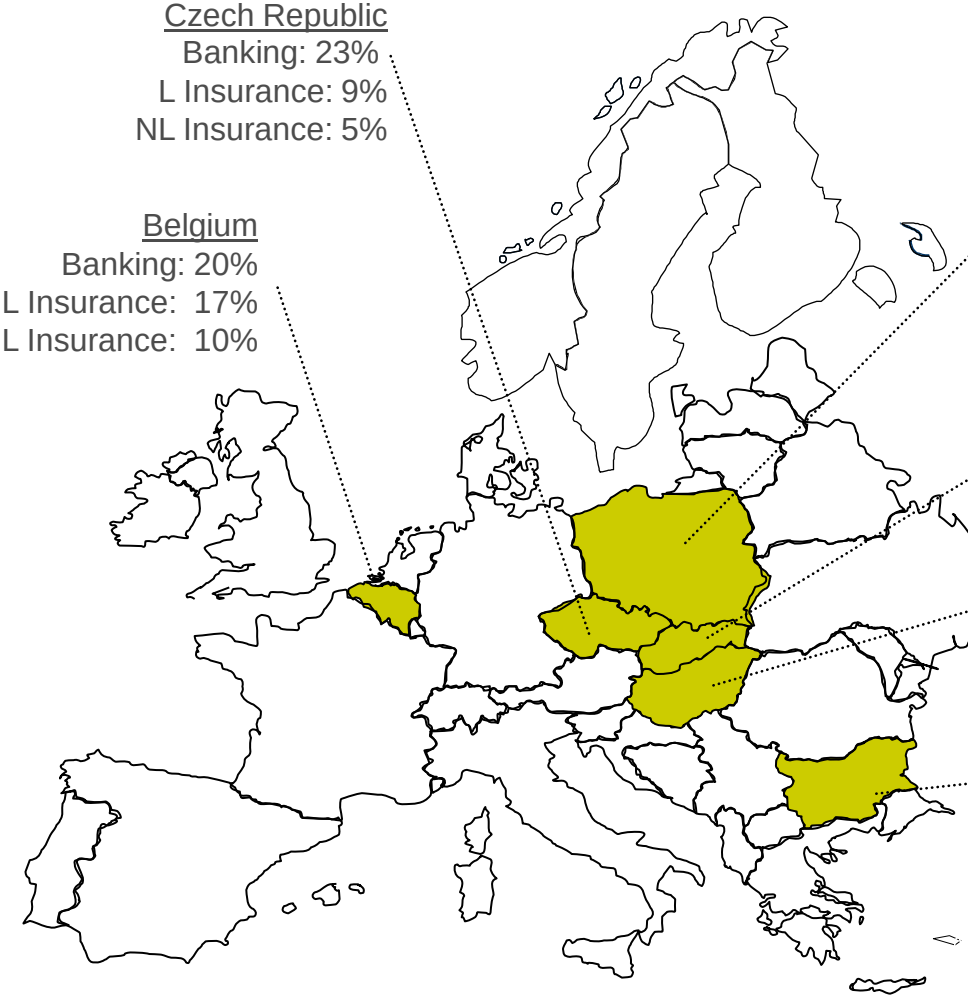
Where are we today?

- Available surplus represents 20% of capital needs
- Capital budget remains ‘matched’, execution risk is declining
- 44% of targeted RWA reduction is already realised
- Divestment program is on track

⇨ **Despite tough market circumstances, KBC is living up to its promise**

Appendices

Future geographic focus



Czech Republic
Banking: 23%
L Insurance: 9%
NL Insurance: 5%

Belgium
Banking: 20%
L Insurance: 17%
NL Insurance: 10%

Poland
Banking: 4%
L Insurance: 7%
NL Insurance: 9%

Slovakia
Banking: 10%
L Insurance: 5%
NL Insurance: 2%

Hungary
Banking: 9%
L Insurance: 4%
NL Insurance: 4%

Bulgaria
Banking: 3%
L Insurance: 16%
NL Insurance: 14%

Market share estimates end 2009

Composition of the Executive Committee

Jan Vanhevel

Group CEO

- Born 1948
- Belgian
- Doctorate in Law and Master's Degree in Notarial Sciences (K.U.Leuven)
- Joined KBC in 1971
- Group CEO (Chief Executive officer) and CEO of the corporate banking activities of the Merchant Banking Business Unit

Career

1971	Legal Department, Kredietbank
1974	Head of the Litigation Department, Kredietbank
1981	Head of the Credit Department, Kredietbank
1984	Branch Manager, Kredietbank Antwerp
1986	Deputy Commercial Manager, Antwerp Regional Office
1990	Manager, Antwerp Corporate Office, Kredietbank
1994	General Manager, Processing & Automation Directorate, Kredietbank
1996	Managing Director and member of the Executive Committee, Kredietbank
1998	Managing Director of KBC Bank; Member of the Executive Committee of KBC Group
2006	CEO of the Central and Eastern Europe and Russia Business Unit, KBC Group
2009	CEO of KBC Group; CEO of the corporate banking activities of the Merchant Banking Business Unit

KBC

Danny De Raymaeker

Group COO

- Born 1959
- Belgian
- Commercial and Business-economic Engineer (K.U.Leuven) and Master's Degree in Internal Auditing (Universiteit Antwerpen)
- Joined KBC in 1984
- COO (Chief Operating Officer)

Career

1984	Internal auditor payments and market activities, Kredietbank
1990	Head of the control department, market activities, Kredietbank
1994	Deputy Regional Manager of the Leuven Retail Banking Office, Kredietbank
1996	General Manager of the Domestic Payments and Electronic Banking Division, Kredietbank
1998	General Manager of the Payments Directorate, Kredietbank
2002	General Manager Retail & Private Bancassurance Distribution, KBC Group
2006	Member of the Management Committee of the Belgium Business Unit, KBC Group
2008	Member of the Executive Committee of KBC Group; CEO of the Belgium Business Unit
2009	Chief Operating Officer of KBC Group

KBC

John Hollows

Group CRO

- Born 1956
- British
- Master's Degree in Law and economics (Cambridge University)
- Joined KBC in 1996
- CRO (Chief Risk Officer)

Career

1978	Various functions in Barclays Bank in London and Taiwan
1996	Head of commercial banking Hong Kong branch, Kredietbank
1997	General manager of Shanghai branch, Kredietbank
1999	General manager of Southeast-Asia offices, KBC Bank
2003	CEO of K&H Bank in Hungary
2006	Senior general manager of the Central and Eastern Europe banking division, KBC Group
2009	Member of the Executive Committee of KBC Group; CEO of the Central and Eastern Europe and Russia Business Unit
2010	Group Chief Risk Officer

KBC

Luc Philips

Group CFO

- Born 1951
- Belgian
- Master's Degree in Commercial and Financial Sciences (Hoger Instituut voor Bestuurs- en Handels-wetenschappen Brussel)
- Joined KBC in 1971
- CFO (Chief Financial Officer)

Career

1971	Various functions in domestic network, Kredietbank
1981	Head of Corporate Banking Department, Kredietbank New York branch
1987	Senior Vice-President and General Manager, Kredietbank New York branch
1991	General Manager Corporates/Multinationals Department, Kredietbank
1993	General Manager Investment Banking Directorate, Kredietbank
1997	Executive Director, Kredietbank
2003	Executive Director, Almanij (parent company of KBC Group)
2005	Director, KBC Group and KBC Bank; chairman of the Board of Directors, KBC Insurance
2009	Member of the Executive Committee of KBC Group; Group Chief Financial Officer

KBC

Luc Popelier

CEO market activities of the Merchant Banking Business Unit

- Born 1964
- Belgian
- Master's Degree in Applied Economics (UFSIA)
- Joined KBC in 1988
- CEO market activities of the Merchant Banking Business Unit

Career

1988	Various functions in corporate banking, Kredietbank
1995	Associate Director Credit Risk Management, Warburg Dillen Read, London
1996	Director Corporate Finance, Leveraged Finance Group, SBC Warburg
1999	Executive Director Corporate Finance, KBC Securities
2002	General manager Strategy and Expansion Division, KBC Group
2008	General manager Trade Finance Division, KBC Bank
2009	Member of the Executive Committee of KBC Asset Management
2009	Member of the Executive Committee of KBC Group; CEO of the market activities of the Merchant Banking Business Unit

KBC

Johan Thijs

CEO Belgium Business Unit

- Born 1965
- Belgian
- Master's Degree in Sciences (Applied Mathematics) and in Actuarial Sciences (K.U.Leuven)
- Joined KBC in 1988
- CEO Belgium Business Unit

Career

1988	Various actuary functions in life and non-life insurance, ABB Insurance
1995	Head of non-life department, Limburg regional office, ABB Insurance
1998	Provincial manager Limburg and Eastern Belgium, KBC Insurance
2001	Senior General Manager non-life insurance, KBC Insurance
2009	Member of the Executive Committee of KBC Group; CEO of the Belgium Business Unit

KBC

Etienne Verwilghen

CEO European Private Banking Business Unit

- Born 1947
- Belgian
- Civil Engineering Degree (UCL), MBA (University of Chicago)
- Joined KBC in 1983
- CEO European Private Banking Business Unit

Career

1972	Various functions in Generale Bank
1983	Head of dealing room, KBL EPB
1986	Head of Hong Kong subsidiary, KBL EPB
1987	Member of the Executive Committee, KBL EPB
2002	CEO, KBL EPB
2005	Member of the Executive Committee of KBC Group
2006	CEO of the European Private Banking Business Unit

KBC

Marko Voljč

CEO Central and Eastern Europe and Russia Business Unit

- Born 1949
- Slovene
- Master's Degree in economics (University of Ljubljana and Belgrade)
- Joined KBC in 2004
- CEO Central and Eastern Europe and Russia Business Unit

Career

1976	Head of the analytical department of the National Bank of Slovenia
1979	World Bank in Washington D.C. and Mexico City
1992	CEO Nova Ljubljanska Banka in Slovenia
2004	General Manager of the Central Europe Directorate at KBC headquarters in Brussels.
2006	CEO of K&H Bank and Country Manager of the Hungarian operations of KBC
2010	Member of the Executive Committee of KBC Group; CEO of the Central and Eastern Europe and Russia Business Unit

KBC