



KBC Group passport end March 2019

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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, Slovakia, and Ireland. We have a limited presence elsewhere, primarily to support corporate clients from our core markets.

11 million customers
42 000 staff
ca. 1 400 bank branches

in six core countries

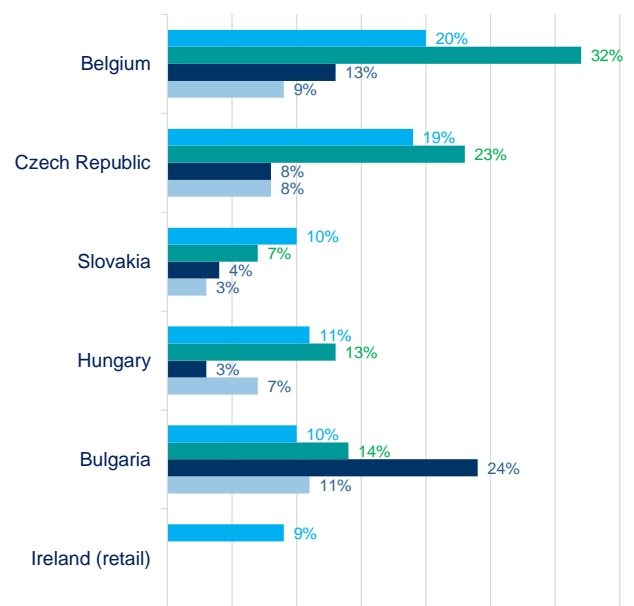


416 155 676 shares

listed at NYSE Euronext Brussels
40% held by core shareholders (KBC Ancora, Cera, MRBB, Other Core shareholders)



Market shares (estimations, end of 2018)



■ Banking ■ Investment funds ■ Life insurance ■ Non-Life insurance

LT debt ratings

Fitch

Moody's

S&P's

KBC BANK

A+

A1

A+

KBC GROUP

A

Baa1

A-



Our strategy rests on four 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 meet our responsibility to society and local economies.

Latest financial info (in EUR)

	31-03-2019
Total assets	292 bn
Loans and advances to customers	149 bn
Deposits from customers & debt certificates	198 bn
Total equity	19.4 bn

	1Q2019 (3months)
Net result, group	430 m
w.o. Belgium	176 m
Czech Republic	177 m
International Markets**	70 m
Group Centre	7 m

* Data on a consolidated basis. Customers, staff and branches: 31-12-2018. 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, Ireland

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