



KBC Group passport end June 2017

Document date: 10 August 2017*

KBC is 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, the Czech Republic, Slovakia, Hungary, Bulgaria and Ireland. We have a limited presence elsewhere, primarily to support corporate clients from our core markets.

Name	KBC Group NV
Country	Belgium
CEO Chairman BoD	Johan Thijs Thomas Leysen

Customers	11 million
Staff	approx. 41 000
Bank branches	approx. 1 600
Insurance network	various distribution channels

Number of shares	418 372 082
Stock listing	NYSE Euronext Brussels
Core shareholders	KBC Ancora (18.5%) Cera (2.7%) MRBB (11.4%) Other core shareholders (7.6%)

Long term credit ratings of KBC Bank (on document date)	Fitch:	A
	Moody's:	A1
	S&P's:	A

Long term credit ratings of KBC Group (on document date)	Fitch:	A
	Moody's:	Baa1
	S&P's:	BBB+

Estimated market share in the core countries
(end of 2016, est.)

Belgium

- Banking: 21%
- Life insurance: 13%
- Non-life insurance: 9%

Czech Republic

- Banking: 20%
- Life insurance: 7%
- Non-life insurance: 7%

Slovakia

- Banking: 11%
- Life insurance: 4%
- Non-life insurance: 3%

Hungary

- Banking: 10%
- Life insurance: 4%
- Non-life insurance: 6%

Bulgaria (est mid. 2017 incl. UBB)

- Banking: 11%
- Life insurance: 11%
- Non-life insurance: 10%

Ireland

- Retail banking: 7%

	30-06-2017
Total assets	296 billion EUR
Loans and advances to customers	139 billion EUR
Deposits from customers and debt certificates	190 billion EUR
Total equity	18.1 billion EUR

	1H2017 (6 months)
Net result, group share	1 485 million EUR
By business unit	
Belgium	785 million EUR
Czech Republic	364 million EUR
International Markets (Irel., Slovak., Hung., Bulg.)	292 million EUR
Group centre	45 million EUR

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* Data on a consolidated basis. Non-financial data relate to mid June 2017, unless mentioned otherwise. Definitions can be found in the group's annual and quarterly reports, available on www.kbc.com. Outlook/watch/review for the long term credit ratings: see www.kbc.com.

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