



# KBC Group passport 31-12-2016

Document date: 9 February 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<br>Chairman BoD | Johan Thijs<br>Thomas Leysen |

|                   |                               |
|-------------------|-------------------------------|
| Customers         | >10 million                   |
| Staff             | approx. 38 000                |
| Bank branches     | approx. 1 500                 |
| Insurance network | various distribution channels |

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

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

|   |   |
|---|---|
| Long term credit ratings of KBC Group<br>(on document date) | Fitch: A-<br>Moody's: Baa1<br>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

- Banking: 3%
- Life insurance: 11%
- Non-life insurance: 10%

## Ireland

- Retail banking: 7%

|   |                  |
|---|------------------|
|   | 31-12-2016       |
| Total assets                                  | 275 billion EUR  |
| Loans and advances to customers               | 133 billion EUR  |
| Deposits from customers and debt certificates | 178 billion EUR  |
| Total equity                                  | 17.4 billion EUR |
| Assets under management                       | 213 billion EUR  |

|  |                   |
|--|-------------------|
|  | FY2016            |
| Net result, group share                              | 2 427 million EUR |
| By business unit                                     |                   |
| Belgium  | 1 432 million EUR |
| Czech Republic                                       | 596 million EUR   |
| International Markets (Irel., Slovak., Hung., Bulg.) | 428 million EUR   |
| Group centre   | -29 million EUR   |

|                           |                            |
|---------------------------|----------------------------|
| Website                   | www.kbc.com                |
| Press Office              | pressofficekbc@kbc.be      |
| Investor Relations Office | investor.relations@kbc.com |
| CSR                       | csr.feedback@kbc.be        |

\* Data on a consolidated basis. Non-financial data relate to 31-12-2016, unless mentioned otherwise. Definitions can be found in the group's annual and quarterly reports, available on [www.kbc.com](http://www.kbc.com). Outlook/watch/review for the long term credit ratings: see [www.kbc.com](http://www.kbc.com).

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