



# KBC Group passport end June 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.



Name: KBC Group NV  
Country: Belgium  
CEO: Johan Thijs  
Board chairman: Thomas Leysen

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)



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.

## LT debt ratings

Fitch  
Moody's  
S&P's

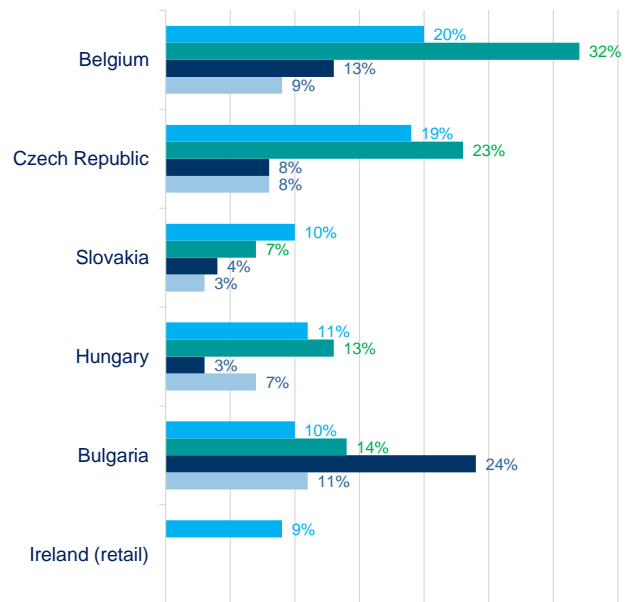
## KBC BANK

A+  
A1  
A+

## KBC GROUP

A  
Baa1  
A-

## Market shares (estimations, end of 2018)



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

## Latest financial info (in EUR)

	30-06-2019
Total assets	290 bn
Loans and advances to customers	154 bn
Deposits from customers & debt certificates	199 bn
Total equity	19.3 bn

	1H2019 (6 months)
Net result, group	1 175 m
w.o. Belgium	564 m
Czech Republic	425 m
International Markets**	175 m
Group Centre	11 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](http://www.kbc.com). Outlook/watch/review for the credit ratings: see [www.kbc.com](http://www.kbc.com).

\*\* Slovakia, Hungary, Bulgaria, Ireland

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