



KBC Group passport end September 2018

Document date:
15 November 2018*

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. 1 500 bank branches

in six core countries



415 897 567 shares (8 August)

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



LT credit ratings

Fitch
Moody's
S&P's

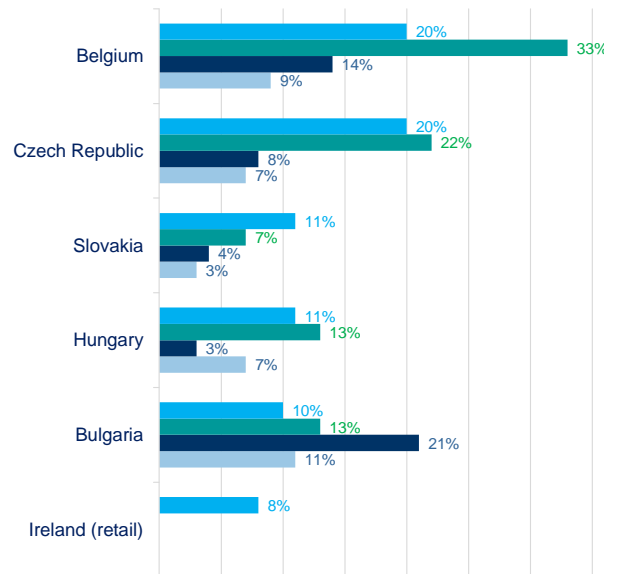
KBC BANK

A
A1
A+

KBC GROUP

A
Baa1
A-

Market shares (estimations, end of 2017)



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



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)

	30-09-2018
Total assets	305 bn
Loans and advances to customers	146 bn
Deposits from customers & debt certificates	194 bn
Total equity	19.3 bn

	9M2018 (9 months)
Net result, group	1 948 m
w.o. Belgium	1 089 m
Czech Republic	484 m
International Markets**	440 m
Group Centre	-64 m

* Data on a consolidated basis. 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

This document is provided for informational purposes only. It does not constitute a solicitation to buy/sell any product or security issued by the KBC Group or its subsidiaries. The information provided in this document is condensed and/or simplified and therefore incomplete. The document may contain forward-looking statements with respect to the strategy, earnings and capital trends of KBC, involving numerous assumptions and uncertainties. The risk exists that these statements may not be fulfilled and that future developments differ materially. Moreover, KBC does not undertake any obligation to update this document in line with new developments. The document may also contain non-IFRS information. By reading this document, each person is deemed to represent that he/she possesses sufficient expertise to understand the risks involved. KBC Group and its subsidiaries cannot be held liable for any damage resulting from the use of the information.

Contact
www.kbc.com
pressofficekbc@kbc.be
investor.relations@kbc.com
csr.feedback@kbc.be