



KBC Group passport end December 2018

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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)

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

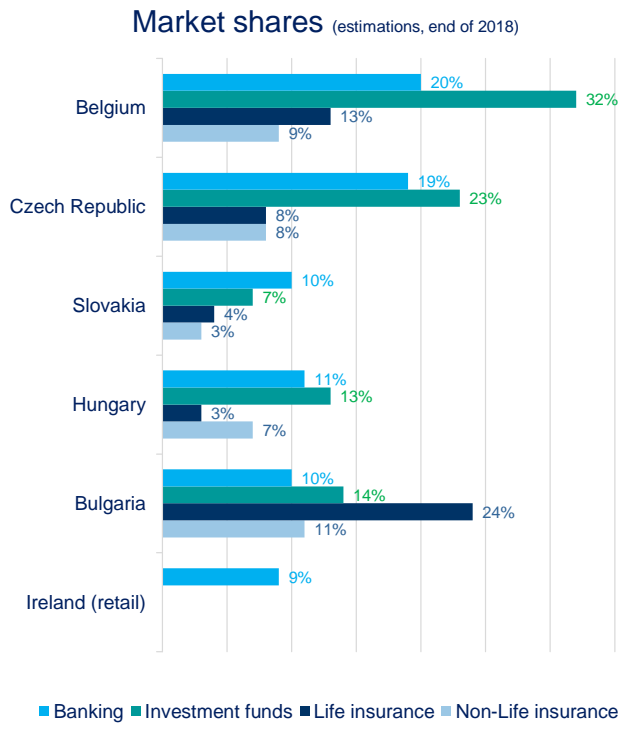
Fitch
Moody's
S&P's

KBC BANK

A+
A1
A+

KBC GROUP

A
Baa1
A-



Latest financial info (in EUR)		FY2018 (12 months)	
	31-12-2018		
Total assets	284 bn	Net result, group	2 570 m
Loans and advances to customers	147 bn	w.o. Belgium	1 450 m
Deposits from customers & debt certificates	194 bn	Czech Republic	654 m
Total equity	19.6 bn	International Markets**	533 m
		Group Centre	-67 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

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