



KBC Group passport 31-12-2015

Document date: 18 February 2016*

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 and Bulgaria. In the rest of the world, we are present in Ireland and we have a limited presence elsewhere, primarily to support corporate clients from our core markets.

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

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|-------------------|-------------------------------|
| Customers | approx. 10 million |
| Staff | approx. 36 000 FTE |
| Bank branches | approx. 1 600 |
| Insurance network | various distribution channels |

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| Number of shares | 418 087 058 |
| Main stock listing | NYSE Euronext Brussels |
| Core shareholders | KBC Ancora (18.5%) Cera (2.7%) MRBB (11.5%) Other core shareholders (7.6%) |

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| Long term credit ratings of KBC Bank (18 February 2016) | Fitch: A- Moody's: A1 S&P's: A |
|---|--------------------------------------|

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| Long term credit ratings of KBC Group (18 February 2016) | Fitch: A- Moody's: Baa1 S&P's: BBB+ |
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Estimated market share in the core countries (end of 2015)

Belgium

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

Czech Republic

- Banking: 19%
- 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: 5%

Bulgaria

- Banking: 3%
- Life insurance: 12%
- Non-life insurance: 10%

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|---|------------------|
| | 31-12-2015 |
| Total assets | 252 billion EUR |
| Loans and advances to customers | 128 billion EUR |
| Deposits from customers and debt certificates | 170 billion EUR |
| Total equity | 15.8 billion EUR |
| Assets under management | 209 billion EUR |

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|--|-------------------|
| | FY2015 |
| Net result, group share | 2 639 million EUR |
| By business unit | |
| Belgium | 1 564 million EUR |
| Czech Republic | 542 million EUR |
| International Markets (Irel., Slovak., Hung., Bulg.) | 245 million EUR |
| Group centre | 287 million EUR |

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visit www.kbc.com

* Data on a consolidated basis. Non-financial data relate to 31-12-2015, 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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