

# KBC Group fact sheet

## AREA OF OPERATIONS

We are an integrated bancassurance group, catering mainly for retail customers, small and medium-sized enterprises and private banking clientele. Occupying leading positions on our home markets of Belgium and Central and Eastern Europe, we specialise in retail and private bancassurance and asset management, as well as in the provision of services to businesses. We are also active in private banking and business services in a selection of other countries around the world.

Customers	12 million
Bank branches	2 200
Insurance agencies	15 000
Staff	60 000
Credit ratings of KBC Bank and KBC Group	
Fitch	AA- / AA-
Moody's	Aa2 / Aa3
S&P's	AA- / A+
Ranking	
in Belgium	Top-3
in Central and Eastern Europe	Top-5

Source: own KBC data or estimates

## STRATEGY

- Develop the bancassurance concept in our home markets;
- Achieve organic growth and make limited acquisitions to strengthen our existing market positions;
- Focus on customer-centricity, operational excellence, and synergy within the group;
- Maintain our stand-alone position;
- Preserve strict capital discipline, with solvency ratios (tier-1 ratio for banking activities and solvency ratio for insurance activities) at least twice the required minima.

## KEY FINANCIAL FIGURES

In EUR or in %	30 June 2008
Total assets	377 billion euros
Parent shareholders' equity	15.5 billion euros
Of which, surplus capital (exceeding in-house solvency targets*)	2.7 billion euros
Net profit, group share	1 047 million euros (for six months)
Tier-1 ratio, banking (Basel II)	9.3%
Solvency ratio, insurance	210%

\* 8% tier-1 ratio for banking activities and 200% solvency ratio for insurance activities

More information on our group: visit [www.kbc.com](http://www.kbc.com) or contact [investor.relations@kbc.com](mailto:investor.relations@kbc.com)

