



Exchange:	Euronext (Brussels)
Tickers:	Bloomberg: KBC BB Reuters: KBKBT BR
Market Cap.:	ca €35 bn (14 May 07)
Shares Outstanding:	354.9 million
Financial Year-End:	December 31

Corporate Profile

KBC is a financial services group active in the fields of banking, insurance and wealth management. One of the top bancassurers and asset managers in Belgium, the KBC Group also has a key position in Central and Eastern Europe and has the disposal of a European private banking network.

The KBC Group was created in 2005 through the merger of KBC Bank & Insurance Holding Company and its parent company Almanij. It serves some 11 million customers and employs around 50 000 people.

Strategy

Focusing on the development of its retail and SME customer base, KBC's strategic objective is to be an independent, mid-sized and highly profitable bancassurer and wealth manager in Europe.

Its strategy revolves around the following main activities:

Retail and private bancassurance

KBC engages in multi-channel retail distribution via bank branches, insurance agents/brokers and the Internet. Cross-selling of banking, insurance and asset management products is a core profit-driver. The bulk of this business is generated in Belgium and in a number of Central and Eastern European countries.

International Expansion in Central and Eastern Europe

KBC has built a second home market with leading positions in the growth countries in Central and Eastern Europe.

Merchant Banking

KBC is active in the field of commercial banking, corporate finance, leasing, factoring, re-insurance, insurance brokerage, project and

trade finance, in Belgium, Central and Eastern Europe and elsewhere (mainly in Europe). The strategic emphasis is on serving small and middle-sized business customers.

KBC is also active in the European debt capital markets, has a solid position in the domestic cash equity markets and is a niche player in some global derivatives markets.

European private banking

KBC has built a network of institutions specialized in private wealth management activities covering 8 Western-European countries.

Strategy Highlights

- Strong market shares in home markets
- Successful bancassurance model, both in Belgium and CEE
- Solid wealth management franchises
- Expected high market growth in Central and Eastern Europe
- Strong capital discipline
- Stand-alone position

Mid-term Financial Targets

- ROE Group min \geq 18.5%
- EPS Growth min \geq 12% (3y CAGR)
- Cost/income ratio max \leq 55%
- Combined ratio max \leq 95%

Major shareholders

Syndicate of core shareholders	52.0%
KBC Group companies	2.5%
Free Float	45.5%

Executive Management

André Bergen
Group CEO
Herman Agneessens
CFO and CRO

Investor Contact

Luc Cool
Head of Investor Relations
E-mail: investor.relations@kbc.com

Website Information

www.kbc.com

