

KBC Group

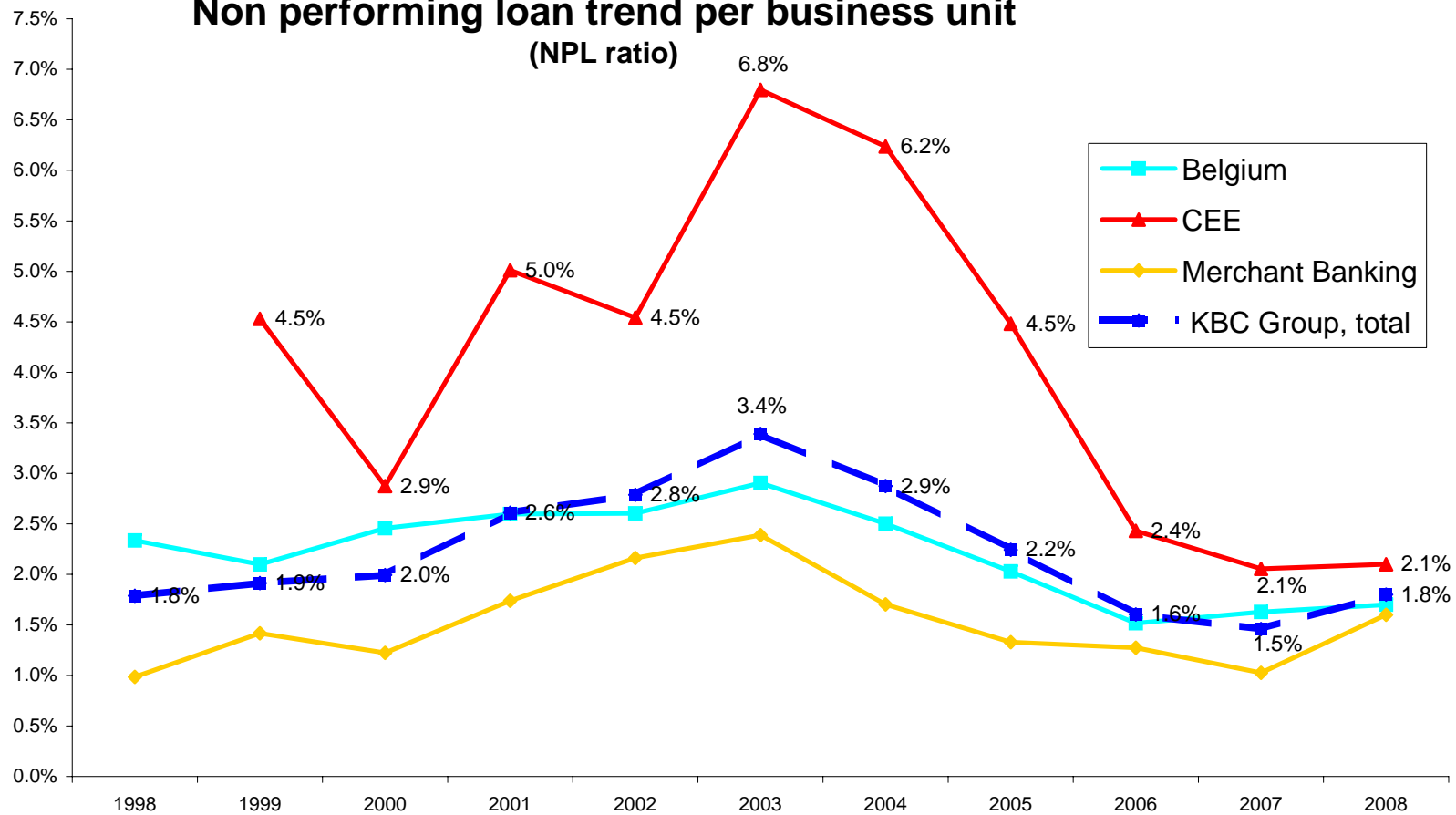
Overview KBC Loan Book



Date of latest update: March 2009

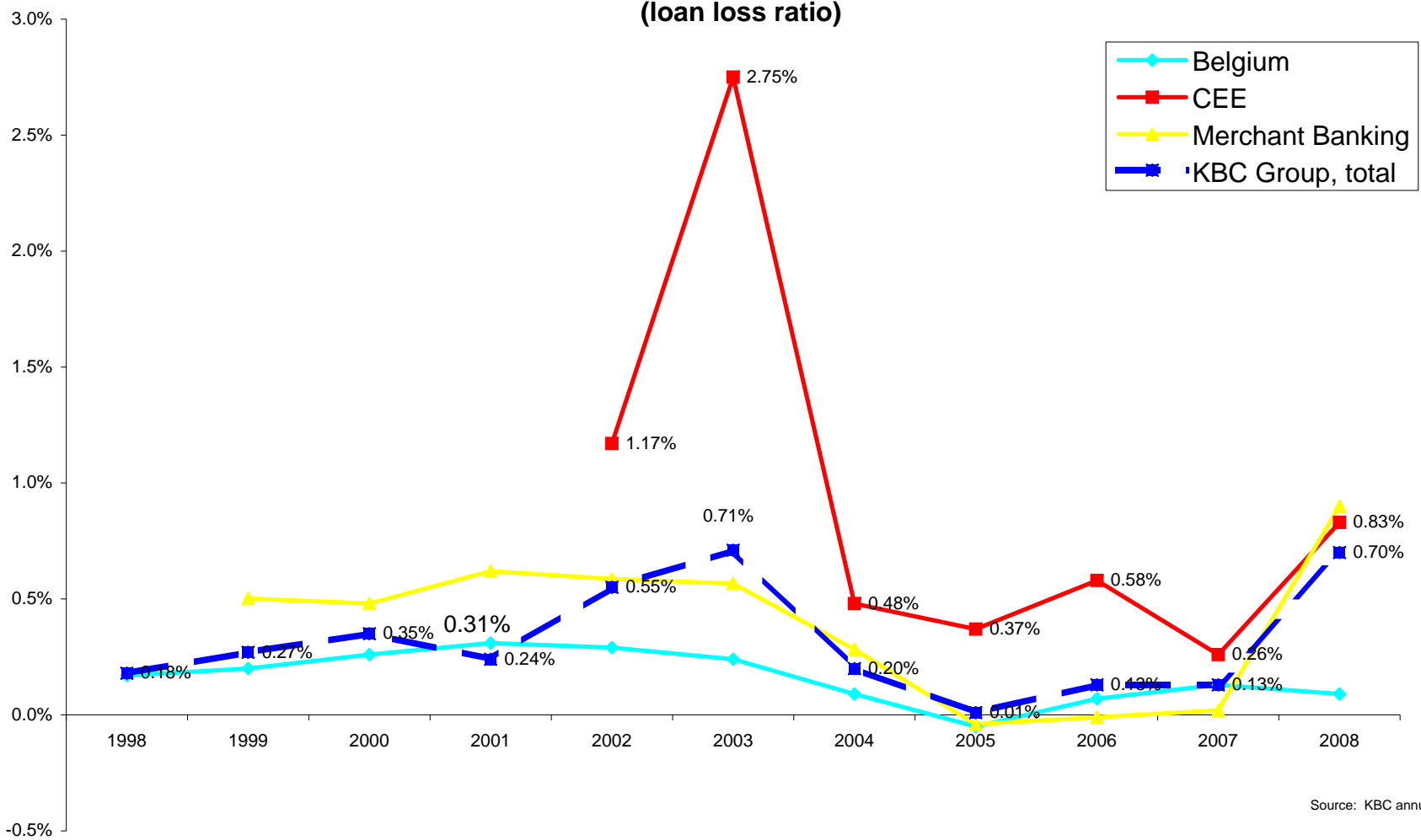
Issued by:
KBC Group
Investor Relations Office
investor.relations@kbc.com

KBC Group Non performing loan trend per business unit (NPL ratio)



Source: KBC annual report data

KBC Group 10 yr credit cost trend per business unit (loan loss ratio)



Source: KBC annual report data

KBC Group - NPL track record (data sheet)

Non-performing ratio	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Belgium	2.3%	2.1%	2.5%	2.6%	2.6%	2.9%	2.5%	2.0%	1.5%	1.6%	1.7%
CEE	-	4.5%	2.9%	5.0%	4.5%	6.8%	6.2%	4.5%	2.4%	2.1%	2.1%
<i>CZ</i>	-	-	2.5%	2.2%	1.8%	2.0%	1.6%	1.7%	1.4%	1.3%	1.8%
<i>SK</i>	-	-	-	-	-	-	-	-	-	-	3.7%
<i>HU</i>	-	-	3.7%	1.8%	1.3%	0.9%	1.0%	1.6%	1.6%	2.5%	1.7%
<i>POL</i>	-	-	-	10.0%	12.2%	29.4%	25.3%	20.6%	9.0%	5.3%	3.3%
<i>RUS</i>	-	-	-	-	-	-	-	-	-	0.2%	0.5%
<i>SER</i>	-	-	-	-	-	-	-	-	-	0.0%	10.5%
<i>BUL</i>	-	-	-	-	-	-	-	-	-	0.9%	3.3%
Merchant Banking	1.0%	1.4%	1.2%	1.7%	2.2%	2.4%	1.7%	1.3%	1.3%	1.0%	1.6%
EPB	-	-	-	-	-	-	1.9%	1.6%	1.9%	1.7%	4.9%
KBC Group, total	1.8%	1.9%	2.0%	2.6%	2.8%	3.4%	2.9%	2.2%	1.6%	1.5%	1.8%

KBC Group - loan loss ratio track record (data sheet)

LLR	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Belgium	0.17%	0.20%	0.26%	0.31%	0.29%	0.24%	0.09%	-0.05%	0.07%	0.13%	0.09%
CEE	-	-	-	-	1.17%	2.75%	0.48%	0.37%	0.58%	0.26%	0.83%
CZ	-	-	-	-	-0.62%	0.34%	0.26%	0.40%	0.36%	0.18%	0.57%
SK	-	-	-	-	-	-	-	-	-	0.96%	0.82%
HU	-	-	-	-	0.34%	0.32%	0.64%	0.69%	1.50%	0.62%	0.41%
POL	-	-	-	-	4.20%	8.68%	0.69%	-0.25%	-0.21%	-0.34%	0.95%
RUS	-	-	-	-	-	-	-	-	-	0.21%	2.40%
Merchant Banking	-	0.50%	0.48%	0.62%	0.59%	0.57%	0.28%	-0.04%	-0.01%	0.02%	0.90%
EPB	-	-	-	-	-	-	0.00%	-0.46%	-0.10%	1.03%	4.02%
KBC Group, total	0.18%	0.27%	0.35%	0.24%	0.55%	0.71%	0.20%	0.01%	0.13%	0.13%	0.70%

CEE LOAN BOOK END 2008

(in million EUR)

	CZECH REPUBLIC			SLOVAKIA			POLAND			HUNGARY			RUSSIA			SERBIA			BULGARIA			TOTAL CEE	
TOTAL OUTSTANDING	20,231			4,036			7,108			7,468			3,521			132			765			43,260	
	% outst.			% outst.			% outst.			% outst.			% outst.			% outst.			% outst.			% outst.	
SME / corporate	7,695	38.0%		2,141	53.0%		2,720	38.3%		4,062	54.4%		2,068	58.7%		76	57.4%		485	63.4%		19,246	44.5%
Retail	12,535	62.0%		1,895	47.0%		4,388	61.7%		3,406	45.6%		1,453	41.3%		56	42.6%		280	36.6%		24,013	55.5%
o/w private	8,717	43.1%		1,076	26.7%		4,133	58.1%		3,037	40.7%		1,282	36.4%		56	42.6%		211	27.5%		18,512	42.8%
o/w companies	3,818	18.9%		819	20.3%		255	3.6%		369	4.9%		172	4.9%		0	0.0%		70	9.1%		5,503	12.7%
	% outst.	Ind.LTV		% outst.	Ind.LTV		% outst.	Ind.LTV		% outst.	Ind.LTV		% outst.	Ind.LTV		% outst.	Ind.LTV		% outst.	Ind.LTV		% outst.	Ind.LTV
Mortgages	4,210	20.8%	61%	803	19.9%	45%	3,127	44.0%	81%	2,536	34.0%	57%	886	25.2%	58%	40	30.0%	64%	85	11.2%	50%	11,687	27.0%
o/w FX mortgages	0	0.0%	-	0	0.0%	-	2,293	32.3%	92%	2,146	28.7%	60%	349	9.9%	57%	40	30.0%	64%	42	5.5%	52%	4,869	11.3%
	% outst.	Av. PD		% outst.	Av. PD		% outst.	Av. PD		% outst.	Av. PD		% outst.	Av. PD		% outst.	Av. PD		% outst.	Av. PD		% outst.	Av. PD
Top 5 CEE corporate sectors	1,254	6.2%	low	427	10.6%	medium	636	8.9%	medium	551	7.4%	medium	916	26.0%		26	19.7%	medium	42	5.5%		3,852	8.9%
distribution	3,022	14.9%	low	319	7.9%	medium	338	4.8%	low	292	3.9%	low	90	2.6%		2	1.3%	low	85	11.1%		4,148	9.6%
finance & insurance	1,703	8.4%	low	879	21.8%	low	236	3.3%	medium	703	9.4%	medium	88	2.5%		4	3.0%	medium	104	13.5%		3,717	8.6%
services	402	2.0%	low	393	9.7%	high	380	5.3%	medium	248	3.3%	medium	652	18.5%		1	1.0%	medium	28	3.6%		2,104	4.9%
real estate	649	3.2%	low	74	1.8%	high	164	2.3%	medium	450	6.0%	medium	79	2.2%		5	4.1%	medium	94	12.3%		1,515	3.5%
building																							
Exposure to cyclical sectors	402	2.0%	low	393	9.7%	high	380	5.3%	medium	248	3.3%	medium	652	18.5%		1	1.0%	medium	28	3.6%		2,104	4.9%
real estate	649	3.2%	low	74	1.8%	high	164	2.3%	medium	450	6.0%	medium	79	2.2%		5	4.1%	medium	94	12.3%		1,515	3.5%
building	407	2.0%	low	116.9	2.9%	high	95	1.3%	medium	186	2.5%	medium	39	1.1%		1	1.1%	medium	6	0.8%		851	2.0%
automotive	381	1.9%	low	66	1.6%	low	167	2.3%	low	128	1.7%	medium	65	1.8%		0	0.1%	medium	5	0.7%		813	1.9%
energy	79	0.4%	medium	0	0.0%	-	12	0.2%	medium	28	0.4%	medium	10	0.3%		0	0.0%	-	0	0.0%		129	0.3%
aviation	53	0.3%	low	62	1.5%	medium	68	1.0%	low	14	0.2%	medium	40	1.1%		1	0.7%	low	1	0.1%		239	0.6%
IT & telecom																							
	% outst.			% outst.			% outst.			% outst.			% outst.			% outst.			% outst.			% outst.	
Probability of default (PD)	15,774	78.0%		1,919	47.5%		4,028	56.7%		4,666	62.5%					97	73.4%						
low risk (1-4)	3,163	15.6%		931	23.1%		2,022	28.4%		1,905	25.5%					8	6.1%						
medium risk (5-7)	715	3.5%		121	3.0%		437	6.1%		746	10.0%		121	3.4%		14	10.6%						
high risk (8-10)	357	1.8%		122	3.0%		237	3.3%		130	1.7%		18	0.5%		14	10.5%		25	3.3%		903	2.1%
non performing loans (11 - 12)	221	1.1%		943	23.4%	(*)	385	5.4%		21	0.3%					0	0.0%						
unrated																							
	% outst.			% outst.			% outst.			% outst.			% outst.			% outst.			% outst.			% outst.	
Other risk measures	357	1.8%		122	3.0%		237	3.3%		130	1.7%		18	0.5%		14	10.5%		25	3.3%		903	2.1%
outstanding NPL	204			79			176			99			12			8			17			595	1.4%
provisions for NPL	57%			65%			74%			76%			67%			58%			69%				
NPL cover ratio (excl. generic provisions)	2008 LLR	0.57%		0.82%			0.95%			0.41%			2.40%			-			-			0.83%	
2008 LLR	2008 LLR (ex. Exposure in US and Icelandic banks)	0.38%		0.82%			0.95%			0.41%			2.40%			-			-			0.73%	
2008 LLR (ex. Exposure in US and Icelandic banks)	Average LLR (**)	0.21%		0.89%			1.96%			0.65%			1.30%			-			-			0.92%	
Average LLR (**)																							
	% outst.			% outst.			% outst.			% outst.			% outst.			% outst.			% outst.			% outst.	
Stress tests	492	2.4%		238	5.9%		379	5.3%		343	4.6%		-			-			-				
Pre-tax loss if default of the local top 10 corporate names	-			-			14	0.2%		14	0.2%		1	0.0%		0	0.2%		0	0.0%		30	0.1%
Pre-tax loss on FX mortgages in -30% stress scenario (***)	-			-			25	0.3%		56	0.8%		6	0.2%		1	0.8%		1	0.2%		89	0.2%
Pre-tax loss on FX mortgages in -30%/-30% stress scenario (****)																							

Legend

Ind. LTV Indexed Loan to Value: current outstanding loan / current value of property

Av. PD Average Probability of Default

NPL Non Performing Loan

LLR Loan Loss Ratio

* loan portfolio of Istrobanka not yet fully integrated in the KBC methodology

** average loan loss ratio since 2002 for CZ, HU, PL and total; average since 2007 for SK and RU

*** pre-tax loss if currency depreciates further by 30%

**** pre-tax loss if both currency depreciates further by 30% and property value falls further by 30%