

## **KBC GROUP**

Inspection

**CEO** Slovenia

Marjan Kramar





CEO Willy Duron / André Bergen\*

Secretariat of the Board of Directors and the Executive Committee

Group Secretary

CEO Communication Belgium Frans Florquin Ret. & Priv. Bancassurance Distribution Banking & Investment Products Life Insurance Products Non-Life Insurance Products HR, Financial Control & Facilities

CBC Centea Fidea ADD Omnia VAB

CEO Central & Eastern Europe



CEO Hongary

John Hollows

Retail Distribution

Banking & Invest-

ment Products

Insurance Products

Corporate

Banking

HR & Facilities

CFO

CEO Poland

Ronnie Richardson

Retail Distribution

Banking & Invest-

ment Products

Corporate

Banking

HR & Facilities

CFO

Zagiel

Banking Staff Dept.-CEE

Insurance Staff Dept.-CEE

CEO Slovakia

Pavel Kavanek

Retail Distribution

Banking & Invest-

ment Products

Insurance Products

HR & Facilities

CFO

CEO Czech Rep

Pavel Kavanek

Retail Distribution

Banking & Invest-

ment Products

Corporate

Banking

HR & Facilities

CFO

Postal Bank

Insurance Products Insurance Products





CEO Merchant Banking

Staff

Dept.

Guido Segers



Chris Defranca

Organisation

ICT

**Payments** 

Lease

Asset Management



Herman Agneessens

Finance

Value & Risk

Legal

Fiscal

Relations Group HR

Investor

**Group Strategy** 

Group Communication

> Group Audit

Group Compliance

Central Investment

Distribution Leadership Centre

Etienne Verwilghen

Onshore

Offshore Financial Products

COO/CFRO

Securities

Markets

Corporate Services

Structured Finance

Sovereign and Corporate Risk

Trade Finance

VITIS Life

ADB Private Equity IIB International Factors Secura

<sup>\*</sup> André Bergen will take over from Willy Duron on 1 September 2006.