Brussels, 26 October 2005

To whom it may concern:

KBC Group’s statement on human rights

We hereby confirm that KBC Group fully respects, supports and has implemented the principles underlying universal human rights throughout the Group, including the right to equal opportunity and non-discrimination, the right to the security of persons, the rights of employees (including opposition to any forms of forced labour or child labour, the right to a safe and healthy working place, the right to freedom of association and collective bargaining), respect for national sovereignty and human rights (including opposition to bribery in any form whatsoever), and obligations with regard to consumer protection and environmental protection.

In this respect, KBC Group abides by the letter and spirit of the United Nations Universal Declaration of Human Rights, the eight Fundamental International Labour Organisation Conventions, the European Convention for the Protection of Human Rights and Fundamental Freedoms and other international and regional human rights treaties containing internationally recognized standards that the business sector must respect, and complies with the laws, rules and regulations of every country in which the Group operates.

Moreover, we endeavour to further enhance communication on our policy and stance regarding human rights to our stakeholders - including our customers, employees, shareholders and suppliers - as part of our overall communication efforts on corporate social responsibility.

Yours faithfully,

Willy Duron
President of the Executive Committee