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results for the period, then the balance sheet and business activity, and finally our solvency ratio. We now move into the results of the first quarter 2018, starting in slide 8. BBVA Colombia registered a net profit of 160 billion pesos, a decline of 0.8% vs. the fourth quarter of 2017, but an increase of 39% compared

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2Q 3Q 4Q 1Q 2Q 3Q 4Q 1Q 2015 2016 2017 1 3 m 7 0 9 2 1 1 2Q 3Q 4Q 1Q 2Q 3Q 4Q 1Q 2015 2016 2017 m Operating Results Total Revenue (ARS @ Blue Rate) (1, 2) (1) Figures reflect Company consolidated revenue plus, for periods prior to consolidation of HRU, 100% of HRU revenue.

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3 1Q 2017 key takeaways for KBC Group STRONG BUSINESS PERFORMANCE IN 1Q17 Excellent net result of 630m EUR in 1Q17, despite the large upfront bank taxes. ROE of 17% in 1Q17 o Strong performance of the commercial bank-insurance franchises in our core markets and core activities

KBC Group Company presentation 1Q 2017

1Q 2017 Results. Alex Wynaendts Matt Rider. CEO CFO candidate. The Hague ??ay 11, 2017. 2. Highlights 1Q 2017 results. ??Underlying earnings up due to expense reductions and higher account balances ??Solvency II ratio remains stable; capital generation of EUR 0.3 billion excluding market impacts and one-time items ??Strong sales increase driven by higher UK platform deposits following the Cofunds acquisition.

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