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KBC strengthens branch network in tandem with user-friendly digital solutions.

KBC has been investing in digitalisation for years to provide faster service and a better customer experience. The increasing use and efficiency of digital solutions means that KBC relationship managers can now help more customers with more complex questions. Given this situation, KBC has decided to double the number of Private Banking and Commercial Banking branches.

David Moucheron, Belgium Business Unit CEO: *'Lockdowns during the pandemic gave society a digital boost and also sped up the shift to digital bank-insurance. KBC customers are increasingly opting for fast digital solutions to meet their banking and insurance needs (such as KBC Mobile, Kate, KBC Touch and the Business Dashboard). They also know that, besides these efficient digital solutions, experts are available in our branches or at KBC Live to deal with more complex questions or provide advice at important moments in their lives. Our digital services free up time that we can spend on providing more customers with even better advice. That's why we're investing in making our experts more widely and easily accessible and in expanding the number of Private Banking and Commercial Banking branches we operate. Our branch network plays a complementary role alongside our increasingly more efficient digital channels, and that fits in perfectly with our strategy of "digital first with a human touch".'*

KBC is adding more and more customers to its ranks and more and more customers are using KBC's digital channels.

KBC is attracting more new customers every year (50 000 in 2021 and 30 000 to date in 2022) and ever more customers are opting to use the KBC digital apps that let them do much more than just bank or deal with insurance matters. KBC's mobile apps are used by more than 1.8 million people, with KBC Mobile having over 60 million logins per month, and the number of active users continues to rise.

This trend is no coincidence. KBC apps offer **much more than just solutions to banking and insurance needs.** KBC Mobile and Kate (the personal digital assistant) help users save time by providing quick solutions to everyday questions no matter the time or place. Available 24/7, Kate now correctly answers more than 50% of customer queries first time around and her learning curve is growing exponentially with the increasing number of users. **More than one million customers have already asked Kate questions, enabling her to get smarter and become more effective.**

Kate not only answers questions, but also provides **more and more proactive insights that help KBC customers better manage their finances.** What's more, customers are given access to all kinds of benefits and rewards through KBC Deals, which ends up saving them money as well as time. KBC Mobile users also like to use the integrated services provided by various external parties, including in relation to public transport, car parks and leisure activities. External experts, such as SIA Partners, confirm in their findings that KBC has the best and most comprehensive range of digital solutions on offer for a bank-insurer and has named KBC Mobile the best banking app in the world.

The growing efficiency generated by digitalisation enables KBC to invest in a stronger branch network that offers more expertise. In this way, digitalisation and personal customer service go hand in hand and contribute to a positive experience for customers, every day and at key moments in their lives.

- **The combination of digital efficiency and human contact is a valued mix for customers.** All KBC customers have **24/7 access to KBC Mobile and to Kate**, their very own digital assistant who provides personal insights and advice. They can also use the services of **more than 300 bank branches and 175 self-service branches**. In addition, **KBC Live's** more than 600 staff members ensure availability to those who want to use remote bank-insurance services (between 8 a.m. and 10 p.m. during the week and between 9 a.m. and 5 p.m. on Saturdays and Sundays, the only bank-insurance company in Belgium to do so). In April, KBC also launched a pilot project with an innovative and alternative way of expanding its presence and accessibility, the **KBC Belmobiel**. The pilot in West Flanders was given a positive evaluation and KBC is now rolling out this approach **throughout Flanders**. (see press release of 8 March 2022: [KBC to launch pilot project for home-based financial services](#)).
- **KBC Private Banking will broaden its range of personalised services to clients.** KBC is **doubling the number of Private Banking branches (from 14 to 29) to ensure more clients receive optimum advice**. Individual clients with movable assets or legal entities with invested assets of more than 250 000 euros will have access to over 500 KBC Private Banking relationship managers in the course of 2023. The two existing Wealth offices that cater for more affluent clients will continue to operate as before.
- **As regards its Commercial Banking activities, KBC will start in 2023 to pool all its expertise on the more complex needs of the self-employed, SMEs and Corporate Banking customers, bringing together more than 250 relationship managers in 24 KBC Commercial Banking branches, three times the number of branches it has today.** In the current economic and geopolitical context, companies are faced with many challenges as never before, adding to the ongoing financial issues related to the energy transition and climate targets. KBC is aiming to tackle these challenges together with its customers and to provide solutions that are tailored to their needs.

Vacancies, plus in-company career opportunities and in-company mobility for staff.

These organisational changes provide career opportunities, alternatives for employees and do not result in redundancies. As always, KBC intends to implement the planned changes while showing the utmost respect for its employees and engaging in an open and constructive dialogue with all concerned and the social partners.

KBC is also stepping up its recruitment drive to cater for a growing number of customers and to deepen existing customer relationships. So far in 2022, KBC has welcomed 500 new employees and is looking to fill a further 250 vacancies this year.

KBC is looking for people with Bachelor's and Master's degrees to fill not only advisory positions in the branch network and KBC Live, but also expert positions at head office.

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