



Joint Press Release

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KBC labelled ‘Best digital performer’ in Europe by D-Rating thanks to its strong digital performance in retail banking

In 2022, D-Rating is launching its ‘Digital Labels’, which recognise the retail banks performing best in terms of digital offers and their implementation. These labels aim to highlight retail banks that provide innovative offers and tools and invest in the customer experience. They acknowledge the efforts made to develop and maintain a high standard of seamless customer journeys, a large range of features and offers, and powerful tools for getting in touch.

At the end of its fifth digital performance rating campaign, based on data collected between October and December 2021, D-Rating has labelled KBC ‘Best digital performer’ in Europe with a rating of ‘A’, which also makes KBC the ‘Best digital performer’ in Belgium.

KBC stands out for both its high ranking and the progression of its Usage Status global score. KBC has a clear, app-oriented strategy and monitors customer usage in addition to effectively redirecting social media traffic. KBC scores highest on the accessibility of its in-app offers, with users able to sign up to all key banking products using the mobile app. KBC also performs well when it comes to the features available in the mobile app as well as on the website. Money transfer is a particular strength of the KBC customer journey.

‘KBC really sets itself apart from the competition thanks to the innovative features available from what we would call “a super-app”. The most striking feature was the option to try out the application with your real banking details even if you’re not with KBC, so that you can get a sense of what the bank has to offer its future customers’, says Maria Hdid, senior analyst for the Belgian market at D-Rating.

‘This serves as clear recognition of not only the quality of our service, but also our commitment to providing customers with an experience that’s second to none, each and every day. Our digital apps and Kate – our customers’ digital personal assistant – ensure that customers can take care of their KBC banking and insurance needs whenever they want. D-Rating’s analysis is a testament to our user-friendly solutions and our experts’ daily endeavours to do that little bit extra to make a difference. These ratings are an incentive to sustain our efforts in this area and continue providing customers with ever-improving service and convenience,’ concludes Erik Luts, Chief Innovation Officer at KBC Group.

About D-Rating (www.d-rating.com):

Founded in early 2017, D Rating is the first agency to rate the digital performance of companies.

D-Rating provides all market participants (investors, financial analysts, fund managers and companies) with an independent rating for a company's digital competitiveness that can impact their short and medium-term performance. Thanks to an innovative approach based on a data-driven methodology - including the analysis of more than 800 indicators - D-Rating is already viewed as a benchmark in the financial services sector.

In 2021, D-Rating extended its rating to the professional banking sector (France), and its activities will be extended to the insurance sector in 2022.

Its offer is rounded out by a business intelligence service, mainly focused on innovation in the field of mobile applications.

About KBC (www.kbc.com)

KBC is one of the leading financial groups in Europe. Based in Brussels, Belgium, it is an omnichannel, digital-first oriented bank-insurance group, catering mainly to retail clients, SMEs and local mid-caps. The group occupies significant – and in many cases leading – positions in its core markets of Belgium, Czech Republic, Bulgaria, Hungary and Slovakia. The KBC group has also established a presence in a select number of other countries and regions around the world. KBC numbers over 40 000 FTEs and is listed on Euronext Brussels (ticker symbol 'KBC').

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