



Brussels, 2 January 2020

Volume of savings increases further at KBC/CBC, rising to 45.81 billion euros

- **Savings accounts continued to retain their appeal in 2019**
 - Regulated savings accounts remained popular in 2019, with an aggregate 45.81 billion euros in savings being held at KBC and CBC.
 - That represents an increase of 1.42 billion euros (+3.2%) on their level at 30 June 2019 and an increase of 3.86 billion euros (+9.2%) on their year-earlier figure.
 - This increase is explained by a combination of new inflows, automatic savings and balances from investments at maturity that are temporarily placed in a savings account.
- **investing becomes increasingly accessible**
 - The persistently low rate of interest on savings accounts means that savers continue to look for new ways to achieve return.
 - Digital apps in KBC Mobile help overcome the investment barrier, while investing small amounts over time makes investing accessible to everyone. 'Invest your spare change' is a popular investment plan in KBC Mobile where daily payment transactions on current accounts are rounded up to the next full euro amount and invested. The average roundup amount invested is 0.90 euros per day. In one year, more than 50,000 investment plans were concluded, of which more than 30,000 were "invest your spare change" plans.
 - In addition, we take into account the customer's comfort zone, which means that more and more customers dare to take the step to investing.
 - An increasing number of customers are opting for multi-signal funds (Expertease). In this formula, the customer consciously chooses to 'have' his capital invested by experts. Interest in sustainable investments is also growing: at the end of November, almost 12 billion euros had been invested in sustainable funds.

Total deposits on regulated savings accounts held at KBC and CBC in Belgium: *(To compare the figures for KBC accurately with those of other financial institutions operating throughout Belgium, aggregate figures have to be used).*

Aggregate volume of funds on regulated savings accounts held at KBC and CBC:

- **31/12/2019: 45.81 billion euros**
- **30/06/2019: 44.39 billion euros**
- **31/12/2018: 41.95 billion euros**

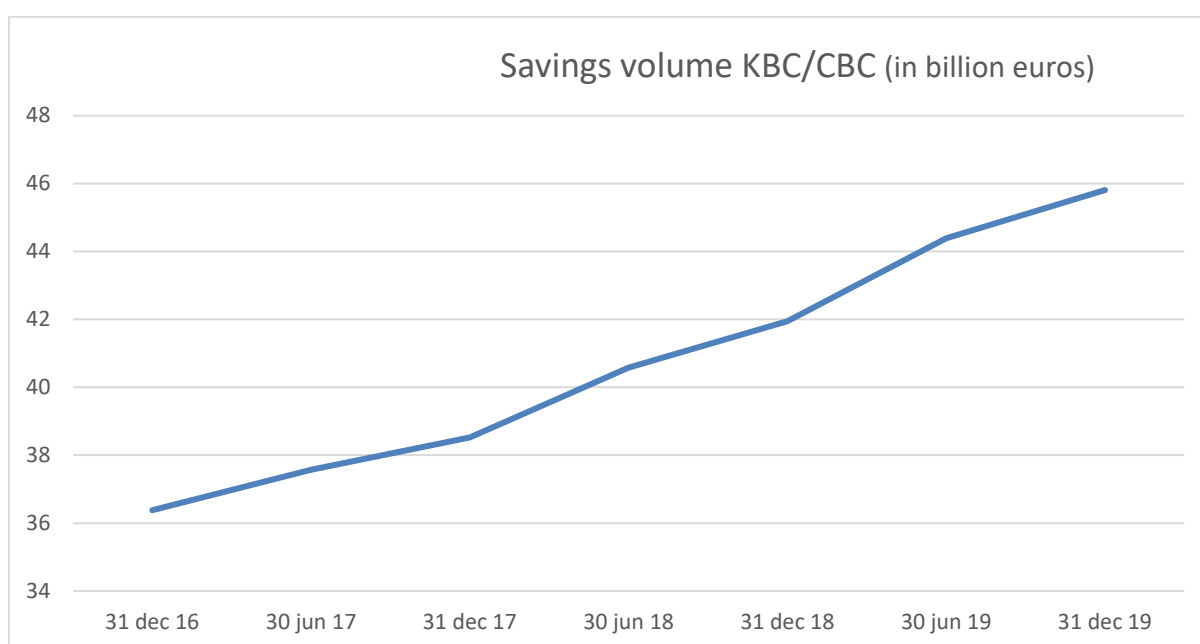
Regional figures:

Volume of funds on regulated savings accounts held at KBC and KBC Brussels (operating in Flanders and Brussels):

- 31/12/2019: 38.43 billion euros
- 30/06/2019: 40.61 billion euros
- 31/12/2018: 38.43 billion euros

Volume of funds on regulated savings accounts held at CBC (operating in Wallonia):

- 31/12/2019: 3.90 billion euros
- 30/06/2019: 3.78 billion euros
- 31/12/2018: 3.52 billion euros



KBC Group NV

Havenlaan 2 – 1080 Brussels
Viviane Huybrecht
General Manager
Corporate Communication /Spokesperson
Tel. +32 2 429 85 45

Press Office
Tel. +32 2 429 65 01 Stef Leunens
Tel. +32 2 429 29 15 Ilse De Muyer
Tel. +32 2 429 32 88 Pieter Kussé
E-mail: pressofficekbc@kbc.be

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