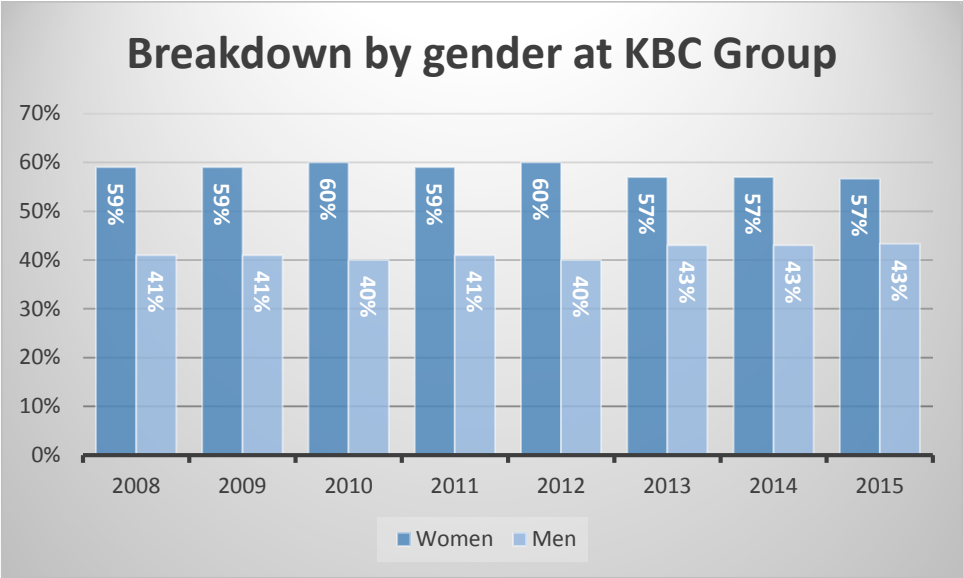


Human Resources figures 2015

The figures below are based on an extrapolation of data for the period 1 January to 30 September 2015. Where a status is given data as of 30 September 2015 are used.

Breakdown by gender

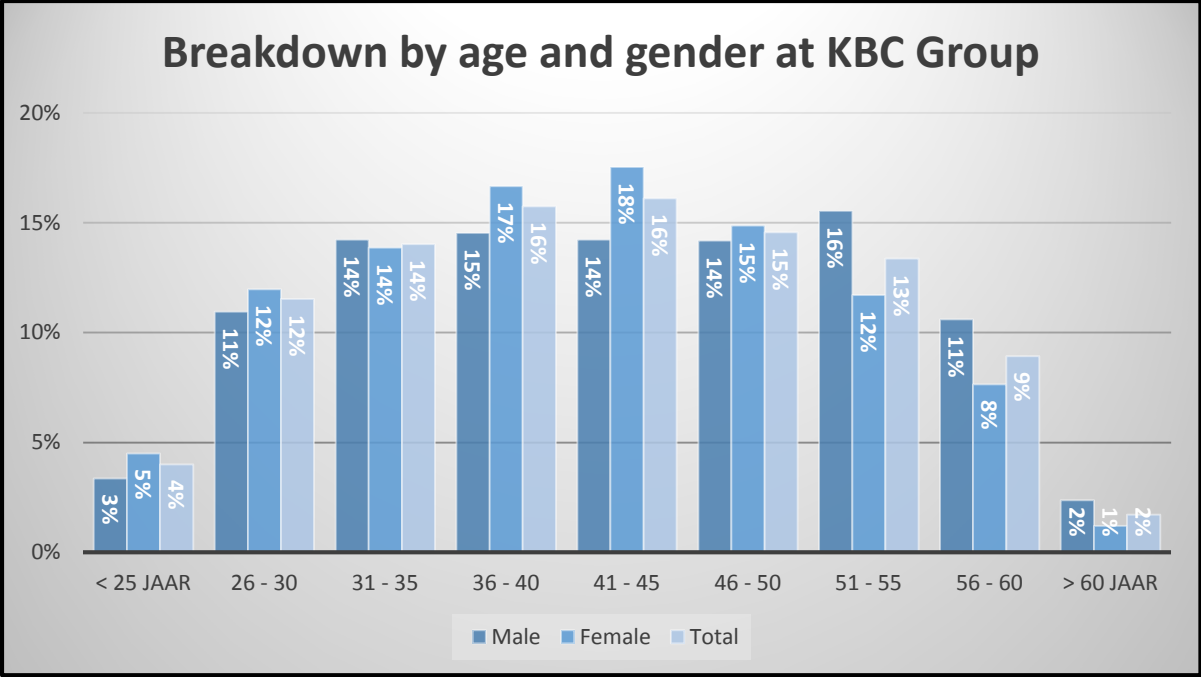
The graph below shows that the distribution between men and women at KBC Group has remained once again stable in 2015.



Breakdown by age, average age and seniority

The breakdown of employees by age has remained largely the same in 2015 compared with previous years. The graph below shows the breakdown of employees by age and gender in 2015. The average age of group employees has remained stable at 42 years.

The average seniority at KBC slightly decreased from 13,6 years to 13,1 years in 2015.



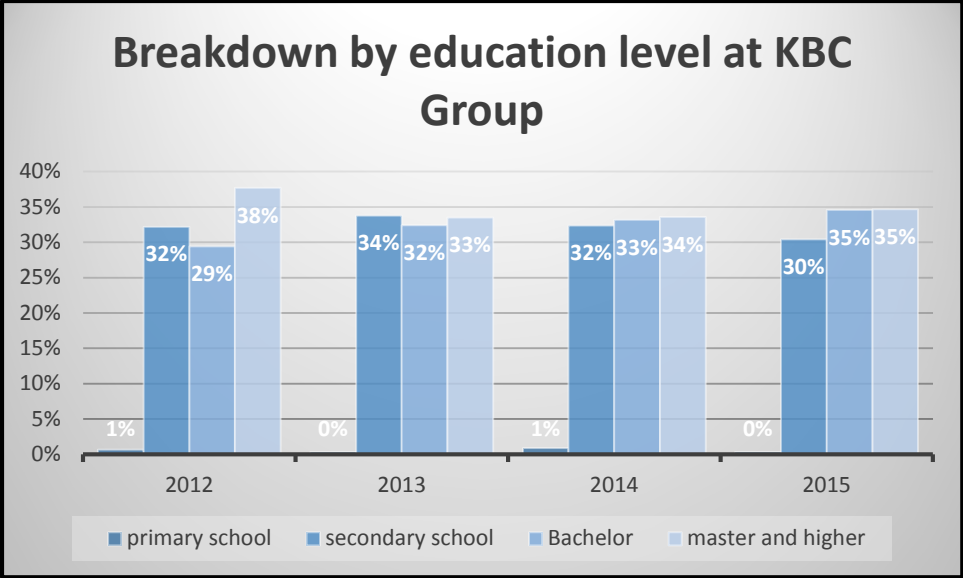
Breakdown by function level

The table below shows that the breakdown of staff by job level remained stable compared with previous year. We notice a slight increase of the percentage of women in senior management in 2015. We continue to make efforts to encourage gender diversity.

Breakdown by function level at KBC Group			
	2013	2014	2015
Senior management	1,90%	1,70%	1,70%
- of which women	24%	22%	24%
Junior and middle management	37%	42%	42%
- of which women	39%	41%	42%
Administrative and technical staff	61%	56%	56%
- of which women	68%	70%	69%

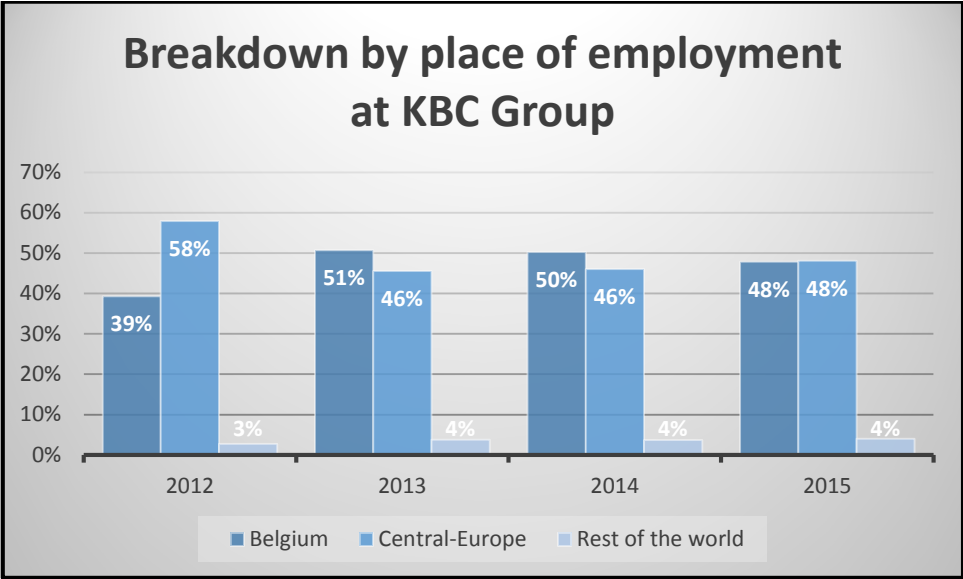
Breakdown by educational level

The distribution by educational level changed over the years with the share of employees with a master’s degree falling and the percentage of those with a bachelor’s degree going up. In 2015 we notice a small movement in the distribution: the share of employees with a secondary school degree declines in favour of the number of employees with a bachelor and master degree and higher.



Breakdown by place of employment

The graph below gives the distribution of staff by place of employment at KBC Group. The graph shows a small decline in the share of KBC staff in Belgium and an identical increase in the share of staff in Central-Europe.



Training

Below table gives an overview of the training data at KBC Group. In 2015 there was a further decline in the number of training days, mainly attributable to a strong decline in the number of training days in Central-Europe and in Czech Republic in particular. Also the average number of training days per FTE decreased further to 7 days as well as the total training budget.

Training data at KBC Group			
	2013	2014	2015
Number of training days (total)	371.832	306.232	230.430
- of which internal training courses	345.258	281.987	207.937
- of which external training courses	26.574	24.244	22.493
Average number of training days, per FTE	10	9	7
Total training costs (in % of HR budget)	0,67%	0,67%	0,57%

Employee absences

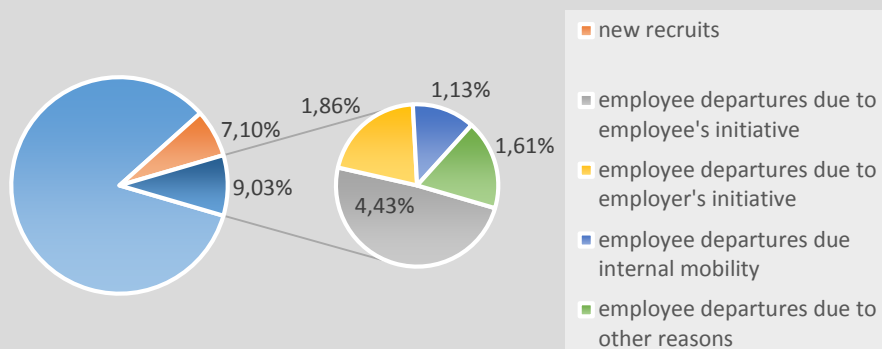
The average number of absence days per employee remained more or less unchanged compared with last year at 9,5 days. Below table gives the distribution by reason of absence and by place of employment.

Average number of absence days per employee (in headcount)		
	2014	2015
Absence (total)	9,9	9,5
- due to illness	6,9	7,1
- due to maternity leave	0,9	0,7
- due to accidents	0,1	0,2
- other	2,0	1,6
In Belgium	9,8	10,0
In Central-Europe	10,2	11,1
In the rest of the world	9,6	9,5

Inflow and outflow of employees

In the past year about 8% of employees left the KBC Group, which is a slight increase compared to 2014. If we look more closely into the figures we notice a decline in the percentage of outright dismissals and an increase of the percentage of employees leaving on their own initiative. The percentage of internal job switches remained more or less stable at 1.1% of employees. However, this only takes into account the departures due to internal mobility from one legal entity to another legal entity within the KBC Group. The actual degree of internal mobility will thus be a lot higher as a large part of internal mobility takes place within the same legal entity. Below graph show the distribution of employees' departures by reason of leaving.

Reasons for leaving of employees



Below table only gives the external inflow and outflow, and does not take into account the internal mobility within the KBC Group. The percentage of new recruits slightly decreased in 2015 while the percentage of employees leaving the group went up to 7.9% of employees.

Employee turnover at KBC Group (excluding internal mobility) (in % of total headcount)			
	2013	2014	2015
Nieuwe aanwervingen	4,80%	6,24%	6,02%
Uitstroom	7,16%	6,86%	7,89%