

To the Kind attention of all shareholders of KBC Group N.V.!
To the Kind attention of KBC Bank Board of Directors!

For public disclosure-----SHAREHOLDER'S QUESTIONS FOR KBC GROUP AGM, 2020

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SINCE IT IS WORLD PANDEMIC TODAY – AND HEALTH IS FIRST- I WISH SUCCESS AND GOOD HEALTH FOR EVERYONE DURING THIS HARD PERIOD. I WOULD LIKE EXPRESS MY SOLIDARITY FOR THE VICTIMS AND TO THEIR FAMILY MEMBERS, AND FOR THE SICK PEOPLE WORLDWIDE, AND ALSO TO MY COUNTRY FOR HUNGARY AND ALSO FOR BELGIUM SINCE KBC IS A BRUSSEL BASED BELGIAN CORPORATION. I WOULD LIKE TO EXPRESS MY HIGHEST ACKNOWLEDGEMENT TO HEALTHCARE WORKERS.

EXECUTIVE SUMMARY: KBC GROUP TODAY IS AN INSTUTION, WHERE
-THERE IS A CRIMINAL PROCEDURE WITH MONEY LAUNDERING CHARGES AGAINST KBC BANK N.V. (I.E. THE ULTIMATE PARENT COMPANY OF THE GROUP)

- **KBC GROUP CLIENT CONTRACTS DISAPPEAR FROM KBC GROUP ARCHIVES AND COMPUTER SYSTEMS AND IT COULD OCCURED IN EXTREME QUANTITIES**
- **A WRITTEN BANK GUARANTEE AND WRITTEN BANK PROMISE IS WITHDRAWN AND NEVER PERFORMED**
- **KBC GROUP PUSHES THE BANK ROBBERY PANIC ALERT BUTTOM 80 TIMES (!!!) WITHOUT REASON WHEN A WRITTEN COMPLAINT ARRIVES TO THE BRACNH AND KBC GROUP ACCOUNT STATEMENTS AND OTHER BANKING ISSUES ARE REQUESTED**
- **CORPORATE GOVERNANCE MODEL AND INTERNAL CONTROL FUNCTIONS ARE COMPLETELY FROZEN A ND TOTALLY DEAD AND NOT WORKING AT ALL AT KBC GROUP**
- **KBC GROUP (I.E. A KEY KBC GROUP AFFILIATE) GIVES FAKE AND UNREAL DATA SERVICE FOR CRIMINAL AUTHORITIES AND COURTS**
- **I AM AS SHAREHOLDER HAVE NEVER EVER RECEIVED ANSWER ON MY WRITTEN QUESTIONS FOR THE AGM OF 2018 AND 2019, NOT EVEN A SINGLE ONE**

CHAPTER I.) INITIAL INFORMATION

1.) In May 2, 2019 my shareholder's rights were seriously violated. Fortunately a few KBC shareholders expressed their solidarity to me after the AGM. Additionally Mr Leysen as chairman of the AGM did not give me the chance to ask questions two times, although I indicated it clearly (also with raising my hand).

Mr Leysen failed and he could not manage and solve essentially basic compliance issues.

Indeed Mr Leysen undertook his responsibility as he wrote to me in an official letter in April, 2019:

„Please note that your complaints and requests have received all the attention of our experts and management, including myself as chairman of the board.”

For Mr Leysen it is normal procedure to loose client account contracts from KBC archives and KBC systems, for Mr Leysen it is normal to withdraw a written bank guarantee, for Mr Leysen it is normal to behave as a Nazi Financial Group and so on, the list could be much longer.

KBC GROUP MUST REALIZE THAT I AM NOT AGAINST KBC GROUP N.V. BUT I AM ABSOLUTELY FOR KBC GROUP N.V. AS I SAW AND DISCOVERED SEVERAL INCREDIBLY SERIOUS BREECHES OF KBC GROUP'S CODE OF CONDUCT, WHICH COULD HAVE NEVER HAPPEN AT ANY OTHER EU FINANCIAL INSTITUTION: INTERNAL CONTROL FUNCTIONS AND COMPLIANCE FUCTIONS DANGEROUSLY FROZEN AT KBC GROUP AND KBC GROUP NEEDS TO GET BACK TO NORMAL FINANCIAL INSTITUTION OPERATION. THE AIM IS TO ENHANCE SHAREHOLDER VALUE. THE LATER IT OCCURS, THE WORSE IT WOULD BE FOR KBC GROUP N.V..

2.) I WOULD LIKE TO REMIND KBC GROUP BOARD OF DIRECTORS THAT THE ANNUAL GENERAL MEETING IS NOT THE EVENT TO CELEBRATE THEMSELVES, BUT TO KEEP AND COMPLY WITH THE EU AND BELGIAN REGULATIONS AND TO ANSWER ALL SHAREHOLDER'S QUESTIONS AND RESPECT SHAREHOLDER'S RIGHTS AND NOT TO HIDE CRUCIAL ISSUES UNDER THE CARPET.

3.) PLEASE SUSPEND SWEEPING CRUCIAL ISSUES UNDER THE CARPET (WHICH IS THE KEY FEATURE OF KBC) AND PLEASE OBEY YOUR BASIC RULES: THE KBC CODE OF CONDUCT.

PLS READ MY SHAREHOLDER'S QUESTIONS LOUDLY DURING THE AGM, AND PLS ENSURE THAT ALL BOARD MEMBER CANDIDATES TO GIVE ANSWERS ON MY QUESTIONS PERSONALLY, THAT ARE ADRESSED TO THEM! THIS IS IMPORTANT SO THAT I COULD DECIDE, IF I SUPPORT THEIR ELECTION! PLS PROVIDE CLEAR, DETAILED ANSWERS!
PLEASE RECORD THE MAY, 2020 AGM WITH CAMERAS AND PLS STORE IT FOR 5 YEARS AND PLEASE MAKE IT PUBLIC ON KBC'S WEBSITE!

CHAPTER II. Shareholder's questions

II.1. Earlier shareholder's questions

Pls, provide detailed, transparent answers on my April, 2018 and April 2019 shareholders questions! Why have I been the only shareholder, that has not received answers on the questions. These questions were linked to the agendas of the AGM. PLS COMPLEMENT AND RECOVER THIS FAULT!!!
I WROTE TWO SHAREHOLDER'S QUESTIONS LIST BOTH IN 2018 + 2019. I HAVE BEEN THE ONLY SHAREHOLDER, WHO HAS **NEVER RECEIVED** WRITTEN ANSWER

II.2 Questions in relation to Agenda Nr. 2. and 8. DIRECT QUESTIONS TO THE AUDITOR

I REQUEST THE DIRECT ANSWER OF MR ROLAND JEANQUART AS AUDITOR OF KBC.
PLS GIVE PROPER, TRANSPARENT ANSWERS!! THIS IS ESSENTIAL PUBLIC INTEREST.
PLS READ THE QUESTIONS LOUDLY DURING THE AGM BEFORE ANSWERING THEM!
CLIENT CONTRACTS ARE KEY ACCOUNTANCY CERTIFICATE, IF THESE ARE LOST IN HUGE QUANTITIES IT AFFECTS ACCOUNTANCY DISCIPLINE AND TRUE AND FAIR VIEW.

1.) Are You aware that key client contracts (account contracts and bank card contracts) disappeared from the archives and computer systems of a key KBC Group affiliate? If so when were you informed about this, how and from whom.

2.) If you observe the Minutes of AGM May 2, 2018 you can find at page 10 that You as Mr Roland Jeanquart told to the shareholder's that You forwarded the issue (loss of contracts at K&H Bank, a key KBC Group affiliate) to KBC Group Compliance. Please disclose to me that when this issue was forwarded to KBC Compliance, to which e mail address exactly, who received it and what it did. Have you received any feedback from that? If so, when, from whom and how. Pls introduce exact details!!

3.) Did you inform Mr Marc Wittemans as Chairman of the Audit Committee of KBC Group on the contract loosing issue? Why did not you forward this issue to the Audit Committee of KBC Group? Have You consulted in writing and verbally with Mr Marc Wittemans on the „lost contracts issue“, who is the chairman of the Audit Committee at KBC Group and also the Member of the Supervisory Board at K&H Bank. If so when, how, what was the content, what was the feedback, when did You get the feedback and how. It is time to work hard for the unusually high audit fees. „Sweeping the dust under the carpet“ strategy must be immediately terminated by KBC Group and PWC.

4.) I sent an important official shareholder letter to You and to KBC Board in December 10, 2018. I know that you read it, but pls confirm that You read it? You know very well Mr Jeanquart that KBC Group client contracts are not only personal data, but also key and accountancy certificates for strict documentation.

Please give exact details when, how did You examine the loss of KBC Group client contracts issue? What was the exact result of Your investigation? Have you investigated this issue at all in 2018-2020?

I informed you long-long ago, that K&H Bank as key KBC Group affiliate lost my key KBC Group account contracts and bank card contracts from its archives and from its computer systems.

5.) Did you examine that how and why could the physical KBC Group client contracts and all of its copies be lost from KBC Group physical archives? If so what was the result of Your investigation?

6.) Did you examine that how and why could the scanned KBC Group client contracts disappear from KBC Group computer systems? If so what was the result of Your investigation? Pls give details!!

7.) You know that the PWC Auditor of K&H Bank (a key KBC Group affiliate) is called Mr Balázs Árpád. Pls detail all verbal and written consultation with Balázs Árpád. Did he and did you investigate the KBC Group contract loosing issue. Please provide all relevant details!

8.) You know Mr Jeanquart I met Mr Luc Popelier in May 2018, who is the member of the EC of KBC Group and chairman of the board of directors at K&H Bank (unfortunately Mr Popelier doesn't know its position, because he wrote to me that he is the Chariman of the supervisory board of K&H Bank).

Mr Popelier told me in May 3, 2018, that he has heard about the contract loosing issue and the investigations are still in progress. Mr Popelier told me that KBC does and will do sample testing.

Have you seen any sample testing Mr Jeanquart, have done sample testing by Yourself and your PWC Collegues. If so what are the exact results and when were these sample testings carried out?

Have you received the investigation results of Mr Popelier or Mr Popelier just gave me fake promise?

9.) I informed KBC Board and KBC Group auditors that not only my KBC Group client contracts disappeared at K&H Bank archives and computer systems, but most probably contract disappearance occurred in extreme volumes and my estimate is at least 100 thousand KBC Group client contracts were lost)

I sent evidence to this estimate, it contained 4 official voice recording of K&H Bank officials, one of them was Lukács Zsolt, the former „failed” Data Protection Officer at K&H Bank/KBC Group.

I attached these recordings to You and KBC Board, in addition I deposited the original CD with these key official voice recordings at PWC Hungary Office in Budapest.

Pls see proof of that at ANNEX 4, of this letter. It gives the exact list of these official recording. If anyone listens these recording one would immediately get a heart attack how serious the problem and chaos could be at K&H Bank archives regarding client contract storing. This is total compliance disaster. Again pls review Mr Jeanquart ANNEX 4 of this shareholder letter, you can find the very exact list of these official recordings, plus You can see the official PWC Hungary stamp and signature on that.

First of all have you listened to these recordings, have you got the full English text of these recordings? If so, when did it happen? What have you done exactly during PWC Audit process after you listened to these tragical official recordings? If You did nothing Mr Jeanquart You may face very serious investigations, **because what you can hear on these recordings is reflecting a compliance disaster at KBC Group.** Even Fraudulent Accountancy discipline disorder can occur. PWC as Auditor must be seriously alert for this case. You know Mr JeanQuart there are money laundering charges against KBC Bank. **How can KBC Group handle Anti Money Laundering issues properly, if it loses the basic underlying KBC Group client contracts?**

10.) Based on your investigations of 2018, 2019 and 2020 pls. give me an exact figure that how many pieces of contracts disappeared from KBC Group archives and when, which year. Please give the exact date of your investigation and please provide the examination details and methods! Was the contract lossing as a result of fraudulent operation or just incredibly serious negligence? What were the causes?

ALL SHAREHOLDERS OF KBC GROUP AND THE PUBLIC HAS THE RIGHT TO KNOW THAT KBC GROUP LOOSES CLIENT CONTRACTS FROM ITS ARCHIVES AND COMPUTER SYSTEMS AND ALL SHAREHOLDERS MUST KNOW IF IT WAS EXAMINED AND BY WHOM AND WHAT WAS THE RESULT

11.) There was a K&H Bank (a key KBC Group affiliate) answer in February, 2019 through a Budapest XVIth district Notary. Have you read the related answer in relation to contract loosing?

CONTRACT LOOSING ISSUE IS ESSENTIAL IN TERMS OF AUDITING, BECAUSE WITHOUT PROPER INVESTIGATIONS ANNUAL REPORT MAY NOT PRESENT TRUE AND FAIR VIEW.

Pls ask Mr Luc Popelier as he was involved on this letter, he knows the details. It is compliance disaster and world scandal and incredibly sad that it can happen in the XXIst Century Credit Institution. Otherwise K&H Bank is a data protectional disaster, pls see ANNEX 5, of this shareholder letter.

12.) Have You Got auditor's insurance Mr Jeanquart? What is the insurance amount, when was the insurance signed, who is the insurer? Same question applies to Mr Muelemann and PWC Belg Office.

II.3. Questions in relation to Agenda 10.A. (Mr Debackere's appointment)

**I REQUEST MR DEBACKERE'S DIRECT PERSONAL ANSWER ON THE QUESTIONS BELOW:
PLS READ THE QUESTIONS LOUDLY DURING THE AGM BEFORE ANSWERING THEM!**

1.) Please detail with Your own words and own arguments that how and why do you meet the criteria to be independent director. Please give exact legal reference and arguments. Please also provide a detailed and transparent legal insight also in line with EU Directives and Brussel Stock Exchange Recommendations

2.) If You get the position as new chairman of KBC do You plan to initiate the delisting of KBC Group N.V. from the Stock Exchange, since the independent directors have only approx. 20 % minority in the whole board, although this ratio should be minimum 50 % + !

3.) Do you plan to raise the number and rate of independent directors any higher from the current non compliant level to at least 50 %. Has this issue been examined and discussed by the independent auditor?

- 4.) Have you heard about the fact the key client contracts disappeared mysteriously from KBC Group archives and systems? If so, pls give details! When have You heard about it first, from whom, etc?
- 5.) If You do not know enough on the KBC contract lossing scandal, IN CASE YOU ARE ELECTED AS INDEPENDENT DIRECTOR- would you be ready to initiate investigations to find out how, why did contracts disappear from KBC Group archives, and how many thousands of KBC Group client contracts were lost and how it would affect accountancy disciplines and compliance issues at Group level?
- 6.) In case You are elected AS INDEPENDENT DIRECTOR would You support stronger and more efficient internal control function at KBC group level?
- 7.) Would You initiate investigations if You hear that the events described at Chapter III. happened and occurred at a KBC subsidiary? Is it acceptable for You that such events could happen at KBC Group, that were described at Chapter III. of this document?
- 8.) Is the KBC Group's Code of Conduct ignored only in CEE countries or in Belgium as well? Would you be ready to gain stricter control in keeping, obeying and reinforcing the KBC Group's Code of conduct?
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II.4. Questions in relation to Agenda 10.F. (Mr Johan Thijs's re-appointment)

INTRODUCTION AND BACKGROUND

As a shareholder I am not satisfied with Your performance Mr Thijs. You are the supervisor of two incredible weak points of KBC Executive Committee, one is Hendrick Scheerlinck, the former fallen CEO of K&H Bank and the other is Luc Popelier as the current Chairman of the Board of K&H Bank. I gave enough details of their tragical performance. But this is your responsibility as well Mr Thijs as You are the Chairman of the EC, and You are the supervisor of these persons, additionally you are the „*Face and key representative of the KBC Group's Code of Conduct*”. Please review **ANNEX 4** of this shareholder's question list.

I am sorry to say Mr Thijs and I am for KBC Group with all my best intentions as responsible shareholder, but KBC Group is not PEARL today, but DUST. You sweep the DUST under the carpet at all case, which are inconvenient for KBC Group. This strategy is wrong. I can guarantee You today that KBC Group's code conduct contain several empty words, which are fully ignored by KBC Group.

Please review chapter III. of this document from point III.1 to point III.16. It represents and describes KBC Group today.

Based on that you should forget the existing codex and you could include the following „principles” in the KBC Group Code of conduct:

- KBC Group supports nazism and it is proud of the Belgian Congo legacy
- KBC Group loses key client contracts from the archives and we do not care about that
- KBC Group loses key client signature samples from the archives and we do not care about that
- KBC Group withdraws written guarantee and it is no problem for us
- If a KBC Group client has a complaint we push the bank robbery panic button immediately. This is our special customer care and focus
- KBC Group violates shareholder's rights and we do not mind that
- Fighting against Anti Money Laundering is not important for KBC Group
- Introducing money laundering issues in our 280 page Annual report is not important
- We sweep the DUST under the carpet in case of compliance problems instead of facing and solving them, sweeping the DUST under the carpet is the Nr 1 priority of our corporate culture and strategy

I know that the above mentioned ideas, thoughts may seem harsh, but for me it is KBC Group today and it has been KBC Group for Years. It is economic and health crisis today. KBC should change, now. KBC GROUP IS A LEUVEN UNIVERSITY BASED CORPORATION AS MORE THAN HALF OF THE BOARD AND EC MEMBERS GRADUATED AT THE LEUVEN UNIVERSITY. IT IS CLEAR THAT KBC GROUP IS A LEUVEN UNIVERSITY RELATED GROUP AND SOONER OR LATER I HAVE TO TURN TO LEUVEN UNIVERSITY OFFICIALLY, WHETHER KBC GROUP'S TRAGICAL CORPORATE CULTURE IS COMING FROM THIS UNIVERSITY OR NOT. IT SEEMS TO ME, THAT SOME OF THE BOARD AND EC MEMBERS ARE PROUD OF THE BELGIAN CONGO LEGACY.

YOU MUST REALIZE MR THIJS AND ALL KBC BOARD AND EC MEMBERS THAT THE WORDS OF YOUR MOST BASIC DOCUMENT, I.E. KBC GROUP'S CODE OF CONDUCT MUST BE REINFORCED, CONTROLLED AND ITS PRINCIPLES MUST BE KEPT.

YOU CAN ACQUIRE AND SUSTAIN CLIENT CONFIDENCE ONLY THROUGH SUCH APPROACH ONLY. IT IS HARD TO GET IT, BUT IT IS EASY TO LOOSE (CLIENT CONFIDENCE), AND IT CAN HAPPEN VERY FAST.

Effective shareholder's questions to Mr Thijs (I REQUEST DIRECT ANSWERS FROM MR THIJS)
PLS READ THE QUESTIONS LOUDLY DURING THE AGM BEFORE ANSWERING THEM!

1.) Have you heard about the fact the key client contracts disappeared mysteriously from KBC Group archives and computer systems? If so, pls give details! When have You heard about it first, from whom, etc.

2.) If You do not know enough on the KBC contract lossing scandal, IN CASE YOU ARE RE-ELECTED AS EXECUTIVE BOARD MEMBER- would you be ready to initiate investigations to find out how, why did contracts disappear from KBC Group archives, and how many thousands of KBC Group client contracts were lost and how would it affect accouny disciplines at Group level.

3.) In case You are re-elected as EXECUTIVE DIRECTOR TO KBC BOARD, would You support stronger and more efficient internal control functions at KBC group level?

4.) Would You initiate investigations if You hear that the events described at Chapter III. happened and occurred at a KBC subsidiary? Is it acceptable for You that such events could happen at KBC Group, that were described at Chapter III. of this document?

5.) Is the KBC Group's Code of Conduct ignored only in CEE countries or in Belgium as well? Would you be ready to gain stricter control in keeping, obeying and reinforcing the KBC Group's Code of conduct?

6.) Do You plan to modify the KBC Group's code of conduct?

7.) Do not you feel incredible shame Mr Thijs in front of the General meeting and the public that You are the face and decisive person of KBC Group's code of conduct (pls see ANNEX 4 of this document), but the real operation of KBC Group reminds me a banana republic like pub. Where are my KBC Group account contracts Mr Thijs?? Is the chaos so enormous at KBC Group archives??

II.5. Questions in relation to Agenda Nr. 10.g. DIRECT QUESTIONS TO MRS PAPIRNIK

I REQUEST THE DIRECT ANSWER OF MRS VLADIMIRA PAPIRNIK AS MEMBER OF THE AUDIT COMMITTEE AND RCC OF KBC GROUP. PLS GIVE PROPER, TRANSPARENT ANSWERS!! THIS IS ESSENTIAL PUBLIC INTEREST. PLS READ THE QUESTIONS LOUDLY IN THE AGM BEFORE ANSWERING THEM! IF YOU CANNOT NOT COME TO THE AGM MRS. PAPIRNIK, PLS PREPARE A WRITTEN AND SIGNED ANSWER BY YOURSELF ON THE QUESTIONS BELOW AND PLS LET THE CHAIRMAN READ YOUR ANSWERS ON THE AGM.

PLS READ THE QUESTIONS LOUDLY DURING THE AGM BEFORE ANSWERING THEM!

1.) You are seeking reelection as Board member to KBC Group. How long have you been member of the Audit Committee and Compliance Committee at KBC Group? After Your probable re-election will you be still the member of the KBC Group Audit Committee and Compliance committee?

2.) How and why do You meet the criteria of being an independent director? Pls give details!!

3.) Are You aware that key client contracts (account contracts and bank card contracts) disappeared from the archives and computer systems of a key KBC Group affiliate? If so when were you informed about this, how and from whom? Have You read the answer of the Auditor in the minutes of the AGM of 2018 on the issue of contract disappearance at KBC Group. Please study the questions I addressed to the Auditor and pls introduce your opinion on these questions as member of the Audit Committee.

4.) Please describe You exact tasks and contributions of the Audit Committee sessions for 2018 + 2019!

5.) Has the Audit Committe and You as member of the AC been informed about the Contract loosing issue from the Auditor? If so, when and how and what did the Audit Committee do on this issue?

6.) Has the Audit Committe and the RCC and You as member of these KBC COMMITTEES been informed about the Contract loosing issue from the other KBC Group employees and managers? If so, when and how, from whom and what did the Audit plus the Compliance Committee do on this issue?

CONTRACT LOOSING AT KBC GROUP IS A KEY PROBLEM AS IT CAN NEVER HAPPEN AT A NORMAL FINANCIAL INSTITUTION, PLUS IT IS UNDERMINING CLIENT TRUST, BUT KEY KBC GROUP CLIENT CONTRACS ARE ALSO SERVE AS ACCOUNTANCY CERTIFICATES AND BASIS OF ACCOUNTING AND BASIS TO KEEP ACCOUNTING DISCIPLINE PRINCIPLES.

7.) In case You are re-elected as independent Board Member to KBC are You willing to start or open up investigations in relation to the CONTRACT LOSING SCANDAL both in the Audit Committee and Compliance Committee? Has it ever been examined by KBC Group or the issue was just swept under the carpet? You know that there are money laundering charges against KBC Group, so in such circumstances You cannot avoid examining the issue in real depth. So far KBC Group failed to do that. Don't You feel incredible shame that client contracts (including client account contracts and bank card contracts) disappeared mysteriously from KBC Group archives and computer systems. Are not You worried that there are signs that KBC Group could lose client contracts in extreme volumes? If You are not worried, what is the exact base of that?

Pls describe your personal opinion that how could it happen that client contracts disappeared mysteriously from KBC Group archives and systems? Don't You think it is an incredible compliance and reputation problem? Pls believe me, that after 2000 there is no financial institution in the world, that loses client account contracts. Unfortunately KBC Group is an incredibly sad exception.

8.) Have You received the key official recordings I sent to KBC Board members in December 10, 2018? Pls, see ANNEX 4, and pls see Questions Number 9 for Mr Jeanquart! Is not it a compliance disaster, what you can listen to at these official recordings?

HAS ANYONE EVER EXAMINED THE ISSUE OF LOST CONTRACTS AT KBC GROUP? HAVE YOU HEARD ABOUT SUCH INVESTIGATIONS?

IF SO, PLEASE GIVE ME VERY EXACT DETAILS ON THAT! HAVE YOU HEARD ABOUT THE „SAMPLE TESTING”, WHICH WAS MENTIONED AND PROMISED BY MR POPELIER? IF SO, PLS GIVE DETAILS: WHEN WAS IT CARRIED OUT, WHO MADE IT, WHEN, WHAT WAS THE SCOPE OF THE EXAMINATION, WHAT WAS THE METHOD, WHAT WAS THE RESULT

I am as shareholder do not tolerate if the bank loses my own account contracts and bank card contracts, plus from two of these KBC Group contracts I have never been given my own original client copy.

If You lose a shareholder's KBC client account contract, what can I accept with those client account contracts, that do not belong to KBC Shareholders?

9.) Based on KBC's investigations of 2018, 2019 and 2020 pls. give me an exact figure that how many contracts disappeared from KBC Group archives and when, which year. Please give the exact date of your investigation and please provide the examination details and methods!

„Sweeping the dust under the carpet” strategy must be immediately terminated by KBC Group.

II.6. Questions in relation to Agenda 10.B. and 10.C. (Mr Clink's and Mrs Okkersee's appointment)

I REQUEST YOUR DIRECT PERSONAL ANSWERS ON THE QUESTIONS BELOW

1.) Have you heard about the fact the key client contracts disappeared mysteriously from KBC Group archives and computer systems? If so, pls give details!

2.) If You do not know enough on the KBC contract losing scandal, IN CASE YOU ARE ELECTED IN THE BOARD- would you be ready to initiate investigations to find out how, why did contracts disappear from KBC Group archives, and how many thousands of KBC Group client contracts were lost and how would it affect accountancy disciplines at Group level.

3.) In case You are elected to the board would You support stronger and more efficient internal control function at KBC group level?

4.) Would You initiate investigations if You hear that the events described at Chapter III. happened and occurred at a KBC subsidiary? Is it acceptable for You that such events could happen at KBC Group, that were described at Chapter III.?

II.7. Questions in relation to Agenda Nr. 1. and 3.

Page of the 2019 Annual Report: 118-119, Topic: Compliance risk

Page of the 2019 Annual Report: 120, Topic: Reputational risk

Page of the Annual Report: 159-163, Topic: Main features of the internal control and risk m. Systems

It is well known and it was clearly documented by the press, that there are Charges of money laundering against KBC Group. I attach just two articles at ANNEX 1 and ANNEX 2 of this question list. Please review these articles in depth and pls read these published articles during the AGM, before giving an answer to these questions.

1.) Why was the fact hidden from the Annual report for 2019 (at the underlying parts) that there is an extremely serious Court procedure is going on currently against KBC Group regarding Money laundering charges? I would like to express my highest acknowledgement to the prosecutor, who brought the KBC case to the Criminal Court. Pls believe me that as a shareholder I know KBC Group very well, and it just always wishes to sweep the dust under the carpet, instead of solving the issues or preventing the issues.

2.) Please introduce all details to this Money Laundering case to the shareholders! When was KBC Group first informed that it is charged with Money Laundering? What is the exact status of the Court procedure? Have there been Court hearings already?

If so, please give the dates and short introduction what has happened in these Court hearings? When was the last Court hearing held? Were the hearings of this trial public? Who is the Legal counsel representing KBC Group in this trial? How much money was paid to him from company money?

It is well known that KBC Group lost my key client account contracts and Bank card contracts from its archives and computer systems prior to obligatory storing period. My signature sample was lost as well.

3.) Is KBC Group aware that these contracts must be kept and stored on the basis of Anti Money Laundering regulations as well?

Additionally there is an extremely high chance the clients contracts disappeared at KBC Group at extreme quantities (approx 100 thousand pieces), estimate is given based on 4 official recordings, which were provided to Mr Leysen and to Mr Roland Jeanquart as auditor as well.

4.) Has KBC Group kept and stored the client contracts, which are affected with the current Money laundering criminal case against KBC Group? Or Has KBC Group lost these contracts as well?

Pls give a clear and honest answer on that! So far KBC Group swept all inconvenient issues under the carpet and pretended that nothing has happen. Internal control functions were frozen. It must be changed.

5.) How can KBC Group cope with Money laundering issues, if it is unable to keep and store the most essential documents, i.e. the client account contracts properly and these key documents disappear from KBC Group archives and computer systems mysteriously?

My opinion is that KBC Group may be one of the most infected financial institution in the world with Money laundering. I can just base this opinion on my experiences with KBC Group: SWEEPING AND HIDING EVERYTHING UNDER THE CARPET. KBC Group is an incredibly negligent financial group, it even lost my key signature sample from its archives and computer systems. How would you like to fight against Money Laundering through such incredibly negligent operation? What Can I expect from a Group which is worryingly loses client contracts (originals and even the copies) and regularly withdraws bank guarantees?

6.) The Annual report of KBC for 2019 is a 278 page document, but why does it include only a few useless lines with regards to Anti -money laundry practices (page 160)? Why is this essential chapter so short and so weakly elaborated in the Annual Report? Anti Money Laundry and preventing the financing of terrorism are not important issues for KBC Group?

Pls pay much more attention on this issue!

And please do not forget that I am as responsible shareholder of KBC Group and I would like to achieve the Internal control and compliance functions begin to operate and the policy of „Sweeping the dust under the carpet” should be terminated as soon as possible.

7.) Which are the committees at KBC Group that negotiated and handled the issue of Money Laundry cases and problems at KBC Group? How many times was this issue negotiated in 2018 and 2019 and by which committees?

8.) How many transactions came to KBC Group from Switzerland/Virgin Islands that exceeded EUR 300 thousand in 2017, 2018 and 2019? What was the total annual amount of such transactions Annually? Please be transparent and detailed in your answer.

9.) How many transactions went from KBC Group to Swiss Bank Accounts , Virgin Island Bank Accounts, that exceeded EUR 300 th in 2017, 2018 and 2019? What was the total annual amount of such transactions Annually in CHF and in USD! Please be transparent and detailed in your answer. Has anyone reviewed and controlled the Anti Money Laundering Policy of KBC Group? If so, who, when, how and with what outcome and result.

10.) What modifications KBC Group implemented in its Anti Money Laundering Policy after it has been prosecuted of Money Laundry Charges? Pls give exact details, also measures, dates, targets, other!

11.) Please provide exact details that which Board members, EC members and managing directors, subsidiary CEO's of KBC Group have bank accounts in Switzerland as private individuals.

Pls provide details when were these accounts opened and how many accounts are owned by each persons. I request Mr Leysen to give the same details for the companies he owns personally as well.

I request the same very same and detailed information for the Core shareholder's (i.e. CERA, MRBB, KBC Ancora, Ravago Group, 3D, Vlerick Group) (The number of Swiss Bank Accounts by company and by account opening date).

Please provide these above mentioned information at KBC's website as soon as possible and with signed, declaration statement of each Board member, EC member, managing director and subsidiary CEO of KBC Group and Core shareholders of KBC. KBC Group must make the first firm step, that it is committed to fight against money laundering efficiently. It is especially important in this period.

II.8. Questions in relation to Agenda Nr. 1. and 3.

Page of the 2019 Annual Report:151 , Topic: KBC Group's governance model

1.) Please give the most essential details of the Core shareholder's agreement: (e.g. who signed it, when was it signed, name of the Core shareholders, the rate of ownership at KBC Group N.V., the signing date, the rate of ownership at FYE 2019, major points of the agreement)

2.) Please release the Core Shareholder's agreement of KBC Group at the the website and as an ANNEX of KBC's answers to these questions.

3.) How could the independent directors be independent, if they were recommended by the Nomination Committee, which has an majority by the core shareholder's representatives?

These scheme is unacceptable as it results that the Core shareholder's can decide who could be independent directors. It results a Board where nobody is independent in reality.

Would KBC Group be ready to decrease Core shareholder's majority below 50 % in the Nomination Committee and in the Board? If so how and by which date.

4.) Please give the participation rate of the Core shareholder's on the AGM of 2017, 2018, 2019 out of the total participating shareholders! Please provide this figure for the 2020 AGM too.

I know that many of the Board member's of KBC Group do not agree, what happens to me. For example I know that Mrs Sonja Debecker or Mr Marc Wittemans would never agree and accept what happened to me during the „client focused” operation of KBC Group, but some HAWKS are sitting in the board and they have the decisive words, although the majority would surely not agree to these events (as described at Chapter III.).

It seems to me that the Governance model of KBC Group does not work, the key point is that the number of independent directors should be raised to 50 % and independent Board members should have majority in the nomination committee. Core shareholders constitute 40 % of the total capital, their rate in the Board should not be more than 50 %, plus anyone can be Board memeber, if the Nomination Committee (which has a majority of core shareholders as well) wishes that and recommends that. **This scheme and governance model results in that practically there are no real independent directors at the Board of KBC.**

II.9. Questions in relation to Agenda Nr. 1. and 3.

Page of the 2019 Annual Report:212-213 , Topic: Operating expenses, personel expenses

1.) OUT OF TOTAL KBC GROUP WAGES PLUS SALARIES AND WAGE RELATED SPENDING FOR 2018 AND 2019 WHAT WAS THE EXACT AMOUNT OF THE WAGES AND SALARIES OF COMPLIANCE OFFICERS, INTERNAL CONTROL OFFICERS, NON FINANCIAL RISK OFFICERS, INTERNAL LEGAL COUNSELS. PLEASE ALSO GIVE THE NUMBER OF STAFF FOR FYE 2018 AND FYE 2019 ON KBC GROUP LEVEL FOR INTERNAL AUDITORS, COMPLIANCE OFFICERS, INTERNAL LEGAL COUNSELS, NON FINANCIAL RISK OFFICERS. WHAT ARE THE MEASURES THAT KBC BOARD AND EC WISHES TO TAKE IN 2020 AND 2021 TO SERIOUSLY IMPROVE THE EFFICIENCY OF KBC GROUP'S INTERNAL AUDITING, COMPLIANCE DIVISION, INTERNAL LEGAL COUNSELS DIVISION, NON FINANCIAL RISK DIVISIONS?

2.) Does KBC Group accept to waste Group cash in approx. EUR 2-3 million on weak, poor and incredibly expensive legal counsels without results (Ormai és társa CMS Cameron McKenna Hungary), who cannot solve anything at all and they are only able to increase the volume of existing problems and create serious reputation risk for KBC? Are You ready to investigate this incredibly serious waste?

None of the shareholders would accept such waste for nothing plus resulting additional risks and costs. There should be extremely serious investigations launched against those K&H Bank, ie. KBC Group persons who gave mandate for the most expensive and least professional legal office in the world. It is well known in the Hungarian market that „Ormai és társa CMS Cameron McKenna Hungary” legal office works for EUR 200 per hour. They are the most expensive, but the weakest legal office in the world. KBC Group found the” right partner” Today I see waste, waste, waste, negligence, ignorance, non professionalism at KBC Group.

CHAPTER III. SELECTED CRUCIAL ISSUES OF THE K&H AND KBC GROUP SCANDAL

III.1.) KBC Group issued a written bank guarantee, a written promise and it was withdrawn and never performed. It can never happen in the world banking sector as written guarantees and promises are unconditional and irrevocable. But it happened at KBC Group as it withdrew a bank gurantee and it resulted incredible difficulties for KBC. KBC Group turned to a Group where a bank guarantee does not matter at all.

III.2.) KBC Group violates its basic KBC Group's code of conduct permanently and seriously and acts completely against these principles. This code of conduct should be the basic document for Group operation, but it turns out that it contains high volume of lies and this Codex contains totally empty words.

III.3.) KBC Group loses key client account contracts before the obligatory storing period and they disappear mysteriously and shockingly from KBC Group archives and computer systems.

Even more worrying that KBC Group would like to hide away this crucial issue and these were never ever examined. **Indeed it turned out that key KBC client account contracts and bank card contracts most probably disappear in extreme quantities (my estimate is 100 000 pieces).** KBC Group does not dare to face and examine incredibly worrying compliance issues and it sweeps the dust under the carpet.

III.4.) KBC Group (i.e. a KBC Group affiliate) lies to the criminal authorities and they provide sometimes fake, unreal information on criminal authority data requests. This is totally unacceptable.

KBC Group gives fake, unreal information to Court data requests as well. This is tragical and it also happened in relation to the lost KBC Group client contracts. Is there another Banking Group in the world that dares to do that?? I am sure there isn't. KBC Group is the Banking Group of serious lies and total ignorance and negligence today. This is unprecedented in the world banking sector. This must be changed immediately.

III.5.) It turned out that KBC Group does not only lose client contracts, but also client signature samples. It turned out that my signature sample, which was taken at a KBC Group affiliate for my Account contracts (K&H Bank, Budapest) has disappeared mysteriously from KBC Group archives and computer systems. This is also a tragedy and represent a non-prudent worrying banking operation.

I do not have to stress the key importance of the signature samples as cash transactions and certain bank card purchases are controlled through the **key signature sample**, so that only the right person could have access to its account. It is clear that KBC Group doesn't comply with another crucially basic requirement.

III.6.) K&H Bank as a key KBC Group affiliate hands over bank secrets illegally to third parties as if these were distribution papers. The idea and importance of bank secret is totally unknown for K&H Bank.

III.7.) K&H Bank is storing client personal data well beyond strictly defined deadlines. It loses, what it should surely keep and stores those personal data that should have been deleted long ago. **KBC Group is a Data protection disaster.** Hungarian DPA had approx half of its investigations against K&H Bank in 2019, although it has only 10 % market share. Please see ANNEX 5 of this shareholder question list!

III.8.) K&H Bank, a key affiliate of KBC Group does not keep and fully ignores an ultimate, legally binding Supervisory Decree of the National Bank (in years 2019 and 2020). This is the end if a Bank in the world dares to do that and it is unprecedented. **Mr Leysen as Chairman of KBC told me that KBC Group will obey and keep Authority and Court Decisions.** These were completely empty words and another fake and unreal promise. KBC Group is a financial group of non-compliance, cheating, chaos and deception. KBC Group must reinforce, keep and meet prescriptions of legally binding Supervisory Decrees.

III.9.) KBC Group totally supports nazism. I described and introduced the related K&H Bank (KBC Group) conduct in my April, 2019 questions. I have not yet received apology for that, although I indicated this issue several times. And KBC Group also loses client contracts, so it not only a moral disaster, but also a compliance disaster. KBC Group (as a whole) and some of its lawyers, officers are effective Nazi persons, plus they are also most ignorant and non-compliant bankers. KBC Group is very proud of the Belgian Congo Heritage and it is clear that it supports Nazism. Pls change this conduct and pls apologize me immediately!!

III.10.) Several KBC Group persons and/or KBC Group related people are defendants (in Hungary) in Criminal court procedures (for violating honesty and for physical assault).

There are five such criminal procedures under way in front of the Criminal Court.

I was always 100 % fair in the the Branches to arrange my KBC Group banking issues and K&H Bank became meanest instigator on the planet. **At one of the cases the related security guard was hiding from the Court and the Hungarian Court had to release a warrant for arrest.**

K&H Bank and therefore KBC Group became the institution of criminals and contract losing. And it is just because I discovered serious compliance breaches and Code of Conduct breaches of K&H Bank and I had to turn to its parent company KBC Bank N.V. And this act resulted one of the most serious scandal of KBC Group as it began to accelerate compliance breaches and it became the shame of the world banking industry.

III.11.) There are two more criminal procedures under way (as a major part of the K&H Bank/KBC Group scandal) in relation to the assumed violation of my personal freedom. The key is K&H Bank instigation and K&H Bank orders as without that security guards would never notice me, as I always represent 100 % fair approach. And this is just the beginning. **And this is just because I turned to KBC Group and K&H Bank lost and/or made key client contracts disappear.**

One case was that based on K&H Bank managers orders two security guards took me off from K&H Bank HQ Branch in 2019 without reason, while I was sitting in a chair and waiting for my turn to arrange several KBC Banking issues. This occasion I had a confirmed date at K&H Bank that K&H Bank will perform the prescriptions of the above mentioned legally binding National Bank Decree. K&H Bank and therefore KBC Group broke another promise and also ignored a legally binding Supervisory Decree.

III.12.) It turned out that K&H Bank hides and makes proofes of criminal procedures disappear. K&H Bank had to block and keep certain K&H Branch and K&H HQ camera recordings. **This was confirmed, but it happened two times that K&H Bank did not provide such camera recordings in Criminal procedures when the Police and requested these K&H Bank camera recordings in writing.** This is the end and it is totally worrying that a key KBC Group affiliate makes proofes of criminal procedures disappear. (It relates to 2019). KBC Group is not only a moral, but also a compliance disaster.

III.13.) Based on K&H Bank instigation (i.e. KBC Group instigation, as K&H Bank is core member of KBC Group) I as KBC Group client and KBC Group shareholder have to suffer not only unfair and unjustified

physical atrocities at K&H Bank Branches, but also incredibly rude and seriously threatening words, which I do not quote for the sake of fair wording of this document. But all KBC and K&H Board members should be ashamed for that. I gave them the details earlier.

There is an incredibly sick, uncivilized and weird mechanism at K&H Bank/ KBC Group. You should have found my key KBC Group contracts first and also to keep EU Financial regulations.

III.14.) As a key problem K&H bank, i.e. KBC Group pushes immediately the bank robbery panic bottom at K&H Bank branches as soon as they see me. This is based on the insane, uncivilized written order of K&H Bank managers, including the CEO. They instigate and order the entire K&H Bank branch network that they should not comply with the underlying financial institution regulations and they should use the bank robbery panic buttons, when they see me. This is written down in official K&H Bank circulation E mails. And this practise was supported by the parent company (KBC Bank N.V as well). **I requested Mr Popelier and Mr Leysen to stop this weird, insane and uncivilized practice. But it did not happen.**

And this was the inhuman, illegal practice between 2016 and 2020 and Hungarian Police is always very fair as they very polite, efficient and told to K&H Bank so many times, that **DO NOT USE THE PANIC BUTTOM FOR SUCH UNJUSTIFIED CASES.**

K&H Bank branch workers pushed the bank robbery panic buttom 82 times between 2016 and 2020 based on insane K&H managers orders and without the slightest reason. I AM A RESPONSIBLE SHAREHOLDER OF KBC GROUP N.V. AND I hoped that the principles and Bank Codexes of the underlying groups are essential documents.

But for KBC Group N.V. these basic principles (i.e. KBC Group code of conduct, introduced by Mr Thijs, pls. see ANNEX 4 of this document) are lies and absolutely empty words and mean nothing for KBC Group.

And this crazy, inhuman, nazi K&H Bank practice was supported by some of the highest ranking managers of KBC Bank N.V. as parent company.

If all these events happened in the US market, KBC Group's licence would have already been withdrawn. There would be no need for such a NAZI and non-compliant financial institution.

III.15.) Mr Thomas Leysen as chairman of KBC ordered Luc Popelier in May 2018 to handle the K&H scandal. Luc Popelier promised me in May 3, 2018 that he will launch and supervise thorough investigations in K&H Bank. Mr Popelier said that it will cover the issue of loosing and disappearing of client contracts from K&H Bank archives and K&H Bank computer systems. **It turned out that Mr Popelier's words were lies and empty promises, he did not investigate anything at all.**

Mr Popelier promised sample testing with regards to the worrying client contract loosing issue. KBC Group/K&H Bank withdrew another banker's promise. Such negligent and non-prudent attitude destructs the respect of the EU Banking sector. It turned out that Mr Popelier does not know his own position at K&H Banks and he likes denying himself on the phone from a shareholder.

III.16.) Internal control and compliance functions are surely not working at all at KBC Group and completely frozen. Internal control function needs to be started at KBC Group level. Even PWC as auditor does not perform its duties properly, but it collects huge fees for nothing. Today I am as shareholder represent one Internal Control function for KBC Group, it is incredibly sad.

And the issues introced above are just examples, the list could be much longer.

-COMPLIANCE AND INTERNAL CONTROL FUNCTIONS ARE SURELY FROZEN AND NOT WORKING AT KBC. IT MUST BE CHANGED.

-AND PLS DO NOT FORGET THAT AS A RESPONSIBLE SHAREHOLDER I AM FOR KBC GROUP AND I WOULD LIKE TO SEE IMPROVEMENT IN SEVERAL AREAS. PLS MAKE A MUCH BETTER KBC GROUP, PLS GET INTERNAL CONTROL AND COMPLIANCE FUNCTIONS INTO MOTION. I REQUEST FAIR, TRANSPARENT ANSWERS ON THESE SHAREHOLDER'S QUESTIONS, PLEASE PUT IT TO A SEPARATE DOCUMENT AS WELL AND PLS DISCLOSE IT AT KBC'S WEBSITE.

Budapest, April 24, 2020.

Yours Faithfully: Prelovsky Attila (a KBC Group shareholder)

KBC bank to be prosecuted for money laundering

Thursday, 27 June 2019



The prosecutor's office for East Flanders has charged KBC Bank and KBC Group with money laundering, in the case of the family behind the Engels doors and windows construction family, based in Lokeren.

The case against the family will be brought before a court in Ghent tomorrow, including charges against the company's tax accountant. The charges relate to the importation, over the course of 13 years, of millions of euros previously hidden in a secret Swiss bank account. The money was brought into the family's account with KBC. Some members of the family paid tax and fines on repatriation of the sums concerned, but others did not. The charges relate to three brothers from the Engels family and their mother.

The prosecutor alleges that the bank ought to have been aware of something illegal going on as the money was brought in from Switzerland. Banks and other financial institutions are obliged by law to report any suspicious activity that might be related to money laundering, but KBC never did, despite millions flowing from Switzerland to Belgium over the course of 13 years.

However, a spokesperson for the bank told *De Tijd*, "KBC is convinced it committed no offence, and will present its defence before the court".

"The case was thoroughly examined at the time by experts from the KBC on the basis of the information which KBC possessed at that moment," she told the paper. "For KBC there was enough evidence to conclude there was no question of a suspicion of money laundering."

Didier Engels, the managing director of the company and elder brother of the family, issued a statement. "Seeing as our late father was represented for the fiscal regularisation by the most respected specialists and lawyers, we are convinced that everything was done perfectly legally," he said. "Since various banks confirmed the transactions without a single remark, those too were carried out legally."

ANNEX 2.

SOURCE:

<https://newsbeezer.com/belgiumeng/kbc-accused-of-helping-a-family-of-entrepreneurs-to-laundry-millions-of-euros/>

Home / Business / KBC accused of helping a family of entrepreneurs to launder millions of euros

KBC accused of helping a family of entrepreneurs to launder millions of euros

June 27, 2019 Business



The East Flanders prosecutor sues the Bank and the KBC Group for helping a family of entrepreneurs to launder millions of euros, reports Thursday De Tijd and L & # 39; Echo. They are the owners of Engels, a Lokeren company specialized in doors and windows. The Engels family started repaying millions of euros of black money that they had hidden in Switzerland a dozen years ago. The hidden funds ended up in accounts maintained by the KBC family.

While some family members paid taxes on their assets and fines for hidden funds, others did not.

The KBC group is being sued as an accomplice because, according to prosecutors, they should have warned the authorities when the bank received the millions from Switzerland

This money laundering case is brought to the Ghent Criminal Court. In addition to KBC, the judiciary also sued members of the Engels family and their tax lawyer.

KBC confirms in a statement that an investigation is underway for alleged tax evasion and money laundering. Money, and claims to bring his " *full cooperation* ".

ANNEX 3

ANNEX TO THE SHAREHOLDER'S LETTER

CONTENT OF THE ATTACHED CD

FOLDER 1-- Full recordings KH Bank lost Contracts FIN 2017-2018:

Név	Módosítás dát...	Típus	Méret
Nr.1. KH Bank HQ Lukacs Zsolt July 4-2017 FULL I-M	2017.07.04. 17:08	MP3 formát...	13 009 KB
Nr.2. KH Bank Debr Branch Sikene Boros July 19-2018 FULL	2018.07.19. 13:33	MP3 formát...	7 534 KB
Nr.3. KH Bank Bpest Branch Boroczky A Oct 19-2018 FULL	2018.10.19. 10:03	MP3 formát...	5 016 KB
Nr.4. KH Bank Budapest Branch Szigel B Oct 19-2018 FULL	2018.10.19. 10:17	MP3 formát...	5 341 KB

FOLDER 2 --CUT recordings KH Bank lost Contracts FIN 2017-2014:

Név	Módosítás dátuma	Típus	Méret
Nr.1. KH Bank HQ Lukacs Zsolt July 4-2017 TR	2018.12.08. 12:30	MP3 formátumú ...	845 KB
Nr.2. KH Bank Debr Branch Sikene July 19-2018 TR	2018.12.08. 12:34	MP3 formátumú ...	2 580 KB
Nr.3. KH Bank Bp Branch Boroczky Oct 19-2018 TR	2018.12.08. 12:38	MP3 formátumú ...	4 484 KB
Nr.4. KH Budapest Branch Szigel B Oct 19-2018 TR	2018.12.08. 12:42	MP3 formátumú ...	4 689 KB

Important technical note:

Some of these cut/shortened recordings are sent to the addressees via this Dec 10, 2018 E Mail

The full CD (containing both folders) is deposited at PWC Hungary HQ Office in Budapest

PricewaterhouseCoopers
Könyvvizsgáló Kft.

H-1055 Budapest
Bajcsy-Zsilinszky út 78. 008.

átvettem: Varga Orsolya

2018 DEC 10.

ANNEX 4

This is how we do things at KBC.

The code of conduct as a roadmap for our daily activities.



Dear Colleague,

PEARL heralded the beginning of a new era for KBC. By always putting our clients first in our new corporate culture, we're preparing ourselves to be able to respond more quickly to changing market conditions and thus insuring the future of our organisation.

In this regard, the PEARL values are our guide: if we take initiative and responsibility and are responsive, respectful and results-driven, KBC will automatically become 'the reference' for both our current and future clients.

KBC also wants to be 'the reference' for you as an employee. We seek to create an open corporate culture that gives you every opportunity to develop. Because the real driving force behind our organisation is you and your colleagues. Your know-how, drive and commitment – combined with the PEARL values of empowerment and accountability – are our catalysts for success.

But these catalysts only work within the strict ethical framework laid out by the KBC Code of Conduct and if we all take responsibility for pointing things out when we see them go wrong.

You may ask yourself: 'Isn't this code of conduct just another document full of strict rules that need to be followed?' We don't see it that way. The revised code of conduct shows what we stand for as KBC employees and clearly states what things we are not willing or able to do. It could be because they are prohibited by law, but mainly it's because they don't match with our values.

In the course of your daily work, it's inevitable that you will – sooner or later – find yourself in a situation in which it isn't easy to make the right decision. After all, things aren't always black or white.

Even when viewed from an ethical perspective, there are always going to be a lot of grey areas. However, like a roadmap, the KBC Code of Conduct can help guide you in making the right decisions.

Let's take our company and our reputation to the next level. Let's be 'the reference' in terms of ethics, too.

And most importantly, let's do it together.

Johan Thijs

ANNEX 5.

A beadványa 2.) és 3.) pontjában megfogalmazott kérdésére a Hatóság válasza a következő:
Az 1. pont szerinti 231 adatvédelmi hatósági eljárásból 56 esetben banki adatkezelővel szemben folytatott, illetve folytat eljárást a Hatóság. Részletezve:

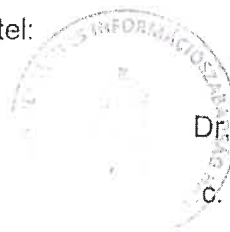
2018. év			
Adatkezelő bank	hatósági eljárás (db)	hivatalból	kérelemre
OTP Bank	2	0	2
Erste Bank	2	0	2
Budapest Bank	1	0	1
Raiffeisen Bank	2	0	2
Összesen:	7	0	7

2019. év			
Adatkezelő bank	hatósági eljárás (db)	hivatalból	kérelemre
K&H Bank Zrt.	21	0	21
Raiffeisen Bank Zrt.	6	1	5
OTP Bank	4	0	4
CIB	1	0	1
Merkantil Bank	3	0	3
Unicredit Bank	1	0	1
Erste Bank	5	1	4
Magyar Cetelem	1	0	1
Takarék Kereskedelmi Bank Zrt.	2	0	2
MKB Bank	1	0	1
KDB Bank	4	0	4
Összesen:	49	2	47

Beadványa 4.) és 5.) pontjai tekintetében a Hatóság nem azonosított közérdekű adatigénylést.

Budapest, 2019. október, 31. „

Üdvözlettel:



Dr. Péterfalvi Attila
elnök
c. egyetemi tanár

SOURCE: HUNGARIAN DPA
OFFICIAL ANSWER,
HUNGARIAN DPA
IS CALLED "NAIH"