



Ghent, 31 May 2013

KBC continuing to invest in its network of bank branches and launches a new concept in Ghent

On 3 June, KBC Bank will open its 724th bank branch in Belgium. The brand-new branch, which is located at Kortrijksesteenweg 102 in Ghent, opened its doors to the press today for a sneak preview.

The new branch concept – referred to as ‘Bamboo’ at KBC – is fully geared towards the client and the community. KBC aims to open or have converted up to ten more bank branches in this new style in 2014. Due to the fact that the new branches are smaller (in terms of surface area) and more ecological, KBC is able to remain within its existing budgets to fund this investment.

KBC continues to firmly believe in the power of having a physical presence close to the client, and continues to make significant investments in banking and insurance expertise for all its clients.

Daniel Falque, CEO of the Belgium Business Unit, reiterated the commitment of KBC in this area: ‘KBC wants more than ever to make a difference in terms of proximity and accessibility. We are part of the local community and want to demonstrate this by continuing to invest in making our expertise readily available to all. We are aiming to give our private and business clients a top-drawer banking and insurance experience by means of an integrated model. This client-oriented approach to bank-insurance, which is designed to forge long-term, sustainable relationships with clients, will enable KBC to continue strengthening its share of the market in Belgium and allow it to grow with the client.’

KBC today and the challenges ahead

Between 2010-2013, KBC conducted an optimisation exercise for its distribution network, which currently has 830 bank branches (including 107 CBC branches in Brussels and Wallonia) and 582 insurance agencies (including 82 CBC agents). Approximately 6 700 commercial staff are available day in day out to assist and advise clients. With an average 18 million client contacts a month, proximity, expertise and quality service are key factors in dealing with this workload.

The importance of proximity cannot be emphasised enough by KBC. In-house research indicates that more than 70% of KBC clients, regardless of age, regularly use their bank branch. Clients appreciate a familiar face in their branch and feel they can approach that person with all their questions. When choosing a financial institution, clients are influenced mainly by the accessibility and the quality of the advice received. Needless to say, new means of communication – such

as the Internet, tablets and mobile apps – are also important factors. KBC has opted resolutely for a branch concept that seamlessly links clients' experiences in the branch with services provided via the Internet, tablets and smartphones.

The KBC branch of today and tomorrow

Johan Lema, Senior General Manager of Retail & Private Banking Distribution in Belgium, reveals where KBC drew its inspiration from for the new concept: 'The concept of the branch of today and tomorrow is designed to ensure that KBC's expertise in banking and insurance products can be provided as smoothly as possible to as many of our clients as possible. It came about after talking to external parties and our own employees. The different parties involved were keen to give their opinions and share their expectations. Clients, companies in the retail sector, a trend watcher, a fashion designer, academics, staff members and their children all contributed ideas to how the new bank branch should look and function. All of this was done in close consultation with the trade unions. The basic principle in this regard related to what a bank branch should have to satisfy expectations now and in the future. Almost all of those interviewed expected a bank primarily to remain a bank in the broad sense of the word, being close to the community, inviting, listening to customers and providing professional advice. The new KBC Bank branch concept meets all of those expectations.'

KBC incorporated these expectations and elements into a bank branch, which is not only geared towards the client and the community, but is also high tech and ecological. The concept was developed in-house and given the name 'Bamboo', which reflects its versatility, longevity, ease, flexibility and 'fast-growing' qualities.

The branch has a SelfService area where anyone can withdraw cash 24/7 from an ATM. The dedicated advice area is located behind the SelfService area and can be partitioned off from that area by a glass wall after office hours.

The branch of the future is not at all like any bank (branch) in any of today's towns or villages. It's more like a shop. There are no security doors, no counters and no curtains. And like a shop, it's transparent, inviting and designed to encourage maximum interaction with those working in it and with the outside world. What's more, clients no longer need to go to a counter, as members of staff will come to them instead. Those who have to wait during peak times can relax in comfy chairs.

KBC also uses the latest in high-tech developments. If required during a meeting with the client, members of staff can call on the services of top experts via large flat-screen monitors and videoconferencing facilities. Not only that, they use tablet PCs and provide information in digital form. The KBC adviser uses the same website and apps that the client uses at home, which links the branch and online experience seamlessly together.

The branch is smaller than existing ones, is fitted out with energy-saving features and devices, and is paperless, thus enabling it to meet the latest ecological requirements.

The new concept is aimed not only at the client, but also at the local community. The branch and its display window and info panels can be made available to local businesses and associations to promote their activities and events.



Planned launch of the KBC branch of tomorrow

The premises situated at Kortrijksesteenweg 120 in Ghent is a greenfield branch, i.e. it is starting from scratch and does not have any clients. KBC would like to invite clients and people living in the vicinity to join KBC in this forward-looking enterprise.

Besides the new branch in Ghent, this year two other existing premises will be converted to incorporate the same look and feel. KBC aims to build ten branches or to have converted some of its smaller branches in the same style in 2014. This will allow the concept to be continually evaluated and to be expanded or improved on the basis of feedback from clients and staff.

Input from the client will also enable aspects of the new concept to be introduced into existing branches, without them having to be fully converted. In this way, the service provided in every bank branch can be improved further, within the budgetary scope available, to the benefit of the client.



Note for the Editor:

Photographs of the new branch can be obtained upon request from pressofficekbc@kbc.be or by calling the KBC Press Office on +32 2 429 65 01.

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
Fax +32 2 429 81 60
E-mail: pressofficekbc@kbc.be

KBC press releases are available at www.kbc.com
or can be obtained by sending an e-mail to
pressofficekbc@kbc.be

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