



Press Release

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KBC Mobile named best mobile banking app in the world for second year in a row

Independent international research agency Sia (formerly SIA Partners) has named KBC Mobile* the **world's best mobile banking app** for the second year in a row in its annual *Global Mobile Banking Benchmark*. KBC has now won this prestigious title **three times** (in 2021, 2024 and 2025). KBC Mobile also continues to excel nationally: for the **fifth year in a row**, the app was awarded as the **best mobile banking app in Belgium**.

Since its launch on 19 September 2011 as the first Belgian banking app, KBC Mobile has become an indispensable digital partner for more than 2.5 million active users. Sia evaluated 136 banks from 22 countries on more than 100 criteria, including functionalities, user experience (UX) and app store ratings.

Why KBC Mobile wins again

Anthony Wolf, head of financial services Belgium at Sia: *"KBC Mobile is number one mobile banking app worldwide, excelling in both traditional and innovative services. Its success is due to a broad product offering, extensive functionalities and a seamless user experience."*

What makes KBC Mobile unique?

- **Comprehensive offering:** The app offers a wide range of banking and insurance products and services. You will also find innovative solutions around mobility, housing and energy.
- **In-depth and comprehensive:** From monitoring income and expenses to applying for credit or making insurance claims: everything is simple and clear via the app.
- **Digital assistant Kate:** Kate is the smart assistant who guides you 24/7. She answers questions, gives proactive advice and helps you arrange your banking and insurance affairs faster and more efficiently.
- **Kate Coins:** With Kate Coins, KBC introduced a unique benefit programme. Whether you take out a mortgage loan, quickly order a pizza for dinner or start an investment plan: you earn Kate Coins that you can exchange for interesting benefits at KBC/CBC or with partners.
- **User experience:** KBC Mobile excels in intuitive and relevant user experience. There has also been a strong focus on accessibility for all users, especially blind and visually impaired users.

* KBC Mobile, KBC Brussels Mobile and CBC Mobile

- **Ease of use for everyone:** from young people to senior citizens, from 10 to 110 years old.

Innovations that make a difference

- **Fraud prevention:** Features such as 'Check who's there' and IBAN name verification help you bank safely.
- **Non-financial services:** Parking via 4411, buying tickets for De Lijn, NMBS, selling your home or looking for a new home via Immoscoop- all directly in the app.
- **"More sustainable together":** Understanding the sustainability score of your investments, tips to bank more sustainably and consulting your carbon footprint based on your transactions.
- **Personal finance management:** handy visual overviews of your income and expenses, proactive messages from Kate in case of e.g. a double payment, savings goals, being able to set budgets,... make money management easy.

Karin Van Hoecke, General Manager Digital Transformation & Data KBC Belgium: *"This recognition is no coincidence. It reflects how we as an organisation continue to evolve and respond to what customers really need. We combine technology with insight, and you can see that in KBC Mobile, which already has 2.5 million users. But it goes beyond numbers: it's about how we stay relevant in our customers' daily lives - from housing to mobility. That takes vision, collaboration and courage. And you'll find all of that at Team Blue."*

Johan Thijs, CEO KBC Group: *"KBC's digital strategy is clear and ambitious: we resolutely opt for digital-first, with a human touch. Our KBC Mobile app is the central platform on which customers manage their banking and insurance affairs, with Kate at its beating heart. We were pioneers by going beyond banking with KBC Mobile, and today this has resulted in 5.7 million satisfied Kate-users in Belgium and our core countries."*

Our 'all-in-one' app offers not only banking and insurance services, but also innovative third-party services and smart features such as Kate and Kate Coins. Kate is growing at lightning speed - and this is no coincidence. Today, Kate answers 90% of customer questions correctly and handles 70% of them fully autonomously. This not only generates huge efficiency gains, but above all gives our employees more time to personally advise customers on investments, insurance and loans."

At KBC, we believe in technology making a difference for our customers and employees. Our digital strategy is an ongoing journey where we continue to invest in new services and applications that make our customers' lives easier, more efficient and more personal. We are therefore especially grateful for the Sia recognition and even prouder to show how digital innovation is already helping our customers today in the future of banking and insurances."

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