



Brussels, 1 July 2019

Volume of savings increases further at KBC/CBC, rising to 44.39 billion euros

- **Savings accounts continued to retain their appeal in 2019**
 - Regulated savings accounts remained popular in 2019, with an aggregate 44.39 billion euros in savings being held at KBC and CBC.
 - That represents an increase of 2.44 billion euros (+5.8%) on their level at 31 December 2018 and an increase of 3.81 billion euros (+9.4%) 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. Investing small amounts over time makes investing accessible to everyone.
 - Digital apps in KBC Mobile help overcome the investment barrier. '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. After six months, some 13 000 customers are already using this new investment feature.
 - 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 funds is also growing.
- **Due to the climate of low interest rates, term investments continued to hold little appeal**
 - Term investments denominated in US dollars still are attractive alternatives.

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:

- **30/06/2019: 44.39 billion euros**
- **31/12/2018: 41.95 billion euros**
- **30/06/2018: 40.58 billion euros**

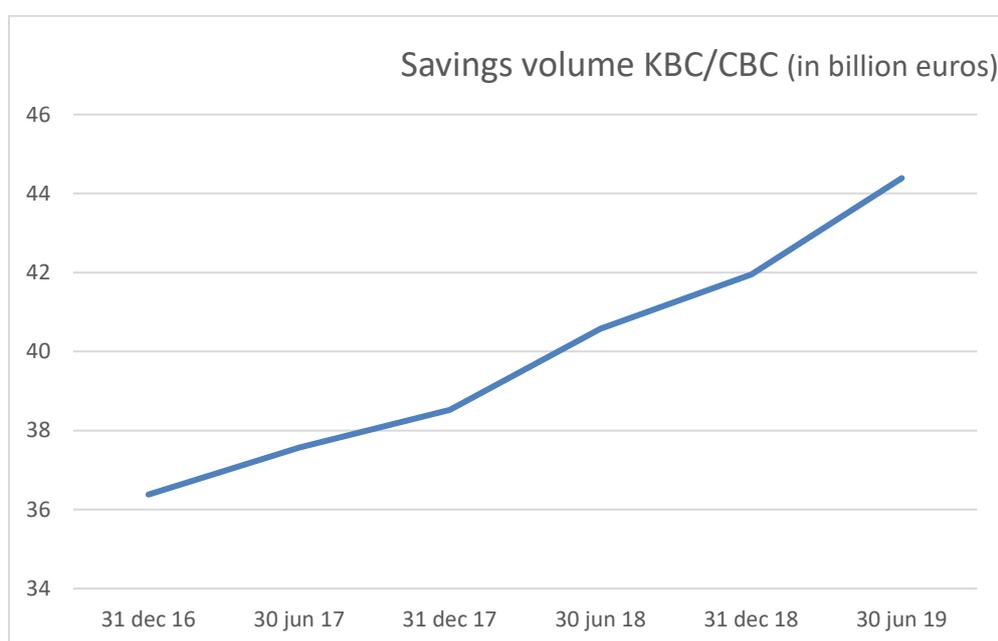
Regional figures:

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

- 30/06/2019: 40.61 billion euros
- 31/12/2018: 38.43 billion euros
- 30/06/2018: 37.17 billion euros

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

- 30/06/2019: 3.78 billion euros
- 31/12/2018: 3.52 billion euros
- 30/06/2018: 3.41 billion euros



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