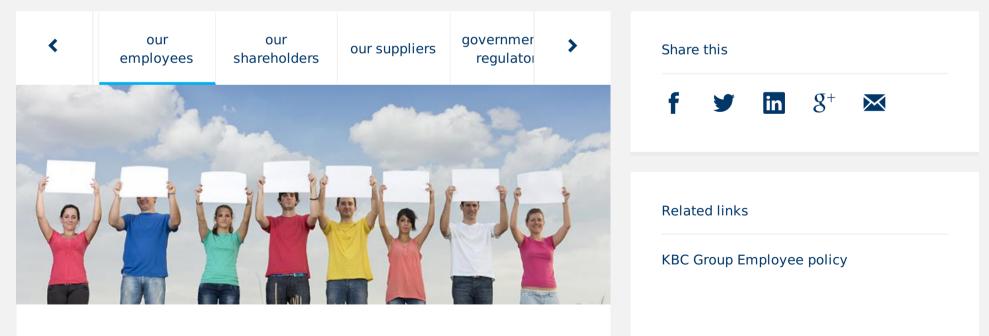
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Our stakeholders



Our employees

Developing and maintaining trust via long-term relationship with all our stakeholders is our top priority. And it all starts with our employees. To constantly nourish engagement and long term perspective with all our employees we:

- develop our people's ability to always perform better
- encourage our people to innovate, independent of their function and across departmental boundaries
- foster vertical and horizontal collaboration
- strive to reduce complexity
- exploit the richness of diversity
- develop a unique customer centricity mindset at all levels of our group
- encourage international exchange of best practices

KBC and older staff opt for unique end-of-career approach with Minerva Plan

Working for longer is a shared responsibility of all concerned: employer, employee, government and unions. With our 'Minerva Plan', we are breaking away from traditional patterns of employment in that we start by recognising the talents of our older employees rather than simply focusing on the end of their career. The Minerva Plan offers older staff the opportunity to plan the final phase of their career themselves. For more information, see our white paper '*De weg naar langer werken*' (only available in Dutch).

Employee satisfaction

A company's success – and certainly that of a financial institution – correlates closely with employee motivation, dynamism and satisfaction. We regularly measure levels of satisfaction and involvement by surveying our staff and we use the findings of these surveys to take appropriate and concrete measures.



Through continual assessment and by modifying and making our remuneration policy more transparent, we aim to increase our staff's development potential and to pay them a fair salary. We also take due account of general societal developments, such as traffic congestion and childcare, and their impact on our staff. We have a number of flexible working arrangements in Belgium and Central and Eastern Europe and experiment with ideas for teleworking, working in local offices, sharing workstations, and so on.

Equal treatment and combating discrimination

In our staff regulations, selection and promotion policy, and our performance appraisal systems, we do not discriminate in any way based on gender, religion, ethnic background, sexual orientation or similar grounds. We also reject any form of discrimination in recruitment and promotion.

Social consultation

We work very closely with employee organisations. We hold monthly talks with the works council and its committees, and regularly consult health and safety committees and union representatives. Our Central and Eastern European operations take part in the European Works Council.

Developing talent and managing knowledge

Self-development is one of the key factors in KBC's mobility and employability. We provide a large variety of classical trainings, elearnings, on-the-job coaching, and other development opportunities. Development needs are also an important element in job appraisal talks between employees and managers.

Staff numbers



| Staff numbers | |
|--------------------------|---|
| In FTEs* | ~ |
| In % | ~ |
| Belgium | ~ |
| Central & Eastern Europe | ~ |
| Rest of the world | ~ |
| Men | ~ |
| Women | ~ |
| Full-time | ~ |
| Part-time | ~ |



* KBC Bank, KBC Insurance, KBL EPB en KBC Group NV (the holding company), including the principal subsidiaries in which they have a majority shareholding. The figures do not include the distribution network of the insurance companies.

Read more about staff numbers in this document.

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