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KBC Bank NV
Euro 17.500.000.000
Residential Mortgage Covered Bonds Programme

Investor Report

Reporting period: 1/09/2025 - 30/09/2025
Reporting date: 6/10/2025

Cover Asset Details

1. Cover Assets - Residential Mortgage Loans

All cover assets are denominated in EURO

1.1 Summary Of Characteristics: Stratification tables below for more details

| | Weighted Average | Minimum | Maximum |
|--|------------------|---------|---------|
| Current Loan to Value | 58,85% | 0,00% | 633,58% |
| Current Outstanding Balance per Borrower | 127.101 | 0 | 979.356 |
| Seasoning (in months) | 69 | 6 | 348 |
| Remaining Term (in months) | 190 | 0 | 337 |
| Average Interest Rate | 2,10% | | |

1.2 Monthly Information

| | Current period 1/09/2025 - 30/09/2025 | Previous period 1/08/2025 - 31/08/2025 |
|---|--|---|
| Collections on Residential Mortgage Loans | 199.370.361 | 196.323.435 |
| Principal Redemptions on Residential Mortgage Loans | 125.284.317 | 125.073.644 |
| Interest Payments on Residential Mortgage Loans | 34.995.130 | 35.257.532 |
| Prepayments (partial and full) on Residential Mortgage Loans | 38.774.594 | 35.742.186 |
| Penalties Proceeds on Residential Mortgage Loans | 316.320 | 250.073 |
| Balance of the Registered Cash Account | 531.952.759 | 429.457.398 |
| Principal Balance of the Residential Mortgage Loans | 20.075.819.655 | 20.239.963.215 |
| Value of the Residential Mortgage Loans (as defined in Royal Decree Art. 6§2) | 18.685.677.433 | 18.818.957.194 |

1.3 Prepayment Information

| | Current period 1/09/2025 - 30/09/2025 | Previous period 1/08/2025 - 31/08/2025 |
|---|--|---|
| Monthly Prepayments as a % of Principal Balance of Residential Mortgage loans | 0,19% | 0,18% |
| Annualised Prepayment Rate | 2,27% | 2,08% |

1.4 Performance Data

| Delinquency Statistics (Arrears Data) | | | | |
|---------------------------------------|-------------|----------------------------------|--|--|
| Status | Nr of Loans | % of Number of Loans Outstanding | Outstanding Balance of all Delinquent Loans | % of Outstanding Balance of the Loans |
| Current | 222.063 | 99,15 | 19.898.289.585 | 99,12 |
| < 1 month | 1.670 | 0,75 | 154.305.617 | 0,77 |
| < 2 months | 74 | 0,03 | 7.926.404 | 0,04 |
| < 3 months | 40 | 0,02 | 3.612.418 | 0,02 |
| < 4 months | 20 | 0,01 | 1.591.624 | 0,01 |
| < 5 months | 16 | 0,01 | 1.980.687 | 0,01 |
| < 6 months | 7 | 0,00 | 1.557.583 | 0,01 |
| > 6 months | 66 | 0,03 | 6.555.737 | 0,03 |
| Total | 223.956,00 | | 20.075.819.655 | |

2. Cover Assets: Exposure on Financial Institutions*All cover assets are denominated in EURO***2.1 Cash**

| | Current period 1/09/2025 - 30/09/2025 | Previous period 1/08/2025 - 31/08/2025 |
|---------------------|--|---|
| Outstanding Balance | 0 | 0 |

3.1 Bonds (Liquid Assets)*All cover assets are denominated in EURO*

| Description | ISIN | Nominal Amount | Market Value |
|-----------------------------------|--------------|----------------|---------------|
| FLEMISH COMMUNITY 20 0,01% 230627 | BE0002718998 | 46.000.000,00 | 44.258.654,36 |
| FLEMISH COMMUNITY 23 3,25% 050433 | BE0002934157 | 68.000.000,00 | 68.342.686,68 |

4. Cover Assets: Derivatives Contracts*All cover assets are denominated in EURO*

| Counterparty | Period | Notional Amount | Market Value |
|--------------|--------|-----------------|--------------|
| | | 0,00 | 0,00 |

Liability Details

1. Rating KBC Bank NV

| | LT-Rating | Outlook | ST-Rating |
|---------|-----------|----------|-----------|
| Fitch | A+ | Stable | F1 |
| Moody's | A1 | Stable | P-1 |
| S&P | A+ | Positive | A-1 |

2. Covered Bond Issuance

All issuances are in EURO

| | BE0390183490 | BE0390204700 | BE0002444199 | BE0002445204 | BE0002449248 | BE0002500750 |
|------------------------------|---------------|--------------|--------------|---------------|---------------|---------------|
| Isin | BE0390183490 | BE0390204700 | BE0002444199 | BE0002445204 | BE0002449248 | BE0002500750 |
| Current rating (Moody/Fitch) | Aaa/AAA | Aaa/AAA | Aaa/AAA | Aaa/AAA | Aaa/AAA | Aaa/AAA |
| Number of notes | 12500 | 7500 | 500 | 500 | 700 | 5000 |
| Issued Nominal Amount | 1.250.000.000 | 750.000.000 | 50.000.000 | 50.000.000 | 70.000.000 | 500.000.000 |
| Outstanding Nominal Amount | 1.250.000.000 | 750.000.000 | 50.000.000 | 50.000.000 | 70.000.000 | 500.000.000 |
| Issue date | 23/01/2025 | 14/03/2025 | 17/10/2013 | 21/10/2013 | 30/10/2013 | 24/10/2017 |
| Expected Maturity Date | 24/11/2031 | 15/03/2032 | 17/10/2033 | 23/10/2028 | 30/10/2034 | 25/10/2027 |
| Legal Maturity date | 24/11/2032 | 15/03/2033 | 17/10/2034 | 23/10/2029 | 30/10/2035 | 25/10/2028 |
| Rate type | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed |
| Interest rate | 2,917 | 3,03 | 3 | 2,89 | 3,025 | 0,75 |
| Margin | NA | NA | NA | NA | NA | NA |
| Fixing rate | NA | NA | NA | NA | NA | NA |
| Payment frequency | 1y | 1y | 1y | 1y | 1y | 1y |
| Applicable Interest Rate | 2,917 | 3,03 | 3 | 2,89 | 3,025 | 0,75 |
| Accrual Start Date | 23/01/2025 | 14/03/2025 | 17/10/2024 | 21/10/2024 | 30/10/2024 | 24/10/2024 |
| Accrual End Date | 24/11/2025 | 14/03/2026 | 17/10/2025 | 21/10/2025 | 30/10/2025 | 24/10/2025 |
| Next Interest Payment Date | 24/11/2025 | 16/03/2026 | 17/10/2025 | 21/10/2025 | 30/10/2025 | 24/10/2025 |
| Isin | BE0002583616 | BE0002590686 | BE0002591692 | BE0002683648 | BE0002696772 | BE0002707884 |
| Current rating (Moody/Fitch) | Aaa/AAA | Aaa/AAA | Aaa/AAA | Aaa/AAA | Aaa/AAA | Aaa/AAA |
| Number of notes | 7500 | 2000 | 500 | 10000 | 10000 | 10000 |
| Issued Nominal Amount | 750.000.000 | 200.000.000 | 50.000.000 | 1.000.000.000 | 1.000.000.000 | 1.000.000.000 |
| Outstanding Nominal Amount | 750.000.000 | 200.000.000 | 50.000.000 | 1.000.000.000 | 1.000.000.000 | 1.000.000.000 |
| Issue date | 08/03/2018 | 26/03/2018 | 27/03/2018 | 12/02/2020 | 29/04/2020 | 03/06/2020 |

| | | | | | | |
|------------------------------|---------------|---------------|---------------|--------------|---------------|---------------|
| Expected Maturity Date | 09/03/2026 | 26/03/2038 | 29/03/2038 | 12/02/2030 | 29/04/2027 | 03/12/2025 |
| Legal Maturity date | 09/03/2027 | 26/03/2039 | 29/03/2039 | 12/02/2031 | 29/04/2028 | 03/12/2026 |
| Rate type | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed |
| Interest rate | 0,75 | 1,52 | 1,52 | 0,04 | 0,25 | 0 |
| Margin | NA | NA | NA | NA | NA | NA |
| Fixing rate | NA | NA | NA | NA | NA | NA |
| Payment frequency | 1y | 1y | 1y | 1y | 1y | 1y |
| Applicable Interest Rate | 0,75 | 1,52 | 1,52 | 0,04 | 0,25 | 0 |
| Accrual Start Date | 08/03/2025 | 26/03/2025 | 27/03/2025 | 12/02/2025 | 29/04/2025 | 03/12/2024 |
| Accrual End Date | 08/03/2026 | 26/03/2026 | 27/03/2026 | 12/02/2026 | 29/04/2026 | 03/12/2025 |
| Next Interest Payment Date | 09/03/2026 | 26/03/2026 | 27/03/2026 | 12/02/2026 | 29/04/2026 | 03/12/2025 |
| Isin | BE0002882638 | BE0002924059 | BE0002937184 | BE0002948298 | BE0002967488 | BE0390134972 |
| Current rating (Moody/Fitch) | Aaa/AAA | Aaa/AAA | Aaa/AAA | Aaa/AAA | Aaa/AAA | Aaa/AAA |
| Number of notes | 25000 | 10000 | 10000 | 7500 | 10000 | 10000 |
| Issued Nominal Amount | 2.500.000.000 | 1.000.000.000 | 1.000.000.000 | 750.000.000 | 1.000.000.000 | 1.000.000.000 |
| Outstanding Nominal Amount | 2.500.000.000 | 1.000.000.000 | 1.000.000.000 | 750.000.000 | 1.000.000.000 | 1.000.000.000 |
| Issue date | 21/09/2022 | 22/02/2023 | 26/04/2023 | 30/05/2023 | 28/09/2023 | 04/06/2024 |
| Expected Maturity Date | 21/09/2026 | 22/02/2027 | 28/04/2031 | 30/05/2028 | 28/09/2026 | 04/06/2030 |
| Legal Maturity date | 21/09/2027 | 22/02/2028 | 28/04/2032 | 30/05/2029 | 28/09/2027 | 04/06/2031 |
| Rate type | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed |
| Interest rate | 2,375 | 3,125 | 3,295 | 3,25 | 3,75 | 3,124 |
| Margin | NA | NA | NA | NA | NA | NA |
| Fixing rate | NA | NA | NA | NA | NA | NA |
| Payment frequency | 1y | 1y | 1y | 1y | 1y | 1y |
| Applicable Interest Rate | 2,375 | 3,125 | 3,295 | 3,25 | 3,75 | 3,124 |
| Accrual Start Date | 21/09/2025 | 22/02/2025 | 26/04/2025 | 30/05/2025 | 28/09/2025 | 04/06/2025 |
| Accrual End Date | 21/09/2026 | 22/02/2026 | 26/04/2026 | 30/05/2026 | 28/09/2026 | 04/06/2026 |
| Next Interest Payment Date | 21/09/2026 | 23/02/2026 | 27/04/2026 | 01/06/2026 | 28/09/2026 | 04/06/2026 |

Tests Details

1. Coverage Tests

1.1 Asset Coverage Test (Residential Mortgages loans)

| | Minimum Ratio | Current period 1/09/2025 - 30/09/2025 | Previous period 1/08/2025 - 31/08/2025 |
|-----------------------------------|---------------|--|---|
| - Cover Test Royal Decree Art.5§1 | 85,00% | 138,06% | 138,28% |
| - Issuer undertaking | 110,00% | 138,06% | 138,28% |

Ratio Value of the Residential Mortgage Loans/ Nominal amount of Covered Bonds Issued

1.2 Over-collateralisation Test

| | Minimum Ratio | Current period 1/09/2025 - 30/09/2025 | Previous period 1/08/2025 - 31/08/2025 |
|-----------------------------------|---------------|--|---|
| - Cover Test Royal Decree Art.5§2 | 105,00% | 138,88% | 139,10% |

Ratio Value of the Cover Assets / Nominal amount of Covered Bonds Issued

1.3 Rating agencies over-collateralisation Ratio

| | Required level for current rating | Current period 1/09/2025 - 30/09/2025 | Previous period 1/08/2025 - 31/08/2025 |
|---------|-----------------------------------|--|---|
| Moody's | 110,50% | 148,04% | 148,49% |
| Fitch | 104,00% | 148,04% | 148,49% |

Ratio of Nominal amount of Cover Assets / Nominal amount of Covered Bonds Issued

1.4 Amortisation Test

| | Proceeds on Cover Assets | Payments on Covered Bonds | Total Surplus (+) / Deficit (-) |
|-----------------------------------|--------------------------|---------------------------|---------------------------------|
| - Cover Test Royal Decree Art.5§3 | 22.494.064.847 | -15.252.885.945 | 7.241.178.902 |

The sum of interest, principal and other revenues of the cover assets must at least be the interest, principal and costs relating to the covered bonds

2. Liquidity Tests

All amounts are in EURO

2.1 Liquidity Test

| - Liquidity Test Royal Decree Art.7§1 | Proceeds on Cover Assets | Payments on Covered Bonds | Total Surplus (+) / Deficit (-) |
|---------------------------------------|--------------------------|---------------------------|---------------------------------|
| Interests | 200.734.284 | -103.089.247 | 97.645.037 |
| Capital redemptions | 1.427.491.143 | 0 | 1.427.491.143 |
| Costs | 0 | -7.407.758 | -7.407.758 |
| Cash | 531.952.759 | 0 | 531.952.759 |
| Other (liquidity buffer) | 112.601.341 | 0 | 112.601.341 |
| Total | 2.272.779.526 | -110.497.004 | 2.162.282.522 |

inflows /outflows in the next 180 days

2.2 Covered Bonds Interest Payment Test

| | Liquid Bonds Step 1 | Interest payment on Covered Bonds within 3 months | Total Surplus (+) / Deficit (-) |
|----------------------|---------------------|--|---------------------------------|
| - Issuer Undertaking | 112.601.341 | 8.812.500 | 103.788.841 |

Covered Bonds Pool September 2025**Pool summary 1**

All Covered Assets are denominated in EURO

| Number of borrowers | Number of loans | Value of loans | Total Outstanding balance | Average outstanding balance / borrower |
|---------------------|-----------------|----------------|---------------------------|--|
| 157.952 | 223.956 | 18.685.677.433 | 20.075.819.655 | 127.101 |

Table Origination date

| Origination date | Outstanding balance | % Outstanding balance |
|------------------|---------------------|-----------------------|
| 1996 | 5.335 | 0,00 |
| 1997 | 18.304 | 0,00 |
| 1998 | 52.170 | 0,00 |
| 1999 | 428.849 | 0,00 |
| 2000 | 328.312 | 0,00 |
| 2001 | 814.552 | 0,00 |
| 2002 | 2.378.226 | 0,01 |
| 2003 | 17.409.499 | 0,09 |
| 2004 | 24.120.018 | 0,12 |
| 2005 | 69.995.615 | 0,35 |
| 2006 | 35.553.050 | 0,18 |
| 2007 | 19.172.354 | 0,10 |
| 2008 | 25.463.138 | 0,13 |
| 2009 | 263.187.755 | 1,31 |
| 2010 | 358.209.110 | 1,78 |
| 2011 | 136.645.125 | 0,68 |
| 2012 | 193.284.314 | 0,96 |
| 2013 | 155.136.873 | 0,77 |
| 2014 | 676.120.263 | 3,37 |
| 2015 | 914.176.234 | 4,55 |
| 2016 | 1.051.015.320 | 5,24 |
| 2017 | 527.149.528 | 2,63 |

| | | |
|--------------|-----------------------|---------------|
| 2018 | 1.016.861.876 | 5,07 |
| 2019 | 2.842.738.519 | 14,16 |
| 2020 | 2.725.639.803 | 13,58 |
| 2021 | 2.779.233.371 | 13,84 |
| 2022 | 2.774.725.418 | 13,82 |
| 2023 | 1.856.119.655 | 9,25 |
| 2024 | 1.302.779.946 | 6,49 |
| 2025 | 307.057.121 | 1,53 |
| Total | 20.075.819.655 | 100,00 |

Table Final maturity date

| Final maturity date | Outstanding balance | % Outstanding balance |
|---------------------|-----------------------|-----------------------------|
| 2018 - 2022 | 17.926 | 0,00 |
| 2023 - 2027 | 160.569.315 | 0,80 |
| 2028 - 2032 | 1.739.168.600 | 8,66 |
| > 2032 | 18.176.063.815 | 90,54 |
| Total | 20.075.819.655 | 100,00 |

Table Initial maturity in months

| Initial maturity in months | Outstanding balance | % Outstanding balance |
|----------------------------|---------------------|-----------------------------|
| 0 - 71 | 12.011.390 | 0,06 |
| 72-107 | 73.158.034 | 0,36 |
| 108-143 | 699.989.238 | 3,49 |
| 144-179 | 873.449.281 | 4,35 |
| 180-215 | 2.170.911.885 | 10,81 |
| 216-251 | 5.222.554.659 | 26,01 |
| 252-287 | 826.266.886 | 4,12 |
| 288-323 | 9.710.789.451 | 48,37 |
| 324-360 | 396.498.910 | 1,98 |

| | | |
|--------------|----------------|--------|
| > 360 | 90.189.920 | 0,45 |
| Total | 20.075.819.655 | 100,00 |

Table Seasoning in months

| Seasoning in months | Outstanding balance | % Outstanding balance |
|---------------------|---------------------|-----------------------------|
| 0 - 12 | 653.502.845 | 3,26 |
| 13 - 24 | 1.496.810.347 | 7,46 |
| 25 - 36 | 2.005.389.803 | 9,99 |
| 37 - 48 | 2.919.075.822 | 14,54 |
| 49 - 60 | 3.218.461.615 | 16,03 |
| 61 - 72 | 2.748.043.579 | 13,69 |
| 73 - 84 | 2.070.205.652 | 10,31 |
| 85 - 96 | 731.729.810 | 3,64 |
| 97 -108 | 637.180.902 | 3,17 |
| 109 - | 3.595.419.281 | 17,91 |
| Total | 20.075.819.655 | 100,00 |

Table Interest rate

| Interest rate | Outstanding balance | % Outstanding balance |
|----------------------------|---------------------|-----------------------------|
| Interest rate < 2,5 | 13.466.921.893 | 67,08 |
| 2.5 < Interest Rate <= 3.0 | 2.589.930.577 | 12,90 |
| 3.0 < Interest Rate <= 3.5 | 2.302.261.886 | 11,47 |
| 3.5 < Interest Rate <= 4.0 | 963.789.073 | 4,80 |
| 4.0 < Interest Rate <= 4.5 | 436.587.768 | 2,17 |
| 4.5 < Interest Rate <= 5.0 | 243.489.434 | 1,21 |
| 5.0 < Interest Rate <= 5.5 | 62.305.956 | 0,31 |
| 5.5 < Interest Rate <= 6.0 | 9.269.826 | 0,05 |
| 6.0 < Interest Rate <= 6.5 | 1.217.747 | 0,01 |
| 6.5 < Interest Rate <= 7.0 | 45.495 | 0,00 |

| | | |
|--------------|----------------|--------|
| Total | 20.075.819.655 | 100,00 |
|--------------|----------------|--------|

Table Interest rate review code

| Interest rate review code | Outstanding balance | % Outstanding balance |
|---------------------------|---------------------|-----------------------------|
| No review | 18.019.129.112 | 89,76 |
| 1 y / 1 y | 693.791.235 | 3,46 |
| 3 y / 3 y | 922.311.328 | 4,59 |
| 5 y / 5 y | 390.955.527 | 1,95 |
| 10 y / 5 y | 43.712.271 | 0,22 |
| 15 y / 5 y | 398.998 | 0,00 |
| 20 y / 5 y | 5.521.183 | 0,03 |
| Total | 20.075.819.655 | 100,00 |

Table Principal payment type

| Principal payment type | Outstanding balance | % Outstanding balance |
|------------------------|---------------------|-----------------------------|
| Linear | 65.520.528 | 0,33 |
| Annuity | 20.010.299.127 | 99,67 |
| Total | 20.075.819.655 | 100,00 |

Table Principal payment frequency

| Principal payment frequency | Outstanding balance | % Outstanding balance |
|-----------------------------|---------------------|-----------------------------|
| Monthly | 20.075.819.655 | 100,00 |
| Total | 20.075.819.655 | 100,00 |

Table Loan purpose

| Loan purpose | Outstanding balance | % Outstanding balance |
|--------------|---------------------|-----------------------------|
| Purchase | 15.009.696.478 | 74,77 |
| Remortgage | 3.689.234.023 | 18,38 |
| Renovation | 492.865.217 | 2,46 |
| Construction | 867.104.553 | 4,32 |
| Other | 16.919.384 | 0,08 |
| Total | 20.075.819.655 | 100,00 |

Table Employment type

| Employment type | Outstanding balance | % Outstanding balance |
|-----------------|---------------------|-----------------------------|
| Employed | 18.225.910.930 | 90,79 |
| Unemployed | 101.511.461 | 0,51 |
| Self employed | 1.748.397.264 | 8,71 |
| Total | 20.075.819.655 | 100,00 |

Table Current loan to value

| Current loan to value | Outstanding balance | % Outstanding balance |
|------------------------------|---------------------|-----------------------------|
| Current Loan To Value <= 10% | 372.916.468 | 1,86 |
| 10% < CLTV <= 20% | 881.787.567 | 4,39 |
| 20% < CLTV <= 30% | 1.384.348.197 | 6,90 |
| 30% < CLTV <= 40% | 1.896.122.696 | 9,44 |
| 40% < CLTV <= 50% | 2.327.697.686 | 11,59 |
| 50% < CLTV <= 60% | 2.709.296.006 | 13,50 |
| 60% < CLTV <= 70% | 3.251.661.968 | 16,20 |
| 70% < CLTV <= 80% | 3.796.179.461 | 18,91 |
| 80% < CLTV <= 90% | 2.400.061.130 | 11,95 |
| 90% < CLTV <= 100% | 600.174.567 | 2,99 |

| | | |
|---------------------|-----------------------|---------------|
| 100% < CLTV <= 110% | 175.063.909 | 0,87 |
| 110% < CLTV <= 120% | 102.937.268 | 0,51 |
| 120% < CLTV <= 130% | 64.199.362 | 0,32 |
| 130% < CLTV <= 140% | 53.736.323 | 0,27 |
| 140% < CLTV <=150% | 26.150.362 | 0,13 |
| 150% < CLTV | 33.486.684 | 0,17 |
| Total | 20.075.819.655 | 100,00 |

Table Loan to mortgage inscription

| Loan to mortgage inscription | Outstanding balance | % Outstanding balance |
|-------------------------------------|----------------------------|--------------------------------------|
| LTM <= 10% | 87.232.558 | 0,43 |
| 10% < LTM <= 20% | 149.854.341 | 0,75 |
| 20% < LTM <= 30% | 288.193.577 | 1,44 |
| 30% < LTM <= 40% | 426.467.327 | 2,12 |
| 40% < LTM <= 50% | 639.585.035 | 3,19 |
| 50% < LTM <= 60% | 885.525.663 | 4,41 |
| 60% < LTM <= 70% | 986.141.772 | 4,91 |
| 70% < LTM <= 80% | 912.975.893 | 4,55 |
| 80% < LTM <= 90% | 842.556.538 | 4,20 |
| 90% < LTM <= 100% | 862.059.714 | 4,29 |
| 100% < LTM <= 110% | 642.127.522 | 3,20 |
| 110% < LTM <= 120% | 673.033.099 | 3,35 |
| 120% < LTM <= 130% | 702.159.895 | 3,50 |
| 130% < LTM <= 140% | 811.436.165 | 4,04 |
| 140% < LTM <=150% | 997.007.274 | 4,97 |
| 150% < LTM <=160% | 1.547.554.127 | 7,71 |
| 160% < LTM <=170% | 2.136.460.580 | 10,64 |
| 170% < LTM <=180% | 1.967.293.510 | 9,80 |
| 180% < LTM <=190% | 1.757.243.611 | 8,75 |
| 190% < LTM <=200% | 1.083.891.798 | 5,40 |
| 200% < LTM <=250% | 592.641.533 | 2,95 |

| | | |
|-------------------|-----------------------|---------------|
| 250% < LTM <=300% | 659.473.988 | 3,28 |
| 350% < LTM <=400% | 236.283.671 | 1,18 |
| 400% < LTM <=450% | 109.383.458 | 0,54 |
| 450% < LTM <=500% | 55.954.210 | 0,28 |
| 500% < LTM | 23.282.795 | 0,12 |
| Total | 20.075.819.655 | 100,00 |

Table Occupancy Type

| Occupancy Type | Outstanding balance | % Outstanding balance |
|----------------|-----------------------|-----------------------------|
| Owner occupied | 16.594.462.065 | 82,66 |
| Buy to let | 813.539.940 | 4,05 |
| Other | 2.667.817.649 | 13,29 |
| Total | 20.075.819.655 | 100,00 |

Table IFRS 9 Stage

| IFRS 9 Stage | Outstanding balance | % Outstanding balance |
|--------------|-----------------------|-----------------------------|
| Stage 1 | 19.643.992.394 | 97,85 |
| Stage 2 | 387.629.249 | 1,93 |
| Stage 3 | 44.198.012 | 0,22 |
| Total | 20.075.819.655 | 100,00 |

Table Provincie

| Provincie | Outstanding balance | % Outstanding balance |
|--------------------------------|---------------------|-----------------------------|
| Onbekend | 37.310.610 | 0,19 |
| Brussels Hoofdstedelijk gewest | 1.462.346.796 | 7,28 |
| Waals Brabant | 194.292.489 | 0,97 |
| Vlaams Brabant | 3.537.573.635 | 17,62 |

| | | |
|-----------------|----------------|--------|
| Antwerpen | 5.602.892.938 | 27,91 |
| Limburg | 2.344.561.651 | 11,68 |
| Luik | 347.982.055 | 1,73 |
| Namen | 28.970.156 | 0,14 |
| Henegouwen | 107.473.901 | 0,54 |
| Luxemburg | 23.196.024 | 0,12 |
| West-Vlaanderen | 2.658.731.877 | 13,24 |
| Oost-Vlaanderen | 3.730.487.522 | 18,58 |
| Total | 20.075.819.655 | 100,00 |

Table Region

| Region | Outstanding balance | % Outstanding balance |
|-------------|---------------------|-----------------------------|
| 1. Flanders | 17.911.558.234 | 89,22 |
| 2. Brussels | 1.462.346.796 | 7,28 |
| 3. Wallonie | 701.914.625 | 3,50 |
| Total | 20.075.819.655 | 100,00 |

Table Balance detail

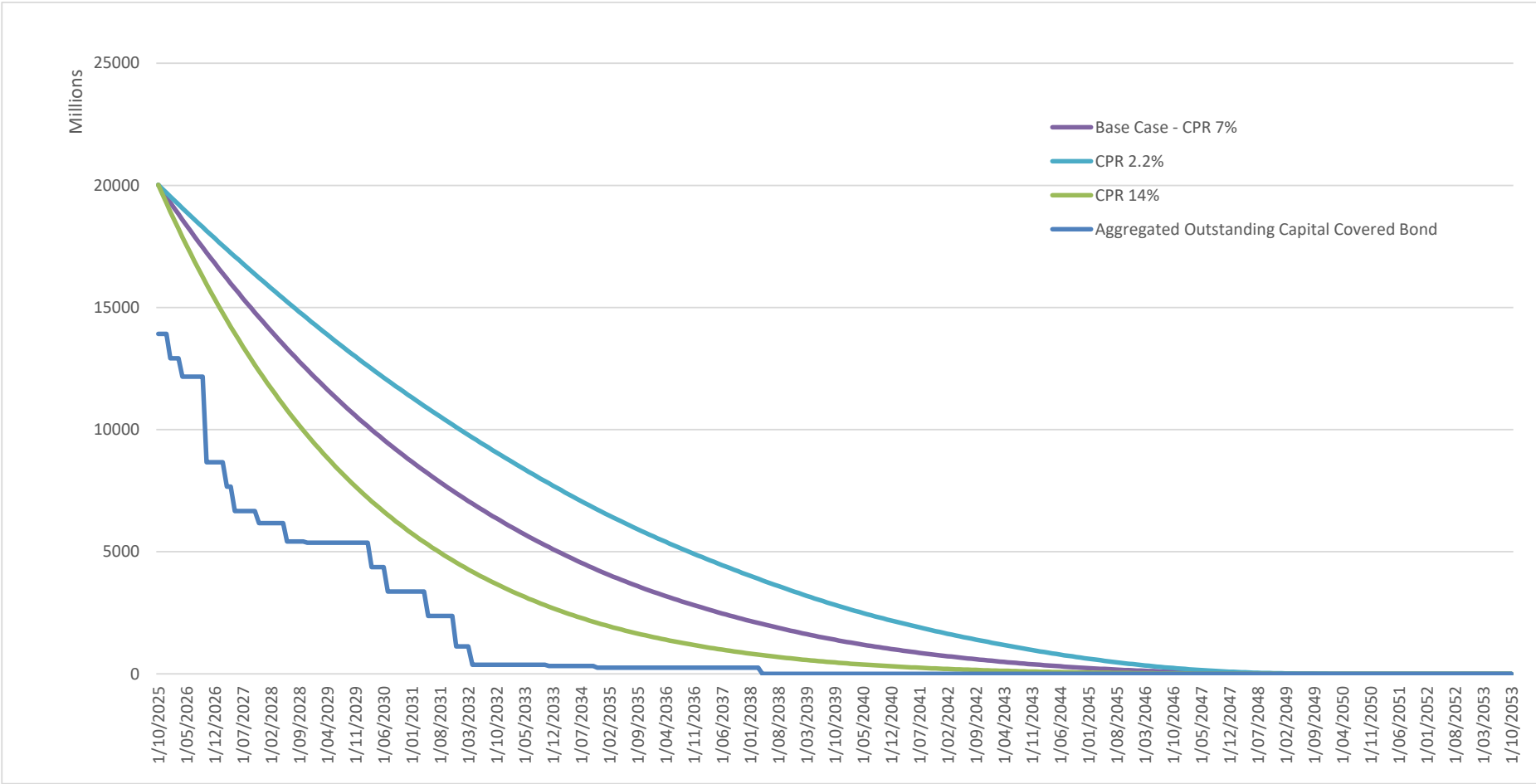
| Balance detail | Outstanding balance | % Outstanding balance |
|-------------------|---------------------|-----------------------------|
| 0 - 25.000 | 712.936.252 | 3,55 |
| 25.000 - 50.000 | 1.298.492.270 | 6,47 |
| 50.000 - 75.000 | 1.605.694.991 | 8,00 |
| 75.000 - 100.000 | 1.744.237.125 | 8,69 |
| 100.000 - 125.000 | 1.724.443.989 | 8,59 |
| 125.000 - 150.000 | 1.785.398.090 | 8,89 |
| 150.000 - 175.000 | 1.773.179.861 | 8,83 |
| 175.000 - 200.000 | 1.666.784.874 | 8,30 |
| 200.000 - 300.000 | 4.811.307.453 | 23,97 |
| 300.000 - 400.000 | 1.995.822.668 | 9,94 |

| | | |
|---------------------|-----------------------|---------------|
| 400.000 - 500.000 | 618.152.351 | 3,08 |
| 500.000 - 600.000 | 206.480.592 | 1,03 |
| 600.000 - 800.000 | 105.620.448 | 0,53 |
| 800.000 - 1.000.000 | 27.268.691 | 0,14 |
| Total | 20.075.819.655 | 100,00 |

Table Current loan to value indexed

| Current loan to value indexed | Outstanding balance | % Outstanding balance |
|--------------------------------------|----------------------------|--------------------------------------|
| CLTVi <= 10% | 824.786.372 | 4,11 |
| 10% < CLTVi <= 20% | 1.764.479.755 | 8,79 |
| 20% < CLTVi <= 30% | 2.447.071.446 | 12,19 |
| 30% < CLTVi <= 40% | 2.868.659.246 | 14,29 |
| 40% < CLTVi <= 50% | 2.977.292.911 | 14,83 |
| 50% < CLTVi <= 60% | 2.807.443.165 | 13,98 |
| 60% < CLTVi <= 70% | 2.697.205.607 | 13,44 |
| 70% < CLTVi <= 80% | 2.018.935.888 | 10,06 |
| 80% < CLTVi <= 90% | 1.298.633.213 | 6,47 |
| 90% < CLTVi <= 100% | 312.525.949 | 1,56 |
| 100% < CLTVi <= 110% | 22.165.983 | 0,11 |
| 110% < CLTVi <= 120% | 12.537.374 | 0,06 |
| 120% < CLTVi <= 130% | 7.614.437 | 0,04 |
| 130% < CLTVi <= 140% | 4.998.034 | 0,02 |
| 140% < CLTVi <= 150% | 2.280.528 | 0,01 |
| 150% < CLTVi | 9.189.749 | 0,05 |
| Total | 20.075.819.655 | 100,00 |

Amortisation Graph under different CPR scenario's



Definitions and Remarks

Amortisation Test

The interest and principal coverage test is done at the CPR/CDR and loss given default which is derived from a KBC proprietary risk model. Costs, Fees and Expenses Related to Covered Bonds are simulated based on the assumption of a fixed amount of EUR 5 million p.a. and 5 bp on the outstanding mortgage loan balance.

Liquidity Test

The Liquidity test is done at the CPR/CDR and loss given default which is derived from a KBC proprietary model. Costs, Fees and Expenses Related to Covered Bonds are simulated based on the assumption of a fixed amount of EUR 5 million p.a. and 5 bp on the outstanding mortgage loan balance.

Current Loan to Value

Current Loan to Current Value is defined as the ratio of the sum of the current balance of the residential mortgage loans divided by the sum of the non-indexed property values on which KBC was granted a first ranking mortgage inscription by the client.

Current Loan To Mortgage Inscription

Current Loan to Mortgage inscription is defined as the ratio of the sum of the current balance of the residential mortgage loans divided by the sum first ranking mortgage inscriptions excluding mandates by the client.

Interest Type

The interest type "Fixed" means that the interest rate of a loan is fixed during the entire life of the loan. The interest types "X/Y/Y" are interest types whereby the loan has a first fixed interest period of Y years followed by fixed interest periods of X years. A 10/5/5 is hence a loan that has an interest rate that is fixed during the first 10 years after which it will reset and have fixed interest periods of 5 year. The interest resets are legally defined in Belgium and are based on the OLO rates.

Prepayments

The monthly percentage is defined as: *Prepayments during the month / (Principal balance of Mortgage Loans at beginning of the calculation period)*

The annualised prepayment rate (CPR) is defined as: $1 - (1 - \text{monthly percentage})^{12}$

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