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**KBC Bank NV**  
**Euro 17.500.000.000**  
**Residential Mortgage Covered Bonds Programme**  
**Investor Report**

Reporting period: 1/02/2026 - 28/02/2026  
Reporting date: 3/03/2026

<b>Cover Asset Details</b>
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<b>1. Cover Assets - Residential Mortgage Loans</b>
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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	61,25%	0,00%	64758,11%
Current Outstanding Balance per Borrower	127.624	0	965.867
Seasoning (in months)	72	5	353
Remaining Term (in months)	189	0	332
Average Interest Rate	2,13%		

**1.2 Monthly Information**

	Current period 1/02/2026 - 28/02/2026	Previous period 1/01/2026 - 31/01/2026
Collections on Residential Mortgage Loans	199.049.209	204.765.095
Principal Redemptions on Residential Mortgage Loans	127.819.563	127.925.246
Interest Payments on Residential Mortgage Loans	36.043.355	36.364.502
Prepayments (partial and full) on Residential Mortgage Loans	34.938.939	40.218.453
Penalties Proceeds on Residential Mortgage Loans	247.352	256.893
Balance of the Registered Cash Account	554.657.227	387.258.018
Principal Balance of the Residential Mortgage Loans	20.399.671.734	20.562.595.580
Value of the Residential Mortgage Loans (as defined in Royal Decree Art. 6§2)	18.963.235.669	19.096.751.930

**1.3 Prepayment Information**

	Current period 1/02/2026 - 28/02/2026	Previous period 1/01/2026 - 31/01/2026
Monthly Prepayments as a % of Principal Balance of Residential Mortgage loans	0,17%	0,19%
Annualised Prepayment Rate	2,02%	2,30%

**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	223.860	99,03	20.176.571.789	98,91
< 1 month	1.938	0,86	197.688.112	0,97
< 2 months	94	0,04	7.267.375	0,04
< 3 months	42	0,02	3.748.535	0,02
< 4 months	21	0,01	2.508.540	0,01
< 5 months	22	0,01	2.051.049	0,01
< 6 months	12	0,01	1.099.444	0,01
> 6 months	72	0,03	8.736.892	0,04
Total	226.061,00		20.399.671.734	

<b>2. Cover Assets: Exposure on Financial Institutions</b>
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All cover assets are denominated in EURO

**2.1 Cash**

Current period 1/02/2026 - 28/02/2026	Previous period 1/01/2026 - 31/01/2026
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Outstanding Balance	0	0
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**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	44.730.074,32
FLEMISH COMMUNITY 23 3,25% 050433	BE0002934157	68.000.000,00	69.407.360,64

**4. Cover Assets: Derivatives Contracts**

All cover assets are denominated in EURO

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

<b>Liability Details</b>
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<b>1. Rating KBC Bank NV</b>
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	LT-Rating	Outlook	ST-Rating
Fitch	A+	Stable	F1
Moody's	A1	Stable	P-1
S&P	A+	Positive	A-1

<b>2. Covered Bond Issuance</b>
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*All issuances are in EURO*

Isin	BE0002444199	BE0002445204	BE0002449248	BE0002500750	BE0002583616	BE0002590686
Current rating (Moody/Fitch)	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA
Number of notes	500	500	700	5000	7500	2000
Issued Nominal Amount	50.000.000	50.000.000	70.000.000	500.000.000	750.000.000	200.000.000
Outstanding Nominal Amount	50.000.000	50.000.000	70.000.000	500.000.000	750.000.000	200.000.000
Issue date	17/10/2013	21/10/2013	30/10/2013	24/10/2017	08/03/2018	26/03/2018
Expected Maturity Date	17/10/2033	23/10/2028	30/10/2034	25/10/2027	09/03/2026	26/03/2038
Legal Maturity date	17/10/2034	23/10/2029	30/10/2035	25/10/2028	09/03/2027	26/03/2039
Rate type	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Interest rate	3	2,89	3,025	0,75	0,75	1,52
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	3	2,89	3,025	0,75	0,75	1,52
Accrual Start Date	17/10/2025	21/10/2025	30/10/2025	24/10/2025	08/03/2025	26/03/2025
Accrual End Date	17/10/2026	21/10/2026	30/10/2026	24/10/2026	08/03/2026	26/03/2026
Next Interest Payment Date	19/10/2026	21/10/2026	30/10/2026	26/10/2026	09/03/2026	26/03/2026
Isin	BE0390134972	BE0390183490	BE0390204700	BE0390271402	BE0002591692	BE0002683648
Current rating (Moody/Fitch)	Aaa/AAA	Aaa/AAA	Aaa/AAA	/AAA	Aaa/AAA	Aaa/AAA
Number of notes	10000	12500	7500	10000	500	10000
Issued Nominal Amount	1.000.000.000	1.250.000.000	750.000.000	1.000.000.000	50.000.000	1.000.000.000
Outstanding Nominal Amount	1.000.000.000	1.250.000.000	750.000.000	1.000.000.000	50.000.000	1.000.000.000
Issue date	04/06/2024	23/01/2025	14/03/2025	27/11/2025	27/03/2018	12/02/2020
Expected Maturity Date	04/06/2030	24/11/2031	15/03/2032	29/11/2032	29/03/2038	12/02/2030
Legal Maturity date	04/06/2031	24/11/2032	15/03/2033	29/11/2033	29/03/2039	12/02/2031

## Internal

Rate type	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Interest rate	3,124	2,917	3,03	2,851	1,52	0,04
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	3,124	2,917	3,03	2,851	1,52	0,04
Accrual Start Date	04/06/2025	24/11/2025	14/03/2025	27/11/2025	27/03/2025	12/02/2026
Accrual End Date	04/06/2026	24/11/2026	14/03/2026	27/11/2026	27/03/2026	12/02/2027
Next Interest Payment Date	04/06/2026	24/11/2026	16/03/2026	27/11/2026	27/03/2026	12/02/2027
Isin	BE0002696772	BE0002882638	BE0002924059	BE0002937184	BE0002948298	BE0002967488
Current rating (Moody/Fitch)	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA	Aaa/AAA
Number of notes	10000	25000	10000	10000	7500	10000
Issued Nominal Amount	1.000.000.000	2.500.000.000	1.000.000.000	1.000.000.000	750.000.000	1.000.000.000
Outstanding Nominal Amount	1.000.000.000	2.500.000.000	1.000.000.000	1.000.000.000	750.000.000	1.000.000.000
Issue date	29/04/2020	21/09/2022	22/02/2023	26/04/2023	30/05/2023	28/09/2023
Expected Maturity Date	29/04/2027	21/09/2026	22/02/2027	28/04/2031	30/05/2028	28/09/2026
Legal Maturity date	29/04/2028	21/09/2027	22/02/2028	28/04/2032	30/05/2029	28/09/2027
Rate type	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Interest rate	0,25	2,375	3,125	3,295	3,25	3,75
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	0,25	2,375	3,125	3,295	3,25	3,75
Accrual Start Date	29/04/2025	21/09/2025	22/02/2026	26/04/2025	30/05/2025	28/09/2025
Accrual End Date	29/04/2026	21/09/2026	22/02/2027	26/04/2026	30/05/2026	28/09/2026
Next Interest Payment Date	29/04/2026	21/09/2026	22/02/2027	27/04/2026	01/06/2026	28/09/2026

## Tests Details

### 1. Coverage Tests

1.1 Asset Coverage Test (Residential Mortgages loans)	Minimum Ratio	Current period 1/02/2026 - 28/02/2026	Previous period 1/01/2026 - 31/01/2026
- Cover Test Royal Decree Art.5§1	85,00%	140,21%	139,97%
- Issuer undertaking	110,00%	140,21%	139,97%

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

1.2 Over-collateralisation Test	Minimum Ratio	Current period 1/02/2026 - 28/02/2026	Previous period 1/01/2026 - 31/01/2026
- Cover Test Royal Decree Art.5§2	105,00%	141,03%	140,79%

*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 1/02/2026 - 28/02/2026	Previous period 1/01/2026 - 31/01/2026
Moody's	110,50%	150,53%	150,50%
Fitch	104,00%	150,53%	150,50%

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

### 1.4 Amortisation Test

- Cover Test Royal Decree Art.5§3	Proceeds on Cover Assets	Payments on Covered Bonds	Total Surplus (+) / Deficit (-)
	22.890.594.474	-15.380.729.393	7.509.865.081

*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	207.670.510	-123.351.986	84.318.523
Capital redemptions	1.454.595.302	0	1.454.595.302
Costs	0	-7.567.917	-7.567.917
Cash	554.657.227	0	554.657.227
Other (liquidity buffer)	114.137.435	0	114.137.435
Total	2.331.060.473	-130.919.903	2.200.140.570

*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	114.137.435	44.875.000	69.262.435

**Covered Bonds Pool February 2026****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
159.842	226.061	18.963.235.669	20.399.671.734	127.624

**Table Origination date**

Origination date	Outstanding balance	% Outstanding balance
1996	3.136	0,00
1997	18.056	0,00
1998	45.007	0,00
1999	392.416	0,00
2000	284.202	0,00
2001	796.970	0,00
2002	2.130.737	0,01
2003	15.915.447	0,08
2004	22.798.899	0,11
2005	65.557.961	0,32
2006	33.385.554	0,16
2007	18.324.478	0,09
2008	24.199.507	0,12
2009	252.902.743	1,24
2010	344.399.879	1,69
2011	129.241.626	0,63
2012	180.114.657	0,88
2013	144.595.747	0,71
2014	642.736.325	3,15
2015	881.276.224	4,32
2016	1.057.006.561	5,18
2017	554.924.722	2,72

2018	1.016.210.217	4,98
2019	2.734.526.571	13,40
2020	2.637.553.593	12,93
2021	2.703.402.093	13,25
2022	2.720.521.851	13,34
2023	1.852.890.068	9,08
2024	1.458.595.111	7,15
2025	904.921.375	4,44
<b>Total</b>	<b>20.399.671.734</b>	<b>100,00</b>

**Table Final maturity date**

Final maturity date	Outstanding balance	% Outstanding balance
2023 - 2027	108.976.079	0,53
2028 - 2032	1.619.862.453	7,94
> 2032	18.670.833.202	91,53
<b>Total</b>	<b>20.399.671.734</b>	<b>100,00</b>

**Table Initial maturity in months**

Initial maturity in months	Outstanding balance	% Outstanding balance
0 - 71	12.648.884	0,06
72-107	65.973.740	0,32
108-143	651.829.964	3,20
144-179	832.281.780	4,08
180-215	2.147.780.923	10,53
216-251	5.314.548.704	26,05
252-287	830.092.295	4,07
288-323	10.064.745.753	49,34
324-360	391.231.155	1,92
> 360	88.538.535	0,43

<b>Total</b>	20.399.671.734	100,00
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**Table Seasoning in months**

Seasoning in months	Outstanding balance	% Outstanding balance
0 - 12	746.718.922	3,66
13 - 24	1.508.083.913	7,39
25 - 36	1.819.648.196	8,92
37 - 48	2.456.357.472	12,04
49 - 60	2.882.325.976	14,13
61 - 72	2.767.407.582	13,57
73 - 84	2.686.979.444	13,17
85 - 96	1.097.678.469	5,38
97 -108	584.063.205	2,86
109 -	3.850.408.555	18,87
<b>Total</b>	20.399.671.734	100,00

**Table Interest rate**

Interest rate	Outstanding balance	% Outstanding balance
Interest rate < 2,5	13.148.066.066	64,45
2.5 < Interest Rate <= 3.0	3.045.675.548	14,93
3.0 < Interest Rate <= 3.5	2.519.272.850	12,35
3.5 < Interest Rate <= 4.0	1.004.846.574	4,93
4.0 < Interest Rate <= 4.5	457.533.761	2,24
4.5 < Interest Rate <= 5.0	172.723.147	0,85
5.0 < Interest Rate <= 5.5	43.508.244	0,21
5.5 < Interest Rate <= 6.0	7.158.768	0,04
6.0 < Interest Rate <= 6.5	852.308	0,00
6.5 < Interest Rate <= 7.0	34.467	0,00
<b>Total</b>	20.399.671.734	100,00

**Table Interest rate review code**

Interest rate review code	Outstanding balance	% Outstanding balance
No review	18.438.840.899	90,39
1 y / 1 y	668.237.939	3,28
3 y / 3 y	876.201.194	4,30
5 y / 5 y	369.680.134	1,81
10 y / 5 y	41.151.904	0,20
15 y / 5 y	375.215	0,00
20 y / 5 y	5.184.449	0,03
<b>Total</b>	<b>20.399.671.734</b>	<b>100,00</b>

**Table Principal payment type**

Principal payment type	Outstanding balance	% Outstanding balance
Linear	60.570.469	0,30
Annuity	20.339.101.265	99,70
<b>Total</b>	<b>20.399.671.734</b>	<b>100,00</b>

**Table Principal payment frequency**

Principal payment frequency	Outstanding balance	% Outstanding balance
Monthly	20.399.671.734	100,00
<b>Total</b>	<b>20.399.671.734</b>	<b>100,00</b>

**Table Loan purpose**

Loan purpose	Outstanding balance	% Outstanding balance
Purchase	15.533.954.816	76,15
Remortgage	3.559.083.548	17,45
Renovation	454.945.933	2,23
Construction	836.253.879	4,10
Other	15.433.559	0,08
<b>Total</b>	<b>20.399.671.734</b>	<b>100,00</b>

Table Employment type

Employment type	Outstanding balance	% Outstanding balance
Employed	18.562.264.075	90,99
Unemployed	106.954.514	0,52
Self employed	1.730.453.145	8,48
<b>Total</b>	<b>20.399.671.734</b>	<b>100,00</b>

Table Current loan to value

Current loan to value	Outstanding balance	% Outstanding balance
Current Loan To Value <= 10%	372.891.380	1,83
10% < CLTV <= 20%	908.386.452	4,45
20% < CLTV <= 30%	1.453.188.466	7,12
30% < CLTV <= 40%	1.962.721.844	9,62
40% < CLTV <= 50%	2.409.994.110	11,81
50% < CLTV <= 60%	2.801.995.455	13,74
60% < CLTV <= 70%	3.392.087.584	16,63
70% < CLTV <= 80%	3.695.579.375	18,12
80% < CLTV <= 90%	2.288.507.337	11,22

<b>90% &lt; CLTV &lt;= 100%</b>	599.397.395	2,94
<b>100% &lt; CLTV &lt;= 110%</b>	170.099.765	0,83
<b>110% &lt; CLTV &lt;= 120%</b>	91.776.245	0,45
<b>120% &lt; CLTV &lt;= 130%</b>	64.785.576	0,32
<b>130% &lt; CLTV &lt;= 140%</b>	45.329.594	0,22
<b>140% &lt; CLTV &lt;=150%</b>	30.438.745	0,15
<b>150% &lt; CLTV</b>	112.492.410	0,55
<b>Total</b>	20.399.671.734	100,00

**Table Loan to mortgage inscription**

<b>Loan to mortgage inscription</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>
<b>LTM &lt;= 10%</b>	76.707.659	0,38
<b>10% &lt; LTM &lt;= 20%</b>	158.306.211	0,78
<b>20% &lt; LTM &lt;= 30%</b>	300.955.795	1,48
<b>30% &lt; LTM &lt;= 40%</b>	442.845.227	2,17
<b>40% &lt; LTM &lt;= 50%</b>	674.573.840	3,31
<b>50% &lt; LTM &lt;= 60%</b>	879.616.788	4,31
<b>60% &lt; LTM &lt;= 70%</b>	988.891.971	4,85
<b>70% &lt; LTM &lt;= 80%</b>	906.355.921	4,44
<b>80% &lt; LTM &lt;= 90%</b>	820.942.108	4,02
<b>90% &lt; LTM &lt;= 100%</b>	908.536.395	4,45
<b>100% &lt; LTM &lt;= 110%</b>	651.631.756	3,19
<b>110% &lt; LTM &lt;= 120%</b>	680.238.900	3,33
<b>120% &lt; LTM &lt;= 130%</b>	737.790.223	3,62
<b>130% &lt; LTM &lt;= 140%</b>	875.166.244	4,29
<b>140% &lt; LTM &lt;=150%</b>	1.089.155.262	5,34
<b>150% &lt; LTM &lt;=160%</b>	1.691.681.664	8,29
<b>160% &lt; LTM &lt;=170%</b>	2.112.122.998	10,35
<b>170% &lt; LTM &lt;=180%</b>	1.715.515.812	8,41
<b>180% &lt; LTM &lt;=190%</b>	1.804.773.108	8,85
<b>190% &lt; LTM &lt;=200%</b>	1.082.784.812	5,31

<b>200% &lt; LTM &lt;=250%</b>	653.083.783	3,20
<b>250% &lt; LTM &lt;=300%</b>	693.187.358	3,40
<b>350% &lt; LTM &lt;=400%</b>	246.060.045	1,21
<b>400% &lt; LTM &lt;=450%</b>	113.803.730	0,56
<b>450% &lt; LTM &lt;=500%</b>	58.231.353	0,29
<b>500% &lt; LTM</b>	36.712.774	0,18
<b>Total</b>	20.399.671.734	100,00

**Table Occupancy Type**

Occupancy Type	Outstanding balance	% Outstanding balance
Owner occupied	16.903.878.029	82,86
Buy to let	821.520.477	4,03
Other	2.674.273.228	13,11
<b>Total</b>	20.399.671.734	100,00

**Table IFRS 9 Stage**

IFRS 9 Stage	Outstanding balance	% Outstanding balance
Stage 1	19.953.443.760	97,81
Stage 2	399.759.482	1,96
Stage 3	46.468.493	0,23
<b>Total</b>	20.399.671.734	100,00

**Table Provincie**

Provincie	Outstanding balance	% Outstanding balance
Onbekend	25.132.730	0,12
Brussels Hoofdstedelijk gewe	1.519.974.650	7,45

<b>Waals Brabant</b>	199.262.298	0,98
<b>Vlaams Brabant</b>	3.595.971.712	17,63
<b>Antwerpen</b>	5.697.731.388	27,93
<b>Limburg</b>	2.379.571.267	11,66
<b>Luik</b>	350.762.566	1,72
<b>Namen</b>	29.266.429	0,14
<b>Henegouwen</b>	109.255.374	0,54
<b>Luxemburg</b>	23.803.591	0,12
<b>West-Vlaanderen</b>	2.687.510.929	13,17
<b>Oost-Vlaanderen</b>	3.781.428.800	18,54
<b>Total</b>	20.399.671.734	100,00

**Table Region**

<b>Region</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>
<b>1. Flanders</b>	18.167.346.826	89,06
<b>2. Brussels</b>	1.519.974.650	7,45
<b>3. Wallonie</b>	712.350.259	3,49
<b>Total</b>	20.399.671.734	100,00

**Table Balance detail**

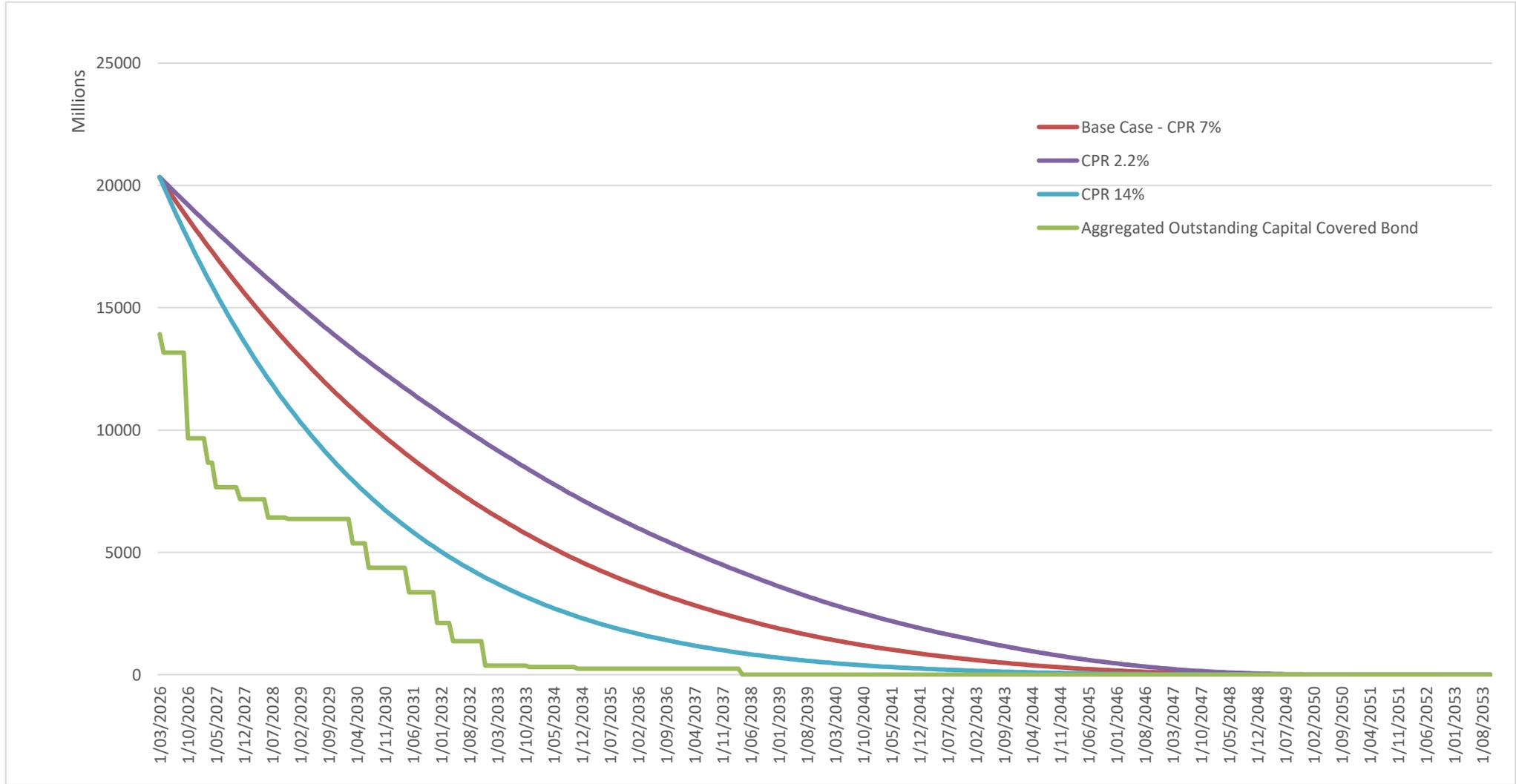
<b>Balance detail</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>
<b>0 - 25.000</b>	713.931.377	3,50
<b>25.000 - 50.000</b>	1.305.497.481	6,40
<b>50.000 - 75.000</b>	1.622.819.595	7,96
<b>75.000 - 100.000</b>	1.753.745.348	8,60
<b>100.000 - 125.000</b>	1.737.799.096	8,52
<b>125.000 - 150.000</b>	1.825.871.799	8,95
<b>150.000 - 175.000</b>	1.785.883.803	8,75
<b>175.000 - 200.000</b>	1.695.941.421	8,31

<b>200.000 - 300.000</b>	4.894.094.913	23,99
<b>300.000 - 400.000</b>	2.082.457.691	10,21
<b>400.000 - 500.000</b>	622.929.967	3,05
<b>500.000 - 600.000</b>	214.902.148	1,05
<b>600.000 - 800.000</b>	115.652.610	0,57
<b>800.000 - 1.000.000</b>	28.144.485	0,14
<b>Total</b>	20.399.671.734	100,00

**Table Current loan to value indexed**

<b>Current loan to value indexed</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>
<b>CLTVi &lt;= 10%</b>	836.986.728	4,10
<b>10% &lt; CLTVi &lt;= 20%</b>	1.811.728.242	8,88
<b>20% &lt; CLTVi &lt;= 30%</b>	2.538.505.640	12,44
<b>30% &lt; CLTVi &lt;= 40%</b>	2.918.308.239	14,31
<b>40% &lt; CLTVi &lt;= 50%</b>	3.030.084.570	14,85
<b>50% &lt; CLTVi &lt;= 60%</b>	2.879.091.902	14,11
<b>60% &lt; CLTVi &lt;= 70%</b>	2.639.839.422	12,94
<b>70% &lt; CLTVi &lt;= 80%</b>	2.036.336.372	9,98
<b>80% &lt; CLTVi &lt;= 90%</b>	1.287.805.010	6,31
<b>90% &lt; CLTVi &lt;= 100%</b>	319.223.650	1,56
<b>100% &lt; CLTVi &lt;= 110%</b>	32.882.709	0,16
<b>110% &lt; CLTVi &lt;= 120%</b>	17.160.060	0,08
<b>120% &lt; CLTVi &lt;= 130%</b>	15.074.726	0,07
<b>130% &lt; CLTVi &lt;= 140%</b>	10.795.130	0,05
<b>140% &lt; CLTVi &lt;=150%</b>	9.632.057	0,05
<b>150% &lt; CLTVi</b>	16.217.279	0,08
<b>Total</b>	20.399.671.734	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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