

**NOTICE OF THE CHANGE TO AMEND FINAL TERMS and SUMMARIES**

**This Notice is dated 20 October 2025 and has to be read in conjunction with the Final Terms dated 15 September 2025.**

**This Notice is published following an increase of the size of the issue from a maximum of EUR 100,000,000 to a maximum of EUR 200,000,000.**

**FINAL TERMS DATED 15 SEPTEMBER 2025**

**KBC IFIMA S.A.**

*(incorporated in Luxembourg)*

*(as Issuer)*

Legal entity identifier (LEI): 213800PN8BSF31FXFM06

**KBC Bank N.V.**

*(incorporated in Belgium)*

*(as Guarantor)*

Legal entity identifier (LEI): 6B2PBRV1FCJDMR45RZ53

**Issue of minimum EUR 100,000 and maximum EUR 100,000,000 Issuer Callable**

**Fixed Rate Notes due 6 November 2031**

**(Commercial name: KBC IFIMA S.A. (LU) Callable Obligatie**

**in EUR op maximaal 6 jaar met vaste interestvoet)**

**ISIN Code: XS3178096031**

under the KBC IFIMA S.A. EUR 10,000,000,000 Euro Medium Term Note Programme approved by the CSSF on 17 July 2025

Series Number: R258

Tranche Number: 1

ISIN Code: **XS3178096031**

1. The issue size in the issue name on the cover page is deleted and replaced by the following:

**Issue of minimum EUR 100,000 and maximum EUR 200,000,000 Issuer Callable Fixed Rate Notes due 6 November 2031**

**(Commercial name: KBC IFIMA S.A. (LU) Callable Obligatie**

**in EUR op maximaal 6 jaar met vaste interestvoet)**

2. Under Item 3 (i) and (ii) of Part A of the Final Terms, the definitions of “Aggregate Nominal Amount – Series” and “Aggregate Nominal Amount – Tranche” are deleted and replaced by the following:

(i)	Series:	From EUR 100,000 to EUR 200,000,000
(ii)	Tranche:	From EUR 100,000 to EUR 200,000,000

3. Under Item 12 (**TERMS AND CONDITIONS OF THE OFFER**) of Part B of the Final Terms, the sections “Description of the application process” and “Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made” is deleted and replaced by the following:

Description of the application process:

The Notes may be offered by the Initial Authorised Offerors other than pursuant to Article 3(2) of the Prospectus Directive in the Public Offer Jurisdictions during the Offer Period. The Offer Period may be early terminated prior to the Scheduled Offer Period End Date either (i) at the time and date when the Dealer announces that the total of the subscriptions for the Notes equals EUR 200,000,000 in the Aggregate Nominal Amount, or (ii) at any such earlier date as the Issuer may decide.

In the event the offer is terminated earlier than the Scheduled Offer Period End Date, notice of such event will be given via the website [www.kbc.be](http://www.kbc.be) and on the Luxembourg Stock Exchange website [www.luxse.com](http://www.luxse.com).

In the event that, at the end of the Offer Period, the total of the subscriptions for the Notes is less than EUR 100,000 the Issuer may cancel the offer and the issue of the Notes, in which case, notice will be given via the website and on the Luxembourg Stock Exchange website [www.luxse.com](http://www.luxse.com) and any refund of amounts paid by such investor shall be made in accordance with the refund rules and procedures of the relevant Initial Authorised Offeror.

To participate in the offer of the Notes, each prospective investor should contact an Initial Authorised Offeror through its usual contacts. Investors will not be required to enter into any contractual arrangements directly with the Issuer in order to subscribe for or purchase the Notes.

Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made:

In case of oversubscription (i.e. aggregate subscriptions for the Notes exceeding EUR 200,000,000), the subscription of each investor shall be reduced proportionally by the relevant Initial Authorised Offeror (within the allocation of Notes to such Initial Authorised Offeror) in multiples of EUR 1,000 in accordance, with the allocation rules and procedures of such Initial Authorised Offeror. As soon as practicable after the end of the Offer Period, investors will be notified of their allocation of Notes by the relevant Initial Authorised Offeror, only if they will not be allocated 100.00 per cent of the Notes for which they have subscribed. Dealings in the Notes may not begin before notification is made to all investors.

4. Under Section D.3.1. of the Summaries, the following sentence “The estimated net proceeds are minimum EUR 100,000 and maximum EUR 100,000,000” is to be deleted and replaced by the following sentence: The estimated net proceeds are minimum EUR 100,000 and maximum EUR **200,000,000**.

**EXCEPT AS SET OUT HEREIN, ALL TERMS AND CONDITIONS REMAIN IDENTICAL TO THOSE SPECIFIED IN THE FINAL TERMS AND SUMMARIES DATED 15 SEPTEMBER 2025.**

#### RESPONSIBILITY

The Issuer accepts responsibility for the information contained herein.

Signed on behalf of the Issuer:

By: *Sabrina Gockel*  
Sabrina Gockel (Oct 20, 2025 13:59:07 GMT+2)  
*Duly authorised*

By: *Fatima Boudabza*  
Fatima Boudabza (Oct 20, 2025 11:47:29 GMT+2)  
*Duly authorised*