



**KBC IFIMA S.A.**  
*(Incorporated with limited liability in the Grand Duchy of Luxembourg)*

**ISSUE OF EUR 13,389,000**  
**CALLABLE FIXED RATE NOTE DUE JANUARY 2030**  
**Guaranteed by KBC Bank NV**  
**Under the EUR 10,000,000,000**  
**Euro Medium Term Note Programme**  
**Series number R00246 / ISIN: XS2949598580**  
**(the “Notes”)**

**CALL NOTICE TO NOTEHOLDERS**

Brussels, on 23 December 2025

Dear Madam, dear Sir,

1. This call notice (the “**Notice**”) should be read in conjunction with the base prospectus dated 10 July 2024 such as supplemented as the case may be (the “**Prospectus**”), and the final terms dated 2 December 2024 (the “**Final Terms**”).
2. The terms used herein shall have the meaning given to them in the terms and conditions of the Notes (the “**Conditions**”).
3. Pursuant to Condition 5(c) (*Redemption at the Option of the Issuer (Issuer Call)*), Condition 18 (*Notices*) and section “*Provisions relating to Redemption*” of the Final Terms, we hereby notify the Noteholders that the Issuer intends to exercise its right to redeem all the outstanding Notes on 9 January 2026 (the “**Call Date**”).
4. All of the outstanding Notes shall be redeemed on the Call Date at their principal amount, together with interest accrued to, but excluding the date of redemption and any additional amounts, for a total amount of EUR **13,730,419.50** (i.e. in principal of EUR **13,389,000** and interests of EUR **341,419.50**). No Interest will be payable after the Call Date and no further Redemption Amount shall arise thereafter.
5. A copy of the Prospectus and the Final Terms can be obtained at the office of the Paying Agent (BIL Banque Internationale à Luxembourg SA), from the Luxembourg Stock Exchange ([www.bourse.lu](http://www.bourse.lu)) and copies may be obtained during normal business hours at the registered office of the Issuer.
6. The Issuer and the Guarantor accept responsibility for the information included in this Notice.
7. This Notice shall be governed by and construed in accordance with English law.

This Notice is dated on the date first above written.

**KBC IFIMA S.A.**  
as Issuer

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By:  
Title: Authorized signatory

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By:  
Title: Authorized signatory

**KBC BANK NV**  
as Guarantor

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By:  
Title: Authorized signatory

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By:  
Title: Authorized signatory