

Final terms dated 30-08-2024

CBC Banque

Issue of Savings Certificates under the CBC Banque Savings Certificate Issuance Programme

PART A – CONTRACTUAL TERMS

Terms used herein shall have the same meaning as defined for such purposes in the terms and conditions (the "**Conditions**") set forth in this Base Prospectus dated 6 August 2024, which constitutes a base prospectus for purposes of the Prospectus Regulation (Regulation (EU) 2017/1129) (the "**Prospectus Regulation**"). This document constitutes the Final Terms of the Series of Savings Certificates described herein for purposes of article 8 of the Prospectus Regulation and must be read in conjunction with such Base Prospectus and any supplement thereto dated [*current date*], save in respect of the Conditions which are extracted from the Base Prospectus dated [*original date*] and are attached hereto]. A summary of the offer of the relevant Series of Savings Certificates is provided in annex to the Final Terms.

These Final Terms do not constitute, and may not be used for the purposes of, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation, and no action is being taken to permit an offering of the Savings Certificates or the distribution of these Final Terms in any jurisdiction where such action is required. Full information on the Issuer and the offer of Savings Certificates is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus is available for inspection at the office of the Issuer and on the website <https://www.kbc.com/en/investor-relations/debt-issuance/kbc-bank.html>. The information on this website does not form part of, and is not incorporated by reference into, the Base Prospectus and has not been scrutinised or approved by the FSMA, except for information that is incorporated by reference in accordance with the section "*Documents incorporated by Reference*" of the Base Prospectus.

Nothing has happened as of the date hereof or is expected to happen in relation to the Issuer or the Savings Certificates which would require the Conditions to be supplemented or updated.

Except as disclosed in this document, there has been no significant change affecting any matter contained in the Base Prospectus (including the Conditions and including, for the avoidance of doubt, any documents incorporated by reference) whose inclusion would reasonably be required by investors and their professional advisors, and would reasonably be expected to be found by them in the Base Prospectus, for the purpose of making an informed assessment of the assets and liabilities financial position and prospects of the Issuer, and the rights attaching to the Savings Certificates, since 6 August 2024.

| Series identification (incl. term, type and ISIN Code*) | Issue Date | Maturity Date | Payment of Issue Price | Rate of Interest | Day Count Fraction | Interest Payment Date(s) | Offer period | Indication of yield |
|---|------------|---------------|------------------------|--------------------------|----------------------------|---|-----------------------------|----------------------------|
| 1 year Distribution BE6354722587 | 16-09-2024 | 16-09-2025 | 16-09-2024 | 3.10 per cent. per annum | Day Count Fraction: 30/360 | Interest will be paid yearly on the principal amount of each Savings Certificate. | 04-09-2024 until 15-09-2024 | 3.10 per cent. per annum** |

* The maximum amount of Savings Certificates offered per ISIN Code will be EUR 120 million

** The yield is calculated based on (i) the issue price of the Savings Certificates, (ii) the Rate of Interest applicable from and including the Issue Date until and excluding the Maturity Date, and (iii) the final redemption amount (equal to the principal amount of the Savings Certificates). It is not an indication of future yield.

Part B – Other Information

Interests of natural and legal persons involved in the issue/offer: Save as discussed in [the section "Offer and Sale" of the Base Prospectus, so far as the Issuer is aware, no person involved in the offer of the Savings Certificates has an interest material to the offer.]

Use of Proceeds: as disclosed in the Base Prospectus