

KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. This information is required by law to help you to understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

Nokrenta

Sub-fund of KBC Renta

Capitalisation: LU0166237098 (ISIN-code for Capitalisation shares)

managed by IVESAM NV

OBJECTIVES AND INVESTMENT POLICY

The sub-fund KBC Renta Nokrenta aims to passively track the performance of its benchmark, the ICE BofA Norway Government Index. Its investment objective is to generate a return comparable to the performance of the ICE BofA Norway Government Index.

The ICE BofA Norway Government Index is a bond index containing only Norwegian government bonds.

Additional information on the index is available from the registered office of the management company. The index is recalibrated on a monthly basis. The frequency of these recalibrations has an impact of less than 0.05% on the annual return of the sub-fund. The chosen methodology for replicating the reference index is physical replication. Limited use of derivatives, up to a maximum of 10%, is however not ruled out with a view to limiting the tracking error relative to the reference index. The sub-fund will invest in all instruments which are included in the reference index, or may restrict itself to a selection of instruments (stratified sampling) which have formed part of, do form part of or will form part of the reference index. In using this method, the sub-fund does not seek to hold all instruments underlying the reference index, nor to hold them in the same proportion as in the reference index. The sub-fund may also hold instruments which are not underlying instruments of the index, with a view to meeting the diversification rules described at point 4.4 of the general section of the prospectus, to accommodate the limited liquidity of certain instruments or the limited number of issues included in the reference index. Under normal market circumstances, the fund manager will aim for a tracking error of less than 0.5% on an annualised basis.

The credit rating of all the instruments in which the Sub-fund invests is in line with the credit rating of the instruments included in the reference index.

The sub-fund pursues responsible investment objectives based on a dualistic approach: a negative screening and a positive selection methodology.

This approach will be gradually implemented in the portfolio, starting 9 September 2022.

The negative screening entails that the sub-fund may not invest in assets of issuers operating in industries where exclusion criteria apply (including tobacco, gambling activities and weapons).

More information on the exclusion policy can be found at www.ivesam.be/investment-legal-documents > Exclusion policies for Responsible Investing funds.

The positive selection methodology is a combination of portfolio targets and supporting sustainable development. Portfolio targets are based on a reduction in carbon intensity and an improvement in ESG characteristics versus the reference portfolio.

Supporting sustainable development is done by investing in issuers aligned with the Sustainable Development Goals of the United Nations.

More information on the positive selection methodology can be found at www.ivesam.be/investment-legal-documents > Investment policy for Responsible Investing funds.

The fund's reference index is ICE BofA Norway Government Index. The compartment has the objective to generate a return comparable to the performance of the reference index.

For detailed information on the index, see www.theice.com/market-data/indices.

The fund reinvests any income received in the manner set out in the prospectus (for more details, see section 6 of the prospectus).

Orders for fund units are executed daily (for more details see section 15.3, 16, 17 of the prospectus).

Investors may on request receive reimbursement of their UCITS units on any day (for more information, see section 17 of the prospectus).

RISK AND REWARD PROFILE



This figure is based on data from the past, which is not always a reliable indication of risk and return in the future.

The risk and reward indicator is assessed regularly and can therefore go up or down.

The lowest figure does not mean that the investment is entirely free of risk. However, it does indicate that, compared with the higher figures, this product will generally provide a lower, but more predictable return. While the figure gives an indication of the return the fund might generate, it also indicates the risk involved. The higher the figure, the greater the potential return, but also the more difficult it is to predict this return. You might even sustain a loss.

The figure has been calculated from the viewpoint of an investor in Norwegian kroner.

Why does this fund have a risk and reward indicator of 3?

3 is typical for bond funds, which tend to have an indicator of 3 or 4. Bond funds are generally less sensitive to the markets than equity funds, which tend to have an indicator of 6 or even 7 in some cases. The value of bond funds is especially sensitive to changes in interest rates, since the interest on these bonds is fixed in advance and does not go up when market rates increase.

Moreover, an investment in this fund involves:

- A moderate level of inflation risk: there is no protection against an increase of the inflation.
- A moderate level of credit risk: the assets are primarily - but not exclusively - invested in bonds with an investment grade rating. Consequently the risk that an issuer can no longer meet its obligations is higher than in an investment that consists only of bonds with an investment grade rating. If investors are in doubt about the creditworthiness of the issuers of the bonds, the value of those bonds can fall.
- A high level of concentration risk: there is a concentration of investments in Norway.

There is no capital protection.

CHARGES

These charges are used to cover, among other things, the management costs of the fund, including marketing and distribution expenses. They reduce the investment's ability to grow. You can find additional information on the charges in sections 15.2 and 17 of the prospectus and the information for this sub-fund in the prospectus.

One-off charges taken before or after you invest

Entry charge	2.50%
Exit charge	1.00%

This is the *maximum* that might be taken out of your money before it is invested or before the proceeds of your investment are paid out. In some cases you will pay less. For more information on the actual entry and exit charges, please contact your financial adviser or distributor.

Switching from one sub-fund to another

If you would like to exchange your units in this sub-fund* for units in another sub-fund, you will be charged a fee in certain cases (for more information, see section 16 of the prospectus).

Charges taken from the fund over a year

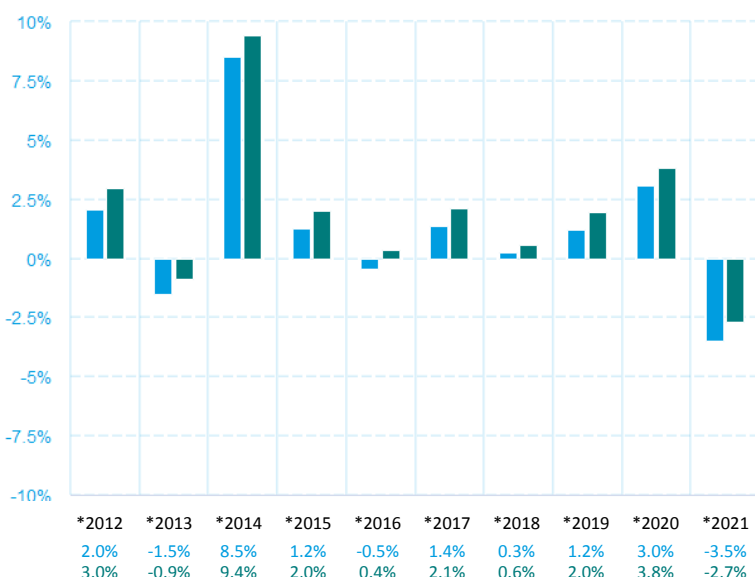
Ongoing charge	0.75%
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The figure for the ongoing charge is based on the charges for the year ending on 30 September 2022. This figure does not include transaction charges, except if the fund pays entry or exit charges when units in other funds are bought or sold, and may change from year to year.

Charges taken from the fund under certain specific conditions

Performance fee	None
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PAST PERFORMANCE



Past performance should not be seen as a good indicator of future performance.

The calculation of past performance includes all charges and fees, except taxes and entry and exit charges.

Current benchmark composition: ICE BofA Norway Government Index

* These performances were achieved under circumstances that no longer apply.

The compartment has the objective to generate a return comparable to the performance of the Reference Benchmark.

Start year: 2003

Currency: Norwegian krone

PRACTICAL INFORMATION

The custodian of KBC Renta is Brown Brothers Harriman (Luxembourg) S.C.A. You can obtain a copy of the prospectus in French or English and the most recent annual and half-yearly report in English, free of charge from any branch or agency of the financial service providers:

- Brown Brothers Harriman (Luxembourg) S.C.A.

or IVESAM NV (Havenlaan 2, B-1080 Brussels, Belgium) or from the following website: www.kbc.be/kiid.

The details of the up-to-date remuneration policy, including but not limited to, a description of how the remuneration and benefits are calculated as described under point 23.7 of the prospectus, can be consulted on following website : www.ivesam.be (Remuneration Policy). This information can be asked free of charge at the management company.

You can find all other practical information, including the most recent net asset value* at: www.kbc.be/kiid.

Luxembourg tax legislation applies. This could affect your personal tax situation. IVESAM NV may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant sections of the KBC Renta prospectus.

This document containing key investor information describes **Capitalisation**, a shareclass of **Nokrenta**, a sub-fund of KBC Renta the open-ended investment company (sicav)* under Luxembourg law. This open-ended investment company (sicav) meets the requirements of the UCITS V Directive.

The prospectus and periodic reports are drawn up for each sicav.

Each sub-fund of KBC Renta should be considered as a separate entity. Your rights as an investor are restricted to the assets of the sub-fund. The obligations of each individual sub-fund are covered only by the assets of that sub-fund.

You may exchange your investment in units in this sub-fund for units in another sub-fund. You can find more information about this in section 16 of the prospectus.

This fund is authorised in Luxembourg and regulated by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF).

IVESAM NV is authorized in Belgium and regulated by the Financial Services and Markets Authority (FSMA).

This key investor information is accurate as at 7 November 2022.

*see glossary of key investor information terms in the annex or at: www.kbc.be/kiid.