

KBC IFIMA N.V.

unconditionally and irrevocably guaranteed on a subordinated basis by

KBC Bank NV

Pricing Supplement N° 35

Dated 15 September 2003

to the prospectus dated 3 December 2002 with respect to the Programme for the issue of EUR Bonds and USD Bonds on 3, 5, 7, 10 and 12 years

EUR : Denominations of 1,000 , 5,000 and 10,000

USD : Denominations of 1,000 , 5,000 and 10,000

EUR Bonds

Issue Period : 14/08/2003 - 14/10/2003
Issue Date : 15/09/2003

3 years Tranche

Amount : 130,000
Redemption date : 14/08/2006
Interest rate : 1.875%
Issue price : 98.980%
ISIN Code : XS0172821406
Common Code : 17282140
Temporary ISIN code : XS0172822040

5 years Tranche

Amount : 584,000
Redemption date : 14/08/2008
Interest rate : 2.750%
Issue price : 98.570%
ISIN Code : XS0172824178
Common Code : 17282417
Temporary ISIN code : XS0172825142

7 years Tranche

Amount : 2,447,000
Redemption date : 14/08/2010
Interest rate : 3.500%
Issue price : 98.580%
ISIN Code : XS0172825654
Common Code : 17282565
Temporary ISIN code : XS0172825811

10 years Tranche

Amount : 811,000
Redemption date : 14/08/2013
Interest rate : 4.125%
Issue price : 99.300%
ISIN Code : XS0172826033
Common Code : 17282603
Temporary ISIN code : XS0172826116

12 years Tranche

Amount : 937,000
Redemption date : 14/08/2015
Interest rate : 4.375%
Issue price : 99.410%
ISIN Code : XS0172826629
Common Code : 17282662
Temporary ISIN code : XS0172827197

U.S. Dollar Bonds

Issue Period : 14/08/2003 - 14/10/2003
Issue Date : 15/09/2003

3 years Tranche

Amount : 29,000
Redemption date : 14/08/2006
Interest rate : 1.250%
Issue price : 98.190%
ISIN Code : XS0172829219
Common Code : 17282921
Temporary ISIN code : XS0172829482

5 years Tranche

Amount : 156,000
Redemption date : 14/08/2008
Interest rate : 2.500%
Issue price : 96.840%
ISIN Code : XS0172829722
Common Code : 17282972
Temporary ISIN code : XS0172829995

7 years Tranche

Amount : 302,000
Redemption date : 14/08/2010
Interest rate : 3.375%
Issue price : 95.610%
ISIN Code : XS0172830142
Common Code : 17283014
Temporary ISIN code : XS0172830498

10 years Tranche

Amount : 424,000
Redemption date : 14/08/2013
Interest rate : 4.000%
Issue price : 93.960%
ISIN Code : XS0172830811
Common Code : 17283081
Temporary ISIN code : XS0172830902

12 years Tranche

Amount : 467,000
Redemption date : 14/08/2015
Interest rate : 4.375%
Issue price : 91.090%
ISIN Code : XS0172831892
Common Code : 17283189
Temporary ISIN code : XS0172832866

By: