

MANDATORY DOCUMENTS

DOCUMENT 1: Issuer's Annual Report year 2019

Available on

https://www.belfius.be/about-us/dam/corporate/investors/ratios-en-rapporten/belfius-reports/en/bel_RA2019_eng.pdf

This document can also be obtained free of charge at Belfius Bank, Place Charles Rogier 11, 1210 Brussels, Belgium.

DOCUMENT 2: Issuer's Annual Report year 2020

Available on

https://www.belfius.be/about-us/dam/corporate/investors/ratios-en-rapporten/belfius-reports/en/bel_RA2020_eng.pdf

This document can also be obtained free of charge at Belfius Bank, Place Charles Rogier 11, 1210 Brussels, Belgium.

DOCUMENT 3: Ratings

The Programme has been rated as follows:

- Standard & Poor's has assigned the following ratings to the Certificates to be issued under the Programme: A for debt maturing in one year or more, A-1 for debt maturing in one year or less and BBB for subordinated debt;
- Moody's has assigned the following ratings to the Certificates to be issued under the Programme: (P)P-1 for senior certificates up to 1 year, (P)A1 for senior unsecured certificates with a maturity of more than 1 year and (P)Baa2 for senior subordinated certificates;
- Fitch has assigned the following ratings to the Certificates to be issued under the Programme: F1 for short term senior certificates and A- for long term senior certificates.

Concerning the ratings assigned by Moody's, please consult the website : <https://www.moody.com/credit-ratings/Belfius-Bank-SANV-credit-rating-211175>

Concerning the ratings assigned by Fitch, please consult the website [Belfius Bank SA/NV Credit Ratings :: Fitch Ratings](#)

Concerning the ratings assigned by Standard & Poor's, please consult the website

<https://www.capitaliq.com/CIQDotNet/RatingsDirect/GCPTearsheet.aspx?companyId=874263>