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Transaction Release

High demand for a new Belfius Senior Non-Preferred benchmark issue with a maturity of 6 year

Brussels, 6 November 2025

Belfius Bank SA/NV ("Belfius") launched today a 6 year Senior Non-Preferred benchmark issue with success. This transaction is the second Senior Non-Preferred benchmark of Belfius this year. The EUR 500 million notes bear a coupon of 3.25 %. The issue was well received by the investors with a book 4 times oversubscribed, and allowed the bank to price the issue at a reoffer spread of 95 basis points over mid-swaps.

Belfius opted for a 6 year transaction to lengthen the redemption profile of its senior non-preferred instruments. The transaction contributes to the Belfius MREL buffer.

The order book grew rapidly to above EUR 2 billion. The final book is composed of 90 high quality accounts. This demonstrates again the continuing interest of the investors for the Belfius signature.

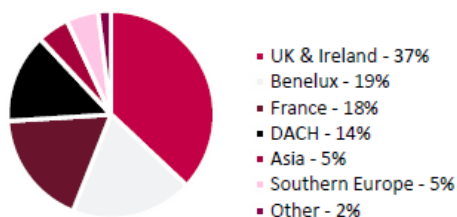
Joint bookrunners were Barclays, Belfius, Commerzbank, J.P. Morgan, Mizuho and Natixis.

Distribution

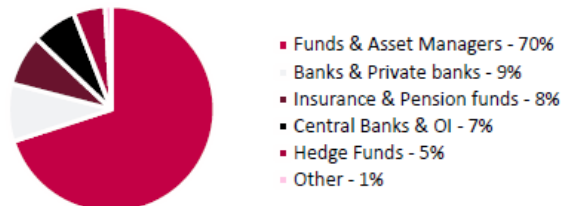
Funds and Asset Managers were the biggest investor class in this issue with a participation of 70%, followed by Banks and Private Banks with 9%, Insurance and Pension Funds (8%), Central Banks and Official Institutions (7%), Hedge Funds (5%) and Others (1%).

Investors from UK and Ireland took the bulk of the allocation with 37%, Benelux investors represented 19%, followed by France (18%), DACH (14%), Southern Europe (5%), Asia (5%) and others (2%).

Geographical distribution



Distribution by investor type



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