

Final terms No. 118 dated 17-09-2026

Belfius Bank SA/NV

Issue of Savings Certificates

under the

Belfius Bank SA

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 set forth in this Base Prospectus dated 02-12-2025, 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 category 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.** Full information on the Issuer and the offer of the 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 the website www.belfius.be. A summary of the offer of the relevant category of Savings Certificates is provided in annex to the Final Terms.

The Base Prospectus will be valid until the date of approval by the FSMA of the updated base prospectus that will replace and supersede it, no later than 02-12-2026 inclusive. The updated base prospectus will be available for inspection at the office of the Issuer and the website www.belfius.be.

Category of Savings Certificates **	Issue Date	Maturity Date	Rate of Interest	Frequency of Interest Accrual	Type of Savings Certificates with respect to interest distribution / capitalization	Frequency of interest payment	Frequency of interest capitalization	Indication of Yield
1 year 0,5 month capitalization BE6377272073	01-10-2026	16-10-2027	2,72 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are with interest capitalization and the interest will be capitalized yearly.	2,72 per cent. per annum*
1 year 1 month capitalization BE6377273089	01-10-2026	01-11-2027	2,73 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are with interest capitalization and the interest will be capitalized yearly.	2,73 per cent. per annum*
1 year 1,5 month capitalization BE6377274095	01-10-2026	16-11-2027	2,75 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are with interest capitalization and the interest will be capitalized yearly.	2,75 per cent. per annum*
1 year 2 months capitalization BE6377275100	01-10-2026	01-12-2027	2,77 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are with interest capitalization and the interest will be capitalized yearly.	2,77 per cent. per annum*
1 year 2,5 months capitalization	01-10-2026	16-12-2027	2,78 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are with	Applicable. The Savings Certificates are	2,78 per cent. per annum*

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						interest will be paid on the Maturity Date.	and the interest will be capitalized yearly.	
1 year 8 months capitalization BE6377287220	01-10-2026	01-06-2028	2,97 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are Savings Certificates with interest capitalization and the interest will be capitalized yearly.	2,97 per cent. per annum*
1 year 8,5 months capitalization BE6377288236	01-10-2026	16-06-2028	2,98 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are Savings Certificates with interest capitalization and the interest will be capitalized yearly.	2,98 per cent. per annum*
1 year 9 months capitalization BE6377289242	01-10-2026	01-07-2028	3 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are Savings Certificates with interest capitalization and the interest will be capitalized yearly.	3 per cent. per annum*
1 year 9,5 months capitalization BE6377290257	01-10-2026	16-07-2028	3,02 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are Savings Certificates with interest capitalization and the interest will be capitalized yearly.	3,02 per cent. per annum*
1 year 10 months capitalization BE6377291263	01-10-2026	01-08-2028	3,03 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are Savings Certificates with interest capitalization and the interest will be capitalized yearly.	3,03 per cent. per annum*
1 year 10,5 months capitalization BE6377292279	01-10-2026	16-08-2028	3,05 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are Savings Certificates with interest capitalization and the interest will be capitalized yearly.	3,05 per cent. per annum*
1 year 11 months capitalization BE6377293285	01-10-2026	01-09-2028	3,07 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are Savings Certificates with interest capitalization and the interest will be capitalized yearly.	3,07 per cent. per annum*
1 year 11,5 months capitalization BE6377294291	01-10-2026	16-09-2028	3,08 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are Savings Certificates with interest capitalization and the interest will be capitalized yearly.	3,08 per cent. per annum*
2 year capitalization BE6377295306	01-10-2026	01-10-2028	3,1 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are Savings Certificates with interest capitalization and the interest will be capitalized yearly.	3,1 per cent. per annum*
2 year 0,5 month capitalization BE6377296312	01-10-2026	16-10-2028	3,11 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization and hence the accrued	Applicable. The Savings Certificates are Savings Certificates with interest capitalization	3,11 per cent. per annum*

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6 years 10,5 months capitalization BE6377412505	01-10-2026	16-08-2033	3,5 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are Savings Certificates with interest capitalization and the interest will be capitalized yearly.	3,5 per cent. per annum*
6 years 11 months capitalization BE6377413511	01-10-2026	01-09-2033	3,5 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are Savings Certificates with interest capitalization and the interest will be capitalized yearly.	3,5 per cent. per annum*
6 years 11,5 months capitalization BE6377414527	01-10-2026	16-09-2033	3,5 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are Savings Certificates with interest capitalization and the interest will be capitalized yearly.	3,5 per cent. per annum*
7 years capitalization BE6377415532	01-10-2026	01-10-2033	3,5 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization and hence the accrued interest will be paid on the Maturity Date.	Applicable. The Savings Certificates are Savings Certificates with interest capitalization and the interest will be capitalized yearly.	3,5 per cent. per annum*

* The yield is calculated based on the basis of (i) 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 Certificate). It is not an indication of future yield.

** The maximum amount offered per ISIN will be EUR 50 million.

The Issuer applies recurring costs for the management and distribution of the Savings Certificates. These costs are already incorporated in the Issue Price of the Savings Certificates. These fees may vary, both upwards and downwards, depending on the evolution of market conditions during the subscription period. The maximum percentage of these recurring fees is 1.25 % annually.

Signed on behalf of the Issuer:

Duly Authorized

R. NICODIM

Director of Marketing & Sales Private & Wealth

