

Final terms No. 31 dated 02-12-2024

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 06-12-2023, 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 06-12-2024 inclusive. The updated base prospectus will be available for inspection at the office of the Issuer and the website www.belfius.be.

The last day of validity of the previous base prospectus is 5 December 2024. The new base prospectus is expected to be published on 3 December 2024 and will supersede the base prospectus dated 6 December 2023. You can view the new prospectus will be available at the following address: [Kasbon - Belfius](#)

Category of Savings Certificates and ISIN Code ** ***	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 distribution BE6358113544	16-12-2024	16-12-2025	2,50 per cent. per annum	Not applicable	Interest distribution	The Savings Certificates are Saving Certificates With interest distribution And interest will be paid yearly On the principal amount Of Each Savings Certificate.	Not applicable	2,50 per cent. per annum*
2 years distribution BE6358114559	16-12-2024	16-12-2026	2,00 per cent. per annum	Not applicable	Interest distribution	The Savings Certificates are Saving Certificates With interest distribution And interest will be paid yearly On the principal amount Of	Not applicable	2,00 per cent. per annum*

						Each Savings Certificate.		
3 years distribution BE6358115564	16-12-2024	16-12-2027	2,10 per cent. per annum	Not applicable	Interest distribution	The Savings Certificates are Saving Certificates With interest distribution And interest will be paid yearly On the principal amount Of Each Savings Certificate.	Not applicable	2,10 per cent. per annum*
4 years distribution BE6358116570	16-12-2024	16-12-2028	2,20 per cent. per annum	Not applicable	Interest distribution	The Savings Certificates are Saving Certificates With interest distribution And interest will be paid yearly On the principal amount Of Each Savings Certificate.	Not applicable	2,20 per cent. per annum*
5 years distribution BE6358117586	16-12-2024	16-12-2029	2,30 per cent. per annum	Not applicable	Interest distribution	The Savings Certificates are Saving Certificates With interest distribution And interest will be paid yearly On the principal amount Of Each Savings Certificate.	Not applicable	2,30 per cent. per annum*
6 years distribution BE6358118592	16-12-2024	16-12-2030	2,30 per cent. per annum	Not applicable	Interest distribution	The Savings Certificates are Saving Certificates With interest distribution And interest will be paid yearly On the principal amount Of Each Savings Certificate.	Not applicable	2,30 per cent. per annum*
7 years distribution BE6358119608	16-12-2024	16-12-2031	2,30 per cent. per annum	Not applicable	Interest distribution	The Savings Certificates are Saving Certificates With interest distribution And interest will be paid yearly On the principal amount Of Each Savings Certificate.	Not applicable	2,30 per cent. per annum*
8 years distribution BE6358120614	16-12-2024	16-12-2032	2,40 per cent. per annum	Not applicable	Interest distribution	The Savings Certificates are Saving Certificates With interest distribution And interest will be paid yearly On the principal amount Of	Not applicable	2,40 per cent. per annum*

						Each Savings Certificate.		
9 years distribution BE6358121620	16-12-2024	16-12-2033	2,40 per cent. per annum	Not applicable	Interest distribution	The Savings Certificates are Saving Certificates With interest distribution And interest will be paid yearly On the principal amount Of Each Savings Certificate.	Not applicable	2,40 per cent. per annum*
10 years distribution BE6358122636	16-12-2024	16-12-2034	2,40 per cent. per annum	Not applicable	Interest distribution	The Savings Certificates are Saving Certificates With interest distribution And interest will be paid yearly On the principal amount Of Each Savings Certificate.	Not applicable	2,40 per cent. per annum*
2 years capitalization BE6358123642	16-12-2024	16-12-2026	2,00 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.	2,00 per cent. per annum*
3 years capitalization BE6358124657	16-12-2024	16-12-2027	2,10 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.	2,10 per cent. per annum*
4 years capitalization BE6358125662	16-12-2024	16-12-2028	2,20 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.	2,20 per cent. per annum*
5 years capitalization BE6358126678	16-12-2024	16-12-2029	2,30 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.	2,30 per cent. per annum*
6 years capitalization BE6358127684	16-12-2024	16-12-2030	2,30 per cent. per annum	Yearly	Interest capitalization	The Savings Certificates are Savings Certificates with interest capitalization	Applicable. The Savings Certificates are Savings Certificates with interest	2,30 per cent. per annum*

						and hence the accrued interest will be paid on the Maturity Date.	capitalization and the interest will be capitalized yearly.	
7 years capitalization BE6358128690	16-12-2024	16-12-2031	2,30 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.	2,30 per cent. per annum*
8 years capitalization BE6358129706	16-12-2024	16-12-2032	2,40 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.	2,40 per cent. per annum*
9 years capitalization BE6358130712	16-12-2024	16-12-2033	2,40 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.	2,40 per cent. per annum*
10 years capitalization BE6358131728	16-12-2024	16-12-2034	2,40 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.	2,40 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 1 billion.

*** The commercialization of the 1-year Savings Certificate was (temporarily) stopped.

Signed on behalf of the Issuer:

Duly Authorized

O. GOERENS

Head of Marketing & Sales Private & Wealth



