

Final terms No. 45 dated 17-03-2025

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 03-12-2024, 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 03-12-2025 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 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 BE6360376865 | 01-04-2025 | 01-04-2026 | 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* |
| 2 years distribution BE6361674268 | 01-04-2025 | 01-04-2027 | 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* |
| 3 years distribution BE6361676289 | 01-04-2025 | 01-04-2028 | 2,30 per cent. per annum | Not applicable | Interest distribution | The Savings Certificates are Saving Certificates With interest distribution And interest will be paid | Not applicable | 2,30 per cent. per annum* |

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|--------------------------------------|------------|------------|--------------------------|----------------|-----------------------|---|----------------|---------------------------|
| | | | | | | yearly On the principal amount Of Each Savings Certificate. | | |
| 4 years distribution BE6361678301 | 01-04-2025 | 01-04-2029 | 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* |
| 5 years distribution BE6361680323 | 01-04-2025 | 01-04-2030 | 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* |
| 6 years distribution BE6361682345 | 01-04-2025 | 01-04-2031 | 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* |
| 7 years distribution BE6361706581 | 01-04-2025 | 01-04-2032 | 2,60 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 | 2,60 per cent. per annum* |
| 8 years distribution BE6361684366 | 01-04-2025 | 01-04-2033 | 2,60 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 | 2,60 per cent. per annum* |
| 9 years distribution BE6361686387 | 01-04-2025 | 01-04-2034 | 2,70 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 | Not applicable | 2,70 per cent. per annum* |

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| | | | | | | principal amount Of Each Savings Certificate. | | |
| 10 years distribution BE6361688409 | 01-04-2025 | 01-04-2035 | 2,70 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 | 2,70 per cent. per annum* |
| 2 years capitalization BE6361690421 | 01-04-2025 | 01-04-2027 | 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* |
| 3 years capitalization BE6361692443 | 01-04-2025 | 01-04-2028 | 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* |
| 4 years capitalization BE6361694464 | 01-04-2025 | 01-04-2029 | 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* |
| 5 years capitalization BE6361696485 | 01-04-2025 | 01-04-2030 | 2,50 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. | 2,50 per cent. per annum* |
| 6 years capitalization BE6361698507 | 01-04-2025 | 01-04-2031 | 2,50 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. | 2,50 per cent. per annum* |
| 7 years capitalization BE6361708603 | 01-04-2025 | 01-04-2032 | 2,60 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 | 2,60 per cent. per annum* |

| | | | | | | | | |
|---|------------|------------|--------------------------|--------|-------------------------|--|---|---------------------------|
| | | | | | | and hence the accrued interest will be paid on the Maturity Date. | capitalization and the interest will be capitalized yearly. | |
| 8 years capitalization BE6361700527 | 01-04-2025 | 01-04-2033 | 2,60 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. | 2,60 per cent. per annum* |
| 9 years capitalization BE6361702549 | 01-04-2025 | 01-04-2034 | 2,70 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. | 2,70 per cent. per annum* |
| 10 years capitalization BE6361704560 | 01-04-2025 | 01-04-2035 | 2,70 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. | 2,70 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

