

## Final terms No. 51 dated 02-05-2025

### 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](http://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](http://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 BE6363194919	16-05-2025	16-05-2026	1,70 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	1,70 per cent. per annum*
2 years distribution BE6363484906	16-05-2025	16-05-2027	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 Each Savings Certificate.	Not applicable	2,00 per cent. per annum*
3 years distribution BE6363486927	16-05-2025	16-05-2028	2,10 per cent. per annum	Not applicable	Interest distribution	The Savings Certificates are Saving Certificates With interest distribution And interest will be paid	Not applicable	2,10 per cent. per annum*

						yearly On the principal amount Of Each Savings Certificate.		
4 years distribution BE6363488949	16-05-2025	16-05-2029	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 BE6363490960	16-05-2025	16-05-2030	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*
6 years distribution BE6363492016	16-05-2025	16-05-2031	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*
7 years distribution BE6362736215	16-05-2025	16-05-2032	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*
8 years distribution BE6362718031	16-05-2025	16-05-2033	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*
9 years distribution BE6363494038	16-05-2025	16-05-2034	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	Not applicable	2,50 per cent. per annum*

						principal amount Of Each Savings Certificate.		
10 years distribution BE6363496058	16-05-2025	16-05-2035	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 capitalization BE6363498070	16-05-2025	16-05-2027	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 BE6363500099	16-05-2025	16-05-2028	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 BE6363502111	16-05-2025	16-05-2029	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 BE6363504133	16-05-2025	16-05-2030	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 BE6363506153	16-05-2025	16-05-2031	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*
7 years capitalization BE6362738237	16-05-2025	16-05-2032	2,50 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	2,50 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 BE6362730150	16-05-2025	16-05-2033	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*
9 years capitalization BE6363508175	16-05-2025	16-05-2034	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*
10 years capitalization BE6363510197	16-05-2025	16-05-2035	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*

\* 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

