

## Final terms No. 79 dated 02-12-2025

### 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 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](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 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](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  BE6370242586	16-12-2025	16-12-2026	1,60 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	1,60 per cent. per annum*
2 years distribution  BE6370243592	16-12-2025	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*
3 years distribution  BE6370244608	16-12-2025	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	Not applicable	2,20 per cent. per annum*

						yearly On the principal amount Of Each Savings Certificate.		
4 years distribution BE6370245613	16-12-2025	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*
5 years distribution BE6370246629	16-12-2025	16-12-2030	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 BE6370247635	16-12-2025	16-12-2031	2,55 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	2,55 per cent. per annum*
7 years distribution BE6370248641	16-12-2025	16-12-2032	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 BE6370249656	16-12-2025	16-12-2033	2,65 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	2,65 per cent. per annum*
9 years distribution BE6370250662	16-12-2025	16-12-2034	2,75 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	2,75 per cent. per annum*

						principal amount Of Each Savings Certificate.		
10 years distribution BE6370251678	16-12-2025	16-12-2035	2,80 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	2,80 per cent. per annum*
2 years capitalization BE6370252684	16-12-2025	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*
3 years capitalization BE6370253690	16-12-2025	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*
4 years capitalization BE6370254706	16-12-2025	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*
5 years capitalization BE6370255711	16-12-2025	16-12-2030	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 BE6370256727	16-12-2025	16-12-2031	2,55 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.	2,55 per cent. per annum*
7 years capitalization BE6370257733	16-12-2025	16-12-2032	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 BE6370258749	16-12-2025	16-12-2033	2,65 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.	2,65 per cent. per annum*
9 years capitalization BE6370259754	16-12-2025	16-12-2034	2,75 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.	2,75 per cent. per annum*
10 years capitalization BE6370260760	16-12-2025	16-12-2035	2,80 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.	2,80 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 500 million.

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

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

O. GOERENS

Head of Marketing & Sales Private & Wealth

