Final terms No. 109 dated 17-07-2026

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 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 BE6375791785	01-08-2026	01-08-2027	2,3 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	2,3 per cent. per annum*
2 years distribution BE6375792791	01-08-2026	01-08-2028	2,6 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	2,6 per cent. per annum*
3 years distribution BE6375793807	01-08-2026	01-08-2029	2,8 per cent. per annum	Not applicable	Interest distribution	The Savings Certificates are Saving Certificates With interest distribution	Not applicable	2,8 per cent. per annum*

						And interest will be paid yearly On the principal amount Of Each Savings Certificate.		
4 years distribution BE6375794813	01-08-2026	01-08-2030	2,9 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	2,9 per cent. per annum*
5 years distribution BE6375795828	01-08-2026	01-08-2031	2,95 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	2,95 per cent. per annum*
6 years distribution BE6375796834	01-08-2026	01-08-2032	3 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	3 per cent. per annum*
7 years distribution BE6375797840	01-08-2026	01-08-2033	3,05 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	3,05 per cent. per annum*
8 years distribution BE6375798855	01-08-2026	01-08-2034	3,1 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	3,1 per cent. per annum*

9 years distribution BE6375799861	01-08-2026	01-08-2035	3,1 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	3,1 per cent. per annum*
10 years distribution BE6375800875	01-08-2026	01-08-2036	3,1 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	3,1 per cent. per annum*
2 years capitalization BE6375801881	01-08-2026	01-08-2028	2,6 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.	2,6 per cent. per annum*
3 years capitalization BE6375802897	01-08-2026	01-08-2029	2,8 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.	2,8 per cent. per annum*
4 years capitalization BE6375803903	01-08-2026	01-08-2030	2,9 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.	2,9 per cent. per annum*
5 years capitalization BE6375804919	01-08-2026	01-08-2031	2,95 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.	2,95 per cent. per annum*

6 years capitalization BE6375805924	01-08-2026	01-08-2032	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*
7 years capitalization BE6375806930	01-08-2026	01-08-2033	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*
8 years capitalization BE6375807946	01-08-2026	01-08-2034	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*
9 years capitalization BE6375808951	01-08-2026	01-08-2035	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*
10 years capitalization BE6375809967	01-08-2026	01-08-2036	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*

* 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

