

MiFID II PRODUCT GOVERNANCE – Solely for the purposes of the product approval process of each Manufacturer (i.e., each person deemed a manufacturer for purposes of the EU Delegated Directive 2017/593, as amended, hereinafter referred to as a “Manufacturer”), the target market assessment in respect of the Notes as of the date hereof has led to the conclusion that: (i) the target market for the Notes is eligible counterparties, professional clients and retail clients each as defined in Directive 2014/65/EU (as amended, “MiFID II”); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Notes to retail clients are appropriate – investment advice, portfolio management, non-advised sales and pure execution services – subject to the distributor’s suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Notes (a “Distributor”) should take into consideration each Manufacturer’s target market assessment. A distributor subject to MiFID II is, however, responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining each Manufacturer’s target market assessment) and determining appropriate distribution channels.

Final Terms dated 17 April 2026

Belfius Financing Company

Issue of Belfius Financing Company (LU) Callable 4.00% 06/2036
 Guaranteed by Belfius Bank SA/NV
 under the

Belfius Financing Company

and

Belfius Bank SA/NV

Notes Issuance Programme

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions set forth in this base prospectus dated 19 May 2025 (the “**Base Prospectus**”), which constitutes a base prospectus for the purposes of the Prospectus Regulation (Regulation (EU) 2017/1129) (as amended, the “**Prospectus Regulation**”). **This document constitutes the Final Terms of the Notes described herein for the purposes of Article 8 of the Prospectus Regulation and must be read in conjunction with such Base Prospectus and any supplement thereto.** These Final Terms and this Base Prospectus together constitute the Programme for the Tranche. Full information on the Issuer, the Guarantor and the offer of the Notes 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 Guarantor, the office of the Issuer and the website www.belfius.be. A summary of the offer of the Notes is provided in an annex to the Final Terms.

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| 1 | (i) | Issuer: | Belfius Financing Company |
| | (ii) | Guarantor: | Belfius Bank SA/NV |
| | (iii) | Calculation Agent: | Belfius Bank SA/NV |
| 2 | (i) | Series Number: | 1273 |
| | (ii) | Tranche Number: | 1 |
| 3 | | Specified Currency or Currencies: | EUR |
| 4 | | Maximum Amount: | |
| | (i) | Series: | Not Applicable |
| | (ii) | Tranche: | EUR 500,000,000 |
| 5 | | Minimum Amount: | |
| | (i) | Series: | EUR 3,000,000 |
| | (ii) | Tranche: | Not Applicable |

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| 6 | Offering Period: | From 20 April 2026 until 28 May 2026 (21:00 Brussels time, except in case of early closing) |
| 7 | Issue Price: | 100 per cent. |
| 8 | Denomination: | EUR 1,000 |
| 9 | Minimum Subscription Amount: | EUR 1,000 |
| 10 | Issue Date: | 9 June 2026 |
| 11 | Maturity Date: | 9 June 2036 |
| 12 | Interest Basis: | 4.00 per cent. Fixed Rate (further particulars specified below) |
| 13 | Redemption/Payment Basis: | Redemption at par |
| 14 | Change of Interest or Redemption/Payment Basis: | Not Applicable |
| 15 | Call Options: | Applicable (further particulars specified below) |
| 16 | Mandatory Early Redemption: | Not Applicable |
| 17 | Status of the Notes: | Senior preferred notes |
| 18 | Form of Notes: | Bearer Notes |
| 19 | New Global Note: | Not Applicable |

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

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| 20 | Fixed Rate Note Provisions | Applicable |
| | (i) Fixed Rate: | 4.00 per cent. per annum |
| | (ii) Interest Payment Date(s): | Annually on 9 June, from and including 9 June 2027 up to and including 9 June 2036, subject to adjustment in accordance with the Business Day Convention |
| | (iii) Business Days: | TARGET Settlement Day |
| | (iv) Business Day Convention: | Following |
| | (v) Day Count Fraction: | Actual/Actual-ICMA |
| | (vi) Interest Period End Date(s): | No Adjustment |
| 21 | Floating Rate Note Provisions | Not Applicable |
| 22 | Zero Coupon Note Provisions | Not Applicable |
| 23 | Variable Linked Rate Note Provisions | Not Applicable |

PROVISIONS RELATING TO REDEMPTION

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| 24 | Call Option | Applicable |
| | Optional Redemption Date(s): | 9 June 2027, 9 June 2028, 9 June 2029, 9 June 2030, 9 June 2031, 9 June 2032, 9 June 2033, 9 June 2034 or 9 June 2035, subject to adjustment with the Following Business Day Convention |
| | Optional Redemption Period: | Not Applicable |
| | Optional Redemption Amount(s) of each Note and method, if any, of calculation of such amount(s): | EUR 1,000 per Note of EUR 1,000 Denomination |
| | Notice period: | 10 Business Days |
| 25 | Mandatory Early Redemption | Not Applicable |

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| 26 | Redemption Amount(s) of each Note | EUR 1,000 per Note of EUR 1,000 Denomination |
| 27 | Partial Redemption: | Not Applicable |

REASONS FOR THE OFFER

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| Reasons for the offer: | The net proceeds of Notes, i.e. the Nominal Amount less any expenses and fees, will be used for general corporate purposes of Belfius Bank. |
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DISTRIBUTION

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| Dealer(s): | Belfius Bank SA/NV |
| Offer period: | 20 April 2026 until 28 May 2026 |
| General consent: | Not Applicable |
| Other Authorised Offeror terms: | Not Applicable |
| Total commission and concession: | <p>1. Fees and other costs included in the Issue Price, linked to the structuration, management and distribution of the Notes and borne by the investors:</p> <ul style="list-style-type: none"> • Upfront fee: Not Applicable • One-off costs: Not Applicable • Ongoing costs: Maximum 1.25% <i>per annum</i> of the subscribed nominal amount of Notes, <i>i.e.</i> a maximum of 12.50% if the Notes are held until the scheduled Maturity Date. |

The above-mentioned fees are indicative only. These fees may fluctuate either upwards or downwards depending on the market conditions during the Offer Period.

2. Fees and other costs not included in the Issue Price, and borne by the investors:

Brokerage fee: Not Applicable

OPERATIONAL INFORMATION

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| ISIN Code: | XS3343289883 |
| Common Code: | 334328988 |
| Clearing System(s): | Euroclear / Clearstream |
| Principal Paying Agent: | Banque Internationale à Luxembourg, SA |
| Paying Agent: | Belfius Bank SA/NV |
| Relevant Benchmark[s]: | Not Applicable |

SECONDARY MARKET

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| Applicable | |
| Maximum Additional Cost: | 0.75 per cent |
| Maximum Commission: | 0.60 per cent |
| Maximum Exit Penalty: | 3.00 per cent |

RESPONSIBILITY

The Issuer and the Guarantor accept responsibility for the information contained in these Final Terms.

Signed on behalf of the Issuer:

By:.....

Duly authorised

Signed on behalf of the Guarantor:

By:.....

Duly authorised