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SUBJECT	DESCRIPTION & TEXTS	STATUS	NEXT STEPS & TIMING
GENERAL			
Civil Code	Legislative proposal containing Book 7 of the Civil Code (special contracts).	Advice from Council of State provided on 22.05.2025 (Doc 56/0743/002 (Dutch/French)); Resubmitted to Parliament on 21.02.2025 (Doc 56/743 (Dutch/French)); Submitted to Parliament on 16.04.2024 (Doc 55/3973 (Dutch/French)).	To be approved in Chamber Commission.
	Legislative proposal containing Title 1 of Book 9 of the Civil Code (security interests).	Published in Belgian State Gazette on 11.07.2025 Approved in Chamber's Plenary on 15.05.2025 (Doc 56/261/005 (Dutch/French)); Approved in Chamber Commission (Doc 56/261 (Dutch/French)); Submitted to Parliament on 24.09.2024 (Doc 56/0261 (Dutch/French)).	Entry into force on 01.01.2026.

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Financial Law	Draft law concerning various financial provisions.	Advice of Data Protection Authority (nr. CO-A-2023-565) on 19.01.2024 (Dutch & French); Advice of Council of State on 19.01.2024 (Dutch/French); Approved by Council of Ministers on 08.12.2023 (Dutch/French).	To be submitted to Chamber.
	Draft law on digital operational resilience for the financial sector and containing various provisions implementing Regulation (EU) 2022/2554 of the European Parliament and of the Council of 14 December 2022 on digital operational resilience for the financial sector and amending Regulations (“DORA”).	Published in Belgian State Gazette on 28.04.2025; Approved in Chamber’s Plenary on 30.01.2025; Under Discussion in Chamber’s Plenary; Approved in Chamber Commission on 23.01.2025; Submitted to Parliament on 19.12.2024 (Doc 56/0569 (Dutch/French)).	Entry into force on 08.05.2025.
	Draft programme law (loi-programme/programmawet) on various financial topics (art.1-64).	Published in Belgian State Gazette on 29.07.2025; Approved in Chamber’s Plenary on 17.07.2025 (Doc56/909/031 (Dutch/French); Advice from Council of State provided on 08.07.2025.2025 (Doc 56/909/028 (Dutch/French)); Submitted to Parliament on 28.05.2025 (Doc 56/909 (Dutch/French)).	Entry into force on different dates depending on chapter/article.

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	Draft law implementing Regulation (EU)2023/114 on markets in crypto-assets and Regulation (EU)2023/1113 information accompanying transfers of funds and certain crypto-assets and amending Directive (EU) 2015/849 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing.	UPDATE Approved in Chamber Commission on 02.12.2025 (Doc 56/1067/003); Submitted to Chamber on 09.10.2025 (Doc 56/1067 (Dutch/French)); Approved by council of ministers on 27.06.2025 (Dutch/French).	To be approved in Chamber's Plenary.
	Draft law on the taxation of financial assets (including crypto-assets).	Approved by council of ministers on 18.07.2025 (Dutch/French).	To be submitted to Chamber.
	Draft law on various rights and taxes abolishing the €0.15 right on bank documents (<i>bankgeschriften/écrits bancaires</i>).	UPDATE Approved in Chamber Commission on 02.12.2025 (Doc 56/1066/001); Submitted to Chamber on 09.10.2025 (Doc 56/1066 (Dutch/French)); Approved by council of ministers on 18.07.2025 (Dutch/French).	To be approved in Chamber's Plenary.
Obligation for banks to provide motivation of refusal/termination of access bank accounts	Legislative proposal amending the Code of Economic Law concerning the obligation for banks to provide motivation for the refusal or termination of access to a bank account for undertakings.	Advice from Council of State provided on 22.01.2025 (Doc 56/0388/004); Submitted to Parliament on 15.10.2024 (Doc 56/0388 (Dutch/French)).	To be approved in Chamber Commission.

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<p>Non performing-loans</p>	<p>Transposition to Belgian law of the EU Directive 2021/2167 of the European Parliament and of the Council of 24 November 2021 on credit servicers and credit purchasers and amending Directives 2008/48/EC and 2014/17/EU.</p>	<p>Published on 14.01.2025; Approved in Chamber's Plenary on 19.12.2024; Approved in 2nd reading in Chamber Commission on 11.12.2024; Submitted to Parliament on 14.11.2024 (Doc 56/0487 (Dutch/French)); Approved by Council of Ministers on 17.05.2024. (Dutch/French).</p>	<p>Entry into force on 24.01.2025.</p>
<p>SWIFT</p>	<p>Draft law on the oversight of the providers of financial messaging services.</p>	<p>Published on 02.07.2025; Approved in Chamber's Plenary on 24.04.2025 (Doc 56/610/010); Approved in second reading in Chamber Commission on 10.04.2025 (Doc 56/610/009); Approved in first reading in Chamber Commission on 21.03.2025 (Doc 56/610/005); Advice from Council of State published on 11.03.2025 (Doc 56/610/002); Submitted to Parliament on 18.12.2024 (Doc 56/610 (Dutch/French)).</p>	<p>Entry into force on 01.01.2026.</p>

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Instant payments and Internal MREL requirements	Partial implementation of European Regulation (EU) 2024/886 on instant payments in euros and the transposition of 'Daisy Chain' Directive (EU) 2024/1174 on Internal MREL requirements.	Published on 06.10.2025; Approved in Chamber's Plenary on 18.09.2025 (Doc 56/939/003 (Dutch/French)); Submitted to Parliament on 25.06.2025 (Doc56/939/001 (Dutch/French)); Approved by Council of Ministers on 30.04.2025 (Dutch/French).	Entry into force on 16.10.2025.
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CORPORATE			
Threshold amounts qualifying for a small and micro enterprise	Legislative proposal amending the Belgian Companies and Associations Code concerning the annual indexation of threshold amounts as criterium for a small and micro enterprise.	Advice of Court of Audit (<i>Cour des comptes/Rekenhof</i>) on 19.04.2024. Submitted to Parliament on 23.11.2023 (Doc 55/3703 (Dutch/French)).	To be resubmitted to the Chamber.
Double voting right for dematerialised registered shares	Draft law introducing double voting rights for dematerialised registered shares.	Under discussion in Chamber Commission; Submitted to Parliament on 10.09.2024 (Doc 56/0227 (Dutch/French)).	To be approved in Chamber Commission.
Tax neutrality for sister mergers	Draft law amending the Income Tax code 1992 by introducing tax neutrality for sister mergers.	UPDATE Published on 25.11.2025 in Belgian State Gazette (Dutch/French); Approved in Chamber's Plenary on 23.10.2025 (Doc 56/0654/10); Approved by Chamber Commission in second reading on 17.10.2025 (Doc 56/654/009); Approved by Chamber Commission in first reading on 16.07.2025 (Doc 56/654/005); Advice from Council of State provided on 14.03.2025 (Doc 56/654/002); Advice from Council of State requested on 24.01.2025; Submitted to Parliament on 15.01.2025 (Doc 56/654 (Dutch/French)).	Entry into force on 26.11.2025.

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ESG			
CSR/CSDDD	Draft law implementing the Directive 2022/2464 as regards to corporate sustainability reporting (“ CSRD ”).	Published on 20.12.2024 in Belgian State Gazette (Dutch/French); Approved in Chamber’s Plenary on 28.11.2024; Approved in 2 nd reading in Chamber Commission on 20.11.2024; Submitted to Parliament on 24.10.2024 (Doc 56/0416 (Dutch/French)).	Entry into force on 30.12.2025 subject to exceptions.
	Draft Royal Decree implementing the Directive 2022/2464 as regards corporate to sustainability reporting (“CSRD”).	Published on 24.03.2025 in Belgian State Gazette (Dutch/French).	
	Draft law transposing Directive 2025/794 (Omnibus “ Stop the Clock ” directive) concerning the postponement of implementation dates for publication of sustainability information under CSRD and CSDDD.	UPDATE Approved in Chamber Commission in second reading on 20.11.2025 (Doc 56/1036/005); Approved by Chamber Commission in first reading on 24.10.2025 (Doc 56/1036/003); Submitted to Parliament on 16.09.2025 (Doc 56/1036/001 (Dutch/French)); Approved by council of ministers on 18.07.2025 (Dutch/French).	To be approved in Chamber’s Plenary.

This publication is intended merely to highlight issues and not to be comprehensive, nor to provide legal advice. The table includes a selection of laws, royal decrees and FSMA/NBB regulations which we believe are relevant to entities active in the Belgian financial sector.