



## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	Investeringsmaatschappij Argenta
<b>LEI Code</b>	5493008QOCP58OLEN998
<b>Country Code</b>	BE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2024 EU-wide Transparency Exercise

### Key Metrics

Investeringsmaatschappij Argenta

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	2,695	2,866	2,843	2,872	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,695	2,865	2,843	2,871	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,695	2,866	2,843	2,872	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,695	2,865	2,843	2,871	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,695	2,866	2,843	2,872	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,695	2,865	2,843	2,871	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	12,468	12,882	11,053	10,930	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,468	12,882	11,053	10,930	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.62%	22.25%	25.72%	26.27%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.62%	22.24%	25.72%	26.27%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.62%	22.25%	25.72%	26.27%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.62%	22.24%	25.72%	26.27%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.62%	22.25%	25.72%	26.27%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.62%	22.24%	25.72%	26.27%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	55,434	55,437	56,200	57,606	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.86%	5.17%	5.06%	4.98%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,695	2,866	2,843	2,872	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,695	2,865	2,843	2,871	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	55,434	55,437	56,200	57,606	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	55,434	55,437	56,200	57,606	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.86%	5.17%	5.06%	4.98%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.86%	5.17%	5.06%	4.98%	[A.2]/[B.2]	

		mm (EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	<b>2,895</b>	<b>2,866</b>	<b>2,843</b>	<b>2,872</b>	C01.00.0000.0000	Articles 41-43 and 72 of CRR
	A.1	<b>2,895</b>	<b>2,866</b>	<b>2,843</b>	<b>2,872</b>	C01.00.0000.0000	Article 41 of CRR
	A.1.1	98	98	98	98	C01.00.0000.0000	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	2,526	2,673	2,682	2,715	C01.00.0000.0000	Articles 36(1) point (c), 36(2) and 36(1) point (g) of CRR
	A.1.3	-47	-31	-32	-29	C01.00.0000.0000	Articles 41(10), 36(1) point (e) and 36(1) point (i) of CRR
	A.1.4	0	0	0	0	C01.00.0000.0000	Articles 41(17) and 36(1) point (h) of CRR
	A.1.5	0	0	0	0	C01.00.0000.0000	Articles 41(21), 36(1) point (f) and 36(1) point (j) of CRR
	A.1.6	174	182	166	163	C01.00.0000.0000	Article 84 of CRR
	A.1.7	-28	-31	-30	-25	C01.00.0000.0000	Articles 32 to 35 and 36(1) point (d) of CRR
	A.1.8	-11	-10	-10	-10	C01.00.0000.0000 + C01.00.0000.0000	Articles 41(23), 36(1) point (b) and 37 of CRR; Articles 41(25), 36(2) point (b) and 37 point (a) of CRR
	A.1.9	-9	-5	0	0	C01.00.0000.0000	Articles 36(1) point (c) and 39 of CRR
	A.1.10	-1	-2	-22	-31	C01.00.0000.0000	Articles 36(1) point (d), 40 and 43 of CRR
	A.1.11	0	0	0	0	C01.00.0000.0000	Articles 41(10), 36(1) point (e) and 41 of CRR
	A.1.12	0	0	0	0	C01.00.0000.0000	Articles 41(22), 36(1) point (g) and 44 of CRR
	A.1.13	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (j) of CRR
	A.1.14	0	0	0	0	C01.00.0000.0000 + C01.00.0000.0000 + C01.00.0000.0000 + C01.00.0000.0000	Articles 42(6), 36(1) point (b) (i) and 89 to 91 of CRR; Articles 36(2) point (a) (i), 34(2) point (b), 24(4) point (b) and 29 of CRR; Articles 36(1) point (i) and 37(2) of CRR; Articles 36(2) point (a) (i) and 33(1) of CRR and Articles 36(1) point (i) and 32(1) of CRR
	A.1.14.1	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (a) (i), 34(2) point (b), 24(4) point (b) and 29 of CRR
	A.1.15	0	0	0	0	C01.00.0000.0000	Articles 42(7), 36(1) point (b) (i) and 49 (2) and (3) and 79 of CRR
	A.1.16	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (c) and 39 of CRR; Articles 40(1) point (a) and 40(2) of CRR
	A.1.17	0	0	0	0	C01.00.0000.0000	Articles 42(7), 36(1) point (b) (i), 45, 46, 47, 48(1) point (b), 48(2) to (3) and 79 of CRR
	A.1.18	0	0	0	0	C01.00.0000.0000	Articles 48 of CRR
	A.1.18A	0	0	-1	-1	C01.00.0000.0000	Articles 36(1) point (e) and Article 67 of CRR
	A.1.18B	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (e) and Article 33(2) of CRR
	A.1.18C	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (e) of CRR
	A.1.19	-7	-8	-8	-8	C01.00.0000.0000	Articles 3 of CRR
	A.1.20	0	0	0	0	C01.00.0000.0000	-
	A.1.21	0	1	0	0	NAI (3.1.1.6 + 3.1.1.8 + 3.1.1.9)	-
	A.1.21.1	0	0	0	0	C01.00.0000.0000	Articles 48(2) to (5) and 48A to 48F of CRR
	A.1.21.2	0	0	0	0	C01.00.0000.0000	Articles 47B and 48G of CRR
	A.1.21.3	0	1	0	0	C01.00.0000.0000	Articles 48G to 47Z, 47A and 48I of CRR
	A.2	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	C01.00.0000.0000	Articles 41 of CRR
A.2.1	0	0	0	0	C01.00.0000.0000 + C01.00.0000.0000	-	
A.2.2	0	0	0	0	C01.00.0000.0000	-	
A.2.3	0	0	0	0	C01.00.0000.0000 + C01.00.0000.0000 + C01.00.0000.0000 + C01.00.0000.0000 + C01.00.0000.0000 + C01.00.0000.0000	-	
A.2.4	0	0	0	0	C01.00.0000.0000 + C01.00.0000.0000 + C01.00.0000.0000	-	
A.3	<b>2,895</b>	<b>2,866</b>	<b>2,843</b>	<b>2,872</b>	C01.00.0000.0000	Articles 35 of CRR	
A.4	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	C01.00.0000.0000	Articles 71 of CRR	
A.4.1	0	0	0	0	C01.00.0000.0000 + C01.00.0000.0000	-	
A.4.2	0	0	0	0	C01.00.0000.0000 + C01.00.0000.0000 + C01.00.0000.0000 + C01.00.0000.0000 + C01.00.0000.0000 + C01.00.0000.0000 + C01.00.0000.0000 + C01.00.0000.0000	-	
A.4.3	0	0	0	0	C01.00.0000.0000 + C01.00.0000.0000 + C01.00.0000.0000	-	
B	<b>12,468</b>	<b>12,882</b>	<b>11,053</b>	<b>10,930</b>	C01.00.0000.0000	Articles 90(3), 90, 95 and 98 of CRR	
B.1	0	0	0	0	C01.00.0000.0000	-	
C.1	<b>21.62%</b>	<b>22.25%</b>	<b>25.72%</b>	<b>26.27%</b>	SA1(1)	-	
C.2	<b>21.62%</b>	<b>22.25%</b>	<b>25.72%</b>	<b>26.27%</b>	SA1(2)	-	
C.3	<b>21.62%</b>	<b>22.25%</b>	<b>25.72%</b>	<b>26.27%</b>	SA1(3)	-	
D	<b>2,895</b>	<b>2,866</b>	<b>2,843</b>	<b>2,871</b>	A.1.A.12.A.1.1+MNA.2+A.1.12.A.2.1+A.4+MNA.4+A.2.1+A.3+0.0	-	
E	<b>21.62%</b>	<b>22.24%</b>	<b>25.72%</b>	<b>26.27%</b>	SA1(4.1)	-	
F	0	1	0	0	C01.00.0000.0000	-	
F	0	0	0	0	C01.00.0000.0000	-	
F	0	0	0	0	C01.00.0000.0000	-	
F	0	0	0	0	C01.00.0000.0000	-	

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

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Overview of Risk exposure amounts

Investeringsmaatschappij Argenta

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	7,598	7,783	9,377	9,293	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	1,167	1,112	1,211	1,145	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	2,899	3,059	2,972	2,896	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	2,880	2,960	4,541	4,599	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	653	653	653	653	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	65	124	88	97	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	27	32	25	25	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	70	73	77	76	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,245	1,356	1,356	1,356	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,245	1,356	1,356	1,356	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	3,463	3,515	131	82	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	12,468	12,882	11,053	10,930	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L

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(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	951	1,324	390	788
Of which debt securities income	134	187	56	115
Of which loans and advances income	649	889	243	492
Interest expenses	377	581	223	449
(Of which deposits expenses)	214	368	158	325
(Of which debt securities issued expenses)	103	144	42	83
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	41	0	0
Net Fee and commission income	39	50	20	41
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-1	-2	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-1	-6	0	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	1	0	1
Gains or (-) losses from hedge accounting, net	-10	-6	-2	-8
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	49	68	26	49
<b>TOTAL OPERATING INCOME, NET</b>	<b>651</b>	<b>889</b>	<b>211</b>	<b>423</b>
(Administrative expenses)	327	427	145	235
(Cash contributions to resolution funds and deposit guarantee schemes)	44	48	50	44
(Depreciation)	19	25	6	11
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	1
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	2	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	12	13	1	-1
(Financial assets at fair value through other comprehensive income)	-1	0	0	-1
(Financial assets at amortised cost)	13	13	1	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>248</b>	<b>376</b>	<b>9</b>	<b>133</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>174</b>	<b>279</b>	<b>-7</b>	<b>84</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>174</b>	<b>279</b>	<b>-7</b>	<b>84</b>
Of which attributable to owners of the parent	152	243	-6	73

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2024 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
Investeringsmaatschappij Argenta

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	3,184				2,219				2,131				2,860				IAS 1.54 (f)	
Financial assets held for trading	106	0	106	0	63	0	63	0	58	0	58	0	60	0	60	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	33	7	27	0	34	7	27	0	34	8	26	0	34	8	26	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	2,986	2,577	406	4	2,850	2,435	411	4	3,091	2,420	667	4	2,852	2,347	502	4	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	47,131				48,100				48,423				49,386				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2,203	0	2,203	0	1,425	0	1,425	0	1,467	0	1,467	0	1,617	0	1,617	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-2,190				-1,245				-1,280				-1,504				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	772				734				867				777					
<b>TOTAL ASSETS</b>	<b>54,225</b>				<b>54,180</b>				<b>54,791</b>				<b>56,082</b>				IAS 1.8(a), 10.6	

<sup>1</sup> Portfolios, which are vGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	2,977	0	0	-1	0	0	2,840	0	0	-2	0	0	3,082	0	0	-2	0	0	2,843	0	0	-1	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32.44(a)
Financial assets at amortised cost	Debt securities	6,414	77	0	-2	-8	0	7,016	90	0	-6	-11	0	7,048	87	0	-6	-10	0	7,355	87	0	-3	-14	0	Annex V Part 1.31.44(b)
	Loans and advances	33,111	7,415	176	-6	-18	-27	35,966	4,920	179	-6	-12	-26	36,291	4,875	183	-6	-12	-27	37,227	4,567	190	-5	-10	-28	Annex V Part 1.32.44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Investeringsmaatschappij Argenta

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	90	53	51	51	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	50,789	50,519	51,080	52,497	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	114	243	240	156	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	10	12	12	13	IAS 37.10; IAS 1.54(l)
Tax liabilities	21	22	21	22	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	181	202	266	170	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>51,204</b>	<b>51,050</b>	<b>51,669</b>	<b>52,909</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>3,021</b>	<b>3,130</b>	<b>3,122</b>	<b>3,173</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>54,225</b>	<b>54,180</b>	<b>54,791</b>	<b>56,082</b>	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Investeringsmaatschappij Argenta

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		204	295	290	207	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	36	34	35	33	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	11	10	27	24	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,153	1,156	1,225	1,304	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	6	7	4	5	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	471	449	368	385	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	154	184	191	207	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,049	1,044	1,049	1,071	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	472	470	812	831	ECB/2013/33 Annex 2.Part 2.9.1
	Households	40,233	41,032	41,760	43,075	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	7,365	7,447	7,468	7,563	Annex V.Part 1.42(f), 44(c)
Debt securities issued		6,795	6,753	6,595	6,582	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		53	50	48	45	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>50,993</b>	<b>50,814</b>	<b>51,370</b>	<b>52,704</b>	

2024 EU-wide Transparency Exercise

Market Risk

Investeringsmaatschappij Argenta

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023											
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0							0	
Of which: General risk	0	0	0	0	0	0							0	0	0	0							0	
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							0	
Equities	0	0	0	0	0	0							0	0	0	0							0	
Of which: General risk	0	0	0	0	0	0							0	0	0	0							0	
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							0	
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0							0	
Commodities risk	0	0	0	0	0	0							0	0	0	0							0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024											
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0							0	
Of which: General risk	0	0	0	0	0	0							0	0	0	0							0	
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							0	
Equities	0	0	0	0	0	0							0	0	0	0							0	
Of which: General risk	0	0	0	0	0	0							0	0	0	0							0	
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							0	
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0							0	
Commodities risk	0	0	0	0	0	0							0	0	0	0							0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	4,020	4,027	35		3,729	3,717	35	
	Regional governments or local authorities	620	621	60		784	821	60	
	Public sector entities	183	157	31		161	135	27	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	101	101	0		99	99	0	
	Institutions	26	0	0		26	0	0	
	Corporates	294	194	154		239	139	111	
	of which: SME	0	0	0		0	0	0	
	Retail	1,263	456	345		1,264	457	345	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	164	164	86		164	164	87	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	19	19	0		19	19	0		
Equity	19	19	0		21	21	0		
Other exposures	361	371	472		361	361	471		
Standardised total <sup>4</sup>	7,899	7,999	1,317		7,829	8,299	1,122		

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Exposure Value does not include the securitisation portion unless in the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. These have been selected under the following rule: Clusters of counterparties covering up to 5% of total exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
BELGIUM	Central governments or central banks	3,391	3,402	43		2,423	2,461	43	
	Regional governments or local authorities	39	40	4		46	50	4	
	Public sector entities	183	157	31		161	135	27	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	239	144	99		173	129	94	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1,248	428	342		1,238	428	342	
	Secured by mortgages on immovable property	161	161	86		161	161	86	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	19	19	0		19	19	0		
Equity	19	19	0		21	21	0		
Other exposures	451	451	554		453	453	553		
Standardised total <sup>4</sup>	5,311	5,311	717		4,533	4,933	623		

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NETHERLANDS	Central governments or central banks	23	23	0		24	24	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	56	56	51		21	21	17	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	321	321	401		321	321	401		
Standardised total <sup>4</sup>	371	371	452		371	371	452		

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	113	113	0		113	113	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	36	0	0		36	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total <sup>4</sup>	113	113	0		113	113	0		

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total <sup>4</sup>	0	0	0		0	0	0		

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
in EUR, %									
AUSTRIA	Central governments or central banks	170	170	0		170	170	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	246	246	0		246	246	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Structuralised Total<sup>4</sup></b>									

<sup>1</sup> Original exposure, unless Exposure value is reported before taking into account any effects due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
in EUR, %									
SPAIN	Central governments or central banks	220	220	0		220	220	0	
	Regional governments or local authorities	60	60	0		60	60	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Structuralised Total<sup>4</sup></b>									

<sup>1</sup> Original exposure, unless Exposure value is reported before taking into account any effects due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>Consolidated data</b>		4,046	4,304	56		4,717	4,777	54	
Central governments or central banks		792	820	0		792	794	0	
Regional governments or local authorities		150	154	23		124	89	18	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		298	298	0		300	300	0	
International Organisations		28	0	0		28	0	0	
Institutions		255	176	127		224	171	138	
Corporates		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Retail		1,301	471	354		1,376	482	362	
Secured by mortgages on immovable property		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		11	4	0	7	12	4	0	7
Items associated with particular high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		20	20	0		20	20	0	
Equity		0	0	0		0	0	0	
Other exposures		992	992	474		998	993	392	
<b>Standardised Total<sup>2</sup></b>		<b>2,244</b>	<b>4,020</b>	<b>1,213</b>	<b>0</b>	<b>2,282</b>	<b>4,263</b>	<b>1,442</b>	<b>0</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Defaulted Total does not include the securitisation portfolio unless the results prior to the 2024 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>BELGIUM</b>		2,233	2,054	0		3,156	3,191	0	
Central governments or central banks		838	857	0		862	868	0	
Regional governments or local authorities		150	154	23		124	89	18	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		0	0	0		0	0	0	
Corporates		171	128	94		171	131	76	
of which: SME		0	0	0		0	0	0	
Retail		1,236	487	261		1,262	479	268	
Secured by mortgages on immovable property		360	363	87		367	365	96	
of which: SME		0	0	0		0	0	0	
Exposures in default		10	4	0	7	10	4	0	7
Items associated with particular high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		56	53	13		67	63	12	
<b>Standardised Total<sup>2</sup></b>		<b>3,067</b>	<b>2,812</b>	<b>813</b>	<b>0</b>	<b>3,177</b>	<b>3,177</b>	<b>813</b>	<b>0</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>NETHERLANDS</b>		26	26	0		122	122	0	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		0	0	0		0	0	0	
Corporates		21	21	17		66	66	62	
of which: SME		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
Secured by mortgages on immovable property		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particular high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		5	5	0		5	5	0	
<b>Standardised Total<sup>2</sup></b>		<b>26</b>	<b>26</b>	<b>17</b>	<b>0</b>	<b>71</b>	<b>71</b>	<b>62</b>	<b>0</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>FRANCE</b>		119	119	0		119	119	0	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		35	0	0		35	0	0	
Corporates		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Retail		2	0	0		2	0	0	
Secured by mortgages on immovable property		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particular high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>		<b>119</b>	<b>119</b>	<b>0</b>	<b>0</b>	<b>119</b>	<b>119</b>	<b>0</b>	<b>0</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>GERMANY</b>		0	0	0		0	0	0	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		0	0	0		0	0	0	
Corporates		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
Secured by mortgages on immovable property		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particular high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, M)									
AUSTRIA	Capital instruments of central banks	223	228	0	0	342	367	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	225	0	0	0	225	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Collective investments and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CII)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>(4)</sup></b>				<b>0</b>				<b>0</b>	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, M)									
SPAIN	Capital instruments of central banks	226	225	0	0	224	223	0	0
	Regional governments or local authorities	42	42	0	0	31	31	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Collective investments and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CII)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>(4)</sup></b>				<b>0</b>				<b>0</b>	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.



2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Investeringsmaatschappij Agentia

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposure <sup>1)</sup>		Exposure Value <sup>2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1)</sup>		Exposure Value <sup>2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: collateral				Of which: collateral				Of which: collateral				Of which: collateral			
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	136	0	136	13	0	0	164	0	164	18	0	18	0	0	0	0
	Corporates	33	0	33	13	0	0	32	0	32	14	0	14	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

<sup>1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposure <sup>1)</sup>		Exposure Value <sup>2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1)</sup>		Exposure Value <sup>2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: collateral				Of which: collateral				Of which: collateral				Of which: collateral			
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	143	0	143	86	0	0	169	0	169	84	0	84	0	0	0	0
	Corporates	143	0	143	77	0	0	144	0	144	77	0	77	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	0	0	0	2	0	2	0	0	0	0	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

<sup>1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposur <sup>a</sup> Of which: subordinated	Exposure Value <sup>a</sup>	Risk exposure amount Of which: subordinated	Value adjustments and provisions	Original Exposur <sup>a</sup> Of which: subordinated	Exposure Value <sup>a</sup>	Risk exposure amount Of which: subordinated	Value adjustments and provisions				
in EUR, %													
Consolidated data	Central banks and central governments	2	0	0	0	0	0	0	0	0	0	0	0
	institutions	3,117	0	3,117	0	1	0	3,254	0	3,254	0	0	0
	Corporates	5,421	0	5,409	2,426	18	0	5,623	0	5,592	2,409	0	18
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	40,966	172	40,966	4,541	176	37	43,742	178	43,742	4,599	176	38
	Retail - Secured on real estate property	40,966	172	40,966	4,541	176	37	43,742	178	43,742	4,599	176	38
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	40,966	172	40,966	4,541	176	37	43,742	178	43,742	4,599	176	38
	Retail - Qualifying Reservations	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	176	0	176	0	0	0	176	0	176	0	0	0	
IRB Total <sup>b</sup>				8,234						8,236			

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty covering up to 2% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposur <sup>a</sup> Of which: subordinated	Exposure Value <sup>a</sup>	Risk exposure amount Of which: subordinated	Value adjustments and provisions	Original Exposur <sup>a</sup> Of which: subordinated	Exposure Value <sup>a</sup>	Risk exposure amount Of which: subordinated	Value adjustments and provisions				
in EUR, %													
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	institutions	460	0	460	22	0	0	460	22	460	77	0	
	Corporates	1,743	0	1,732	831	3	0	1,792	0	1,799	800	2	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	18,924	113	18,924	1,566	135	23	19,239	119	19,239	1,541	139	23
	Retail - Secured on real estate property	18,924	113	18,924	1,566	135	23	19,239	119	19,239	1,541	139	23
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	18,924	113	18,924	1,566	135	23	19,239	119	19,239	1,541	139	23
	Retail - Qualifying Reservations	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	176	0	176	0	0	0	176	0	176	0	0		
IRB Total				653						653			

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposur <sup>a</sup> Of which: subordinated	Exposure Value <sup>a</sup>	Risk exposure amount Of which: subordinated	Value adjustments and provisions	Original Exposur <sup>a</sup> Of which: subordinated	Exposure Value <sup>a</sup>	Risk exposure amount Of which: subordinated	Value adjustments and provisions				
in EUR, %													
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	institutions	658	0	658	140	0	0	654	0	654	139	0	
	Corporates	1,421	0	1,421	539	1	0	1,421	0	1,421	511	1	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	21,969	59	21,969	2,980	40	13	22,428	62	22,428	3,033	36	11
	Retail - Secured on real estate property	21,969	59	21,969	2,980	40	13	22,428	62	22,428	3,033	36	11
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	21,969	59	21,969	2,980	40	13	22,428	62	22,428	3,033	36	11
	Retail - Qualifying Reservations	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total				800						800			

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		Original Exposur <sup>a</sup> Of which: subordinated	Exposure Value <sup>a</sup>	Risk exposure amount Of which: subordinated	Value adjustments and provisions	Original Exposur <sup>a</sup> Of which: subordinated	Exposure Value <sup>a</sup>	Risk exposure amount Of which: subordinated	Value adjustments and provisions			
in EUR, %												
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	institutions	744	0	744	142	0	0	691	0	692	126	0
	Corporates	538	0	538	244	0	1	598	0	598	260	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	21	0	21	2	0	0	21	0	21	2	0
	Retail - Secured on real estate property	21	0	21	2	0	0	21	0	21	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	21	0	21	2	0	0	21	0	21	2	0
	Retail - Qualifying Reservations	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total				400						400		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		Original Exposur <sup>a</sup> Of which: subordinated	Exposure Value <sup>a</sup>	Risk exposure amount Of which: subordinated	Value adjustments and provisions	Original Exposur <sup>a</sup> Of which: subordinated	Exposure Value <sup>a</sup>	Risk exposure amount Of which: subordinated	Value adjustments and provisions			
in EUR, %												
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	institutions	283	0	283	45	0	0	249	0	249	32	0
	Corporates	715	0	715	287	0	1	781	0	781	288	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	6	0	6	0	0	0	6	0	6	0	0
	Retail - Secured on real estate property	6	0	6	0	0	0	6	0	6	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	0	0	0	6	0	6	0	
	Retail - Qualifying Reservations	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0			
IRB Total				377						377		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Investeringsmaatschappij Argenta

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: securities		Of which: off-balance		Of which: securities		Of which: off-balance			
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	185	0	185	16	0	184	0	164		
	Corporates	12	0	12	14	0	11	0	11		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	1	0	1	0	0	1	0	1		
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	1	0	1		
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: securities		Of which: off-balance		Of which: securities		Of which: off-balance			
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	185	0	185	46	0	185	0	128		
	Corporates	144	0	144	77	0	144	0	76		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	2	0	2	0	0	3	0	3		
	Retail - Secured on real estate property	2	0	2	0	0	3	0	3		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	3	0	3		
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).











2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Investeringsmaatschappij Argenta

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>123</b>	<b>123</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>123</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions**

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying eGAAP







2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Investeringsmaatschappij Argenta

As of 30/06/2024

		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		21	21	0	0	0	0	21	0	0	0	0	0	0	0
[ 3Y - 5Y]		8	8	0	0	0	0	8	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		29	29	0	0	0	0	29	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		15	15	0	0	0	0	15	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		29	29	0	0	0	0	29	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		59	59	0	0	0	0	59	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		95	95	0	0	0	0	95	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		95	95	0	0	0	0	95	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		15	15	0	0	0	0	15	0	0	0	0	0	0	0
[ 1Y - 2Y]		49	49	0	0	0	0	49	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		15	15	0	0	0	0	15	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		79	79	0	0	0	0	64	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		24	24	0	0	0	0	24	0	0	0	0	0	0	0
[ 3Y - 5Y]		4	4	0	0	0	0	4	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		28	28	0	0	0	0	28	0	0	0	0	0	0	0





2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Investeringsmaatschappij Argenta

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa	7	7	0	0	0	0	0	7	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		37	37	0	0	0	0	0	37	0	0	0	0	0	0	0	10
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		5	5	0	0	0	0	0	5	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		104	104	0	0	0	0	104	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		324	324	0	0	0	0	324	88	225	0	0	0	0	0	0	12

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Investeringsmaatschappij Argenta

	As of 30/09/2023										As of 31/12/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>4)</sup>				Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>4)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>5)</sup>	Of which Stage 3 <sup>5)</sup>			Of which Stage 3 <sup>5)</sup>	Of which Stage 3 <sup>5)</sup>	Of which Stage 3 <sup>5)</sup>											
mil. EUR																					
Cash balances at central banks and other demand deposits	3,124	0	0	0	0	0	0	0	0	0	0	2,157	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	9,561	0	0	0	0	11	0	0	0	0	0	9,888	0	0	0	18	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,283	0	0	0	0	1	0	0	0	0	0	2,427	0	0	0	2	0	0	0	0	0
Credit institutions	2,673	0	0	0	0	0	0	0	0	0	0	2,891	0	0	0	1	0	0	0	0	0
Other financial corporations	1,234	0	0	0	0	0	0	0	0	0	0	1,256	0	0	0	1	0	0	0	0	0
Non-financial corporations	3,310	0	0	0	0	10	0	0	0	0	0	3,413	0	0	0	14	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	48,701	112	176	176	176	24	27	27	148	41,656	160	179	179	179	18	28	28	152	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	290	0	0	0	0	0	0	0	0	284	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	84	0	0	0	0	0	0	0	0	197	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	457	1	0	0	0	0	0	0	0	501	1	0	0	0	1	0	0	0	0	0	0
Non-financial corporations	467	0	1	1	1	1	0	0	0	478	1	1	1	1	1	0	0	0	0	0	0
of which: small and medium sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Loans collateralized by commercial immovable property	42	0	1	1	1	0	0	0	0	41	1	1	1	1	0	0	0	0	0	0	0
Households	39,401	110	175	175	175	24	27	27	147	39,097	148	178	178	178	17	28	28	151	0	0	0
of which: Loans collateralized by residential immovable property	38,394	109	169	169	169	22	20	20	147	38,557	143	171	171	171	19	19	19	151	0	0	0
of which: Credit for consumption	429	2	5	5	5	1	5	5	0	428	2	5	5	5	1	5	5	0	0	0	0
DEBT INSTRUMENTS other than HFT	53,327	112	176	176	176	35	27	27	148	53,191	160	179	179	179	36	28	28	152	0	0	0
OFF-BALANCE SHEET EXPOSURES	2,496	0	0	0	0	1	0	0	0	2,504	0	0	0	0	1	0	0	0	0	0	0

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47a(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily FREDP / FREDP) which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Investieringsmaatschappij Argenta

	As of 31/03/2024											As of 30/06/2024																							
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>																	
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures													
		Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which: defaulted	Of which Stage <sup>(4)</sup>					Of which: defaulted	Of which Stage <sup>(4)</sup>																					
(in € bn)																																			
Cash balances at central banks and other demand deposits	2,061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	10,251	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,905	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,812	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,262	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	3,252	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	41,349	159	183	183	183	18	27	27	27	155	42,004	107	190	190	190	14	28	28	28	161															
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
General governments	306	0	0	0	0	0	0	0	0	0	274	0	0	0	0	0	0	0	0	0															
Credit institutions	134	0	0	0	0	0	0	0	0	0	78	0	0	0	0	0	0	0	0	0															
Other financial corporations	505	1	0	0	0	1	0	0	0	0	462	1	0	0	0	0	0	0	0	0															
Non-financial corporations	477	0	1	1	1	1	0	0	0	0	485	0	1	1	1	1	0	0	0	0															
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
of which: Loans collateralised by commercial immovable property	41	0	1	1	1	1	0	0	0	0	42	0	1	1	1	1	0	0	0	0															
Households	39,927	158	182	182	182	16	27	27	27	155	40,704	106	189	189	189	14	27	27	27	161															
of which: Loans collateralised by residential immovable property	38,808	153	175	175	175	15	26	26	26	155	39,600	102	181	181	181	12	26	26	26	161															
of which: Credit for consumption	436	2	6	6	6	1	6	6	6	0	447	2	6	6	6	1	6	6	6	6															
DEBT INSTRUMENTS other than HFT	53,861	159	183	183	183	36	27	27	27	155	55,108	107	190	190	190	33	28	28	28	161															
OFF-BALANCE SHEET EXPOSURES	2,891	0	0	0	0	1	6	6	6	0	2,815	0	0	0	0	2	6	6	6	0															

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/1451 - IT5 on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2024 EU-wide Transparency Exercise

Forborne exposures

Investeringsmaatschappij Argenta

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	240	59	5	5	212	54	228	59	5	5	200	53
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	1	0	0	0	1	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0
Households	239	59	5	5	211	54	227	59	5	5	199	53
DEBT INSTRUMENTS other than HFT	240	59	5	5	212	54	228	59	5	5	200	53
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise

Forborne exposures

Investeringsmaatschappij Argenta

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	227	61	6	5	198	56	219	60	6	6	190	54
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	1	0	0	0	1	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0
Households	225	61	6	5	197	56	218	60	6	6	189	54
DEBT INSTRUMENTS other than HFT	227	61	6	5	198	56	219	60	6	6	190	54
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise  
 Breakdown of loans and advances to non-financial corporations other than held for trading  
 Investeringsmaatschappij Argenta

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Mining and quarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	169	0	0	169	0	0	163	0	0	163	0	0	164	0	0	164	0	0	163	0	0	163	0	0
D Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29	0	0	29	0	0
E Water supply	61	0	0	61	0	0	59	0	0	59	0	0	59	0	0	59	0	0	57	0	0	57	0	0
F Construction	23	0	0	23	0	0	22	0	0	22	0	0	23	0	0	23	0	0	23	0	0	23	0	0
G Wholesale and retail trade	109	0	0	109	0	0	108	0	0	108	0	0	108	0	0	108	0	0	108	0	0	108	0	0
H Transport and storage	0	0	0	0	0	0	1	0	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0
I Accommodation and food service activities	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
J Information and communication	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	4	0	0	4	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	26	0	0	26	0	0	26	0	0	26	0	0	26	0	0	26	0	0	26	0	0	26	0	0
M Professional, scientific and technical activities	25	0	0	25	0	0	25	0	0	25	0	0	26	0	0	26	0	0	27	0	0	27	0	0
N Administrative and support service activities	4	0	0	4	0	0	3	0	0	3	0	0	3	0	0	3	0	0	6	0	0	6	0	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	4	0	0	4	0	0
R Arts, entertainment and recreation	37	0	0	37	0	0	37	0	0	37	0	0	38	0	0	38	0	0	35	0	0	35	0	0
S Other services	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	467	1	1	467	1	0	476	1	1	476	1	0	477	1	1	477	1	0	465	1	1	465	1	0

<sup>1</sup>The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.