

Bank Name	Investeringsmaatschappij Argenta
LEI Code	5493008QOCP58OLEN998
Country Code	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.



## **Key Metrics**

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,427	2,595	2,614	2,673	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	2,427	2,594	2,613	2,673	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,427	2,595	2,614	2,673	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	2,427	2,594	2,613	2,673	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,427	2,597	2,617	2,678	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	2,427	2,596	2,616	2,678	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
Risk exposure amounts						
Total risk exposure amount	11,001	11,765	11,779	11,823	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	11,001	11,765	11,779	11,823	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.06%	22.06%	22.19%	22.61%	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	22.06%	22.05%	22.18%	22.61%	(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	22.06%	22.06%	22.19%	22.61%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.06%	22.05%	22.18%	22.61%	(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	22.06%	22.07%	22.22%	22.66%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.06%	22.06%	22.21%	22.65%	(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) )	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	54,105	54,968	54,392	55,091	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	4.49%	4.72%	4.81%	4.85%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



# Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,427	2,595	2,614	2,673	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	2,427	2,594	2,613	2,673	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	54,105	54,968	54,392	55,091	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	54,105	54,967	54,391	55,090	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.49%	4.72%	4.81%	4.85%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.49%	4.72%	4.80%	4.85%	[A.2]/[B.2]	



# EBA 2023 EU-wide Transparency Exercise Capital Investeringsmaatschappij Argenta

		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	OWN FUNDS	2,427	2,597	2,617	2,678	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,427	2,595	2,614	2,673	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	98	98	98	98	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,280	2,452	2,458	2,526	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-50	-60	-49	-51	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CBR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,r0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	157	171	172	164	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-25	-28	-29	-31	C 01.00 (r0250,r0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-13	-11	-11	-11	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-14	-22	-18	-14	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-3	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 99 to 91 of ORP, Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 25% of ORP, Articles 36(1) point (b) and 25%) of ORP, Articles 36(1) point b) (ii) and 25%) of ORP, Articles 36(1) point b) (iii) and 15%) of ORP, Articles 36(1) point b) (iv) and 15%) of ORP, Articles 36(1) point b) (iv) and 15%) of ORP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0490,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Addice 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,r0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-4	-7	-7	-7	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529;c0010)	
	A.1.21	Transitional adjustments	0	1	1	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220.c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240.c0010)	Articles 479 and 480 of CSR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	1	1	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 51 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier I Capital components and deductions	0	0	0	0	C 01.00 (r0990,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0746,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,427	2,595	2,614	2,673	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	2	3	6	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	2	3	6	C 01.00 (+0910,c0010) + C 01.00 (+0930,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00	
		TOTAL RISK EXPOSURE AMOUNT					(r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В		11,001	11,765	11,779	11,823	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	22.06%	22.06%	22.19%	22.61%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.06%	22.06%	22.19%	22.61%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	22.06%	22.07%	22.22%	22.66%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,427	2,594	2,613	2,673	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	•
Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	22.06%	22.05%	22.18%	22.61%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	1	1	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
· · · · · · · · · · · · · · · · · · ·	_	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re					· · · · · · · · · · · · · · · · · · ·	

<sup>(1)</sup>The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



#### Overview of Risk exposure amounts

		RWAs			]
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	9,555	10,284	10,341	10,380	C 02.00 (n0040, c0010) -{C 07.00 (n0040, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0040, c0220, s001) + C 08.01 (n0040, c0220, s001) + C 08.01 (n0040, c0220, s002) + C 02.00 (n0470, c0010) + C 02.00 (n0460, c0010)]
Of which the standardised approach	1,056	1,091	1,130	1,144	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	2,276	2,817	2,767	2,758	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	5,571	5,723	5,791	5,825	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>	81	102	71	81	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, s002) + $C$ 08.01 (r0040, s002) + $C$ 08.01 (r04
Credit valuation adjustment - CVA	102	42	34	35	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)	100	91	87	81	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 (40010, cd601)*12.5+C 20.00 (40010,cd450)*12.5+MAX(C 24.00(40010, cd090),C 24.00(40010,cd100),C 24.00(40010,cd1010),C 24.00(40010,cd1010)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (10680, c0010)
Operational risk	1,164	1,245	1,245	1,245	C 02.00 (+0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,164	1,245	1,245	1,245	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	11,001	11,765	11,779	11,823	

<sup>&</sup>lt;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>&</sup>lt;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 CVA)' and Securitisations' section.



# 2023 EU-wide Transparency Exercise P&L Investeringsmaatschappij Argenta

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	598	826	293	600
Of which debt securities income	56	90	42	86
Of which loans and advances income	532	722	202	416
Interest expenses	200	252	104	212
(Of which deposits expenses)	42	57	44	109
(Of which debt securities issued expenses)	22	42	29	63
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	41	0	0
Net Fee and commission income	37	50	16	25
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	0	1	0	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	15	14	-2	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-4	-7	0	0
Gains or (-) losses from hedge accounting, net	24	22	-7	-8
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	43	58	17	34
TOTAL OPERATING INCOME, NET	514	753	213	438
(Administrative expenses)	291	382	144	237
(Cash contributions to resolution funds and deposit guarantee schemes)	42	42	42	44
(Depreciation)	21	28	7	13
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	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	20	3	9
(Financial assets at fair value through other comprehensive income)	1	1	0	-1
(Financial assets at amortised cost)	11	19	3	10
(Impairment or (-) reversal of impairment of investments in subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	148	281	17	134
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	104	231	1	89
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	104	231	1	89
Of which attributable to owners of the parent	90	201	1	77
(1) Information available only as of end of the year			•	*

<sup>(1)</sup> Information available only as of end of the year
(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31,	03/2023			As of 30,	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierar	chy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	3,525				3,231				2,358				2,935				IAS 1.54 (i)
Financial assets held for trading	112	0	112	0	108	0	108	0	95	0	95	0	108	0	108	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	36	9	27	0	33	7	26	0	33	7	26	0	33	7	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)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,556	3,082	471	3	3,467	3,015	449	3	3,368	2,873	491	4	3,131	2,638	489	4	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	44,712				46,034				46,415				46,711				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	2,066	0	2,066	0	2,069	0	2,069	0	1,906	0	1,906	0	1,858	0	1,858	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	-1,981				-2,004				-1,870				-1,819				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	752				708				794				831				
TOTAL ASSETS	52,779				53,646				53,098				53,788				IAS 1.9(a), IG 6

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

(min E	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carry	ing amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gross	s carrying amo	unt <sup>(2)</sup>	Accum	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accui	mulated impairr	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	nulated impairm	nent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</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	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	3,546	0	0	-1	0	0	3,458	0	0	-2	0	0	3,359	0	0	-2	0	0	3,122	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	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	Debt securities	5,741	67	0	-3	-2	0	6,481	41	0	-5	-2	0	6,428	40	0	-5	-2	0	6,259	77	0	-2	-8	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	33,686	5,095	170	-4	-11	-27	33,783	5,615	166	-5	-15	-25	34,334	5,494	173	-6	-15	-27	32,732	7,532	170	-6	-18	-25	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>(7)</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.



### **Breakdown of liabilities**

Investeringsmaatschappij Argenta

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	95	92	82	92	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	49,586	50,324	49,690	50,408	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	129	128	127	135	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	6	10	10	10	IAS 37.10; IAS 1.54(I)
Tax liabilities	22	22	29	20	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	187	201	300	191	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
TOTAL LIABILITIES	50,026	50,777	50,238	50,856	IAS 1.9(b);IG 6
TOTAL EQUITY	2,753	2,868	2,860	2,931	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	52,779	53,646	53,098	53,788	IAS 1.IG6

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



### **Breakdown of liabilities**

Investeringsmaatschappij Argenta

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		224	220	209	227	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
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	257	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	35	30	19	38	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	22	17	7	13	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,907	1,821	1,751	1,678	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5	7	6	6	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	551	318	433	409	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	169	29	164	133	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,204	1,493	1,096	1,034	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	614	938	563	564	ECB/2013/33 Annex 2.Part 2.9.1
	Households	40,079	40,201	39,996	40,388	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,502	8,481	8,177	8,266	Annex V.Part 1.42(f), 44(c)
Debt securities issued		5,496	6,405	6,342	6,806	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		56	55	52	55	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		49,811	50,544	49,899	50,635	



# 2023 EU-wide Transparency Exercise Market Risk

								2111/05001	ingsinducic	nappij rii ge												
	SA					1	М									11						
			VaR (Memoran	ndum item)	STRESSED VaR (I	Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE F	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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 (SVaR 1)	12 WEEKS t- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	12/2022					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	ő	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
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	06/2023					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	1	0	0	0	0	0							1 0	0	1 0	0						
Commodities risk	0	0	0	ő	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

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RNM OV1 template.



					Standardised A				
					Standardised Aj	ргоасп			
			As of 30/09/	2022			As of 31,	/12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min BUR, %) Central governments or central banks	4,956	5,015	22		4,707	4,765		
	Regional governments or local authorities	526	571	62		737	793	76	
	Public sector entities	170	144	29		149	124	25	
	Multilateral Development Banks International Organisations		0	0		99	0	0	
	International Organisations Institutions	39	22			35	99	0	
	Cornorates	210	155	111		229	164	116	
	of which: SME	0	0	0		0	0	0	
	Retail	999	389	292		1,008	396	297	
Consolidated data	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	172	172	84		169	169	83	
	of which: SME	.0	0	0		.0	0	0	
	Exposures in default  Items associated with particularly high risk	14	5	5	9	11	5	5	ь
	Items associated with particularly high risk Covered bonds		0					0	
	Claims on institutions and corporates with a ST credit assessment	ō	ō	0		0	ō	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	25	25	25		22	22		
	Other exposures	602	602	425		553	553		
	Standardised Total <sup>2</sup>	7,807  Criginal exposure, unlike Exposure valu	7,178	1,056	10	7,718	7,091	1,091	9

\*\*Good or common units focusor wide, a second lafter take in the course of more and the course of th

					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
	(min Filit %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
BELGIUM	Comit di quoramenta se comità habita  facilità con professione del professione  Middlisca Develorament banks  Haddlisca Develorament del professione  Grandlisca Develorament del professione  Grandlisca Develorament del professione  Grandlisca Develorament  Haddlisca Dev	3,325 985 1970 0 0 0 165 988 988 171 10 10 0 0 0 15 15 15 15 15 16 17 17 17 18 18 18 18 18 18 18 18 18 18	3,661 531 144 6 134 137 137 177 6 6 6 7 7 7	0 GZ 29 0 0 94 94 0 299 0 83 5 0 0 0 0	8	3,344 6977 1409 0 0 0 1833 0 9977 0 1688 0 111 0 0 0	3,376 754 124 0 0 1444 0 394 0 1888 0 5 0 0	76 25 0 0 0 99 0 295 0 83 0 5 0 0	
	Other exposures Standardised Total <sup>2</sup>	462	463	388	9	466	466	411	

		(2) Total value adjustments and provision	s per country of counterparty e	ocludes those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09/	2022			As of 31;	12/2022	
	(mh EUR. %)	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NETHERLANDS	Coming documentation or coincid aleaded solidate sentine sentine should a sentine sentine should a sentine sentine should a sentine sentine should a sentine sentine solidate sentine solidate s	22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 0 0 0 0 0 2 2 2 2 2 0 0 1 1 0 0 0 0 0 0	0 0 0 0 17 17 0 1 1 0 0 0 0 0 0 0 0 0 0	0	23 0 0 0 0 0 21 1 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 0 0 0 0 0 2 2 2 2 2 0 0 0 0 0 0 0 0 0	0 0 0 0 0 17 17 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other evolutions	141	141	37		86	86	34	

		(2) Total value adjustments and provision	ns per country of counterparty	excludes those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31;	12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Control Constraints of colors (10 mg/s).  Service Constraints of Secular substitions  Public sector entities  Public sector entities  Frankling Countries  Constraints  Constr	118 0 0 0 0 35 5 5 0 0 0 0 0 0 0 0 0 0 0 0	112	0 0 0 0 0 0 0 0 0 0 0 0 0	0	119 0 0 0 0 3 3 5 0 0 0 0 0 0 0 0 0 0 0 0 0	119 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 0 0	0
	Standardised Total <sup>2</sup>								

		(2) Total value augustrante and province							
					Standardised A	proach			
			As of 30/09	2022			As of 31	/12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0		0		0			
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0		
	Potali	ů o	l o	ő		1	o o	ő	
GERMANY	of which: SME	0	0	0		0	0	0	
GERMINI	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	of which: SME Exposures in default	0		0	0	0			0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
I	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	1 8	0		0			
I	Collective investments undertakings (CIU) Equity	3	1 3	3		3	3	3	
I	Other exposures	0		0		0		ō	
	Standardised Total <sup>2</sup>				0				0

O Dictional exposures untils Discourse value, in recorded before takino into account any effect due to credit convention factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



	investenngsmaatschappij Argenta								
					Standardised Ap	proach			
			As of 30/09/	2022			As of 31,	/12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	233	232	0		229	229		
	Regional governments or local authorities	41	41	0		40	40	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions		0	0		0		0	
	Corporates	, and a	o o	ů o		ő	ŏ	ő	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
SPAIN	of which: SME	9	0	0		0		0	
	Secured by mortoaces on immovable property of which: SME		0	0		0		0	
	Exposures in default	, and a	o o	ů o	0	ő	ŏ	ő	
	Items associated with particularly 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	9	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity		0	0		0	0	0	
	Other exposures	, a	0	0		0		0	
	Standardised Total <sup>2</sup>	Ü			0				0
		(I) e			•				

Compared acquired from the Compared acquired from the Compared fro			(2) Total value adjustments and provision	ns per country of counterparty	excludes those for securitisation	exposures but includes general	credit risk adjustments.			
Critical Exposure*  Combal Exp						Standardised A	proach			
Compared expension of transport of common and common an				As of 30/09	/2022			As of 31	/12/2022	
Contra di overenmenta o contra il solatorio di contra di			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Claims on institutions and convented with a ST credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	LUXEMBOURG	Central overaments or central sharis  assissiond overaments or local arthritis  desiration of the contract of	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	٠



					Standardisc	d Approach					
			As of 31,	03/2023		As of 30/06/2023					
	(min EUR. %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions		
	Central governments or contral banks Resional overnments or local authorities Public sector entities Multilateral Develoment Banks International Oreanisations Institutions	3,872 770 180 0 100 35	3,931 828 155 0 100	35 72 31 0 0		4,395 642 219 0 100 35	4,493 700 155 0 100	35 70 31 0 0			
Consolidated data	Corporates of which: SHE Retail of which: SHE Secured by mortpages on immovable property	230 0 1,043 0 169	165 0 421 0 169	117 0 315 0 85		232 0 1,061 0 169	169 0 437 0 169	120 0 328 0 88			
	of which: SHE Exposures in default Temm associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertaktions (CUI)	10 0 0	4 0 0 0	4 0 0 0	6	9 0 0 0	4 0 0 0	4 0 0	S		
E	Equity Other exposures Standardised Total <sup>2</sup>	22 590 <b>7,021</b> (1) Original exposure, unlike for	21 590 <b>6,384</b>	21 450 1,130	10	21 630 <b>7,513</b>	21 630 <b>6,877</b>	21 449 1,144	8		

					Standardisc	d Approach				
			As of 31,	03/2023		As of 30/06/2023				
	(mb Filit NA)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	2,549	2,584	0		3,122	3,196	0		
	Regional governments or local authorities	729	788	72		602	660	70		
	Public sector entities	180	155	31		219	155	31		
	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	184	145	100		187	148	103		
	of which: SME	0	0	0		0	0	0		
	Retail	1,032	418	313		1,049	434	325		
BELGIUM	of which: SME	168	168	85		168	168	87		
DEEDIO	Secured by mortgages on immovable property	168	168	85		168	168	8/		
	or which: SME Exposures in default				,					
	Exposures in default  Items associated with particularly high risk	10		,		2		1		
	Covered honds	0		0		0		0		
	Claims on institutions and corporates with a ST credit assessment	0				0		l ő		
	Collective investments undertakings (CIU)	ō	ō	i o		ō	ō	ō		
	Equity	14	14	14		14	14	14		
	Other exposures	454	454	405		485	485	406		
	Standardised Total <sup>2</sup>				8					

		(2) Total value adjustments an	d provisions per country of co	interparty excludes those for se	cuntisation exposures but indu	des general credit risk adjustmer	es.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NETHERLANDS	Control of Section 2015 A Control of Section	22 0 0 0 0 0 21 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 0 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0	·	22 0 0 0 0 0 0 21 4 4 0 0 0 0 0 0 0	23 0 0 0 0 0 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 17 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>				0				0

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

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

		(2) Total value adjustments a	nd provisions per country of co	unterparty excludes those for s	ecuntisation exposures but inclu	des general credit risk adjustme	rts.			
					Standardise	d Approach				
			As of 31,	/03/2023			As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>	
FRANCE	Coults of assessments of coults and on the set of the s	119 0 0 0 2 33 35 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	119 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		119 0 0 0 0 35 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1190 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 0 0 0		
	Standardised Total <sup>2</sup>							-		

		(2) Total value adjustments as	nd provisions per country of co	unterparty excludes those for s	ecuntisation exposures but inclu	des general credit risk adjustmer	nts.		
					Standardise	d Approach			
			As of 31	/03/2023			As of 30	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Control of commenciate of control aliants  Which commences are all and the control of co	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	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 0 0 0 0	0
	Other exposures Standardised Total <sup>2</sup>	0			0				0

O (3) Original exposure, utilitie Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Yould value adjustments and provisions per country of counterparty excludes those for executivation exposures but includes permand credit risk adjustments.



	investeringsmaatschappij Argenta								
					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BJR, %) Central governments or central banks	233	233			230	229	0	
	Regional governments or local authorities	41	41	ő		40	40	ů o	
	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 Corporates	0		0		0	0	0	
	of which: SME	0	0	0		0	0	ō	
	Retail	1	0	0		1	0	0	
SPAIN	of which: SME	0	0	0		0	0	0	
Sirait	Secured by mortoages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	ō	
	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 undertakinos (CIU)	0		0		0	0	0	
	Equity Other exposures								
	Other exposures Standardised Total <sup>2</sup>	Ü	0	0	0	0	0	0	
						de de la colonida del colonida del colonida de la colonida del colonida de la colonida de la colonida del colonida de la colonida de la colonida de la colonida de la colonida del colon			

		(2) Total value adjustments as	nd provisions per country of co	interparty excludes those for s	cuntration exposures but induc	les general credit risk adjustme	nts.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min PLB %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LUXEMBOURG	Control devertiments for control basis of control  Recitional occurrence for Control and Control  Recitional concurrence for Control  Recitional Control  Institution  Institu	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		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 0 0 0 0 0 0 0 0	

Consolidated data

## 2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach Investeringsmaatschappij Argenta

0 3,256 5,352 0 0 39,502 39,502 0 39,502 0 0 5,723 5,723 0 5,723 0 0 0 0 5,571 5,571 0 5,571 0 0 0

Original exposure, unlike Exposure
 IRB Total does not include the Sec
 Only the most relevant countries a

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	305 1,777	0	305 1.755	55 679	0	0	392 1.836	0	392 1.818	88 773	0	0
	Corporates  Corporates - Of Which: Specialised Lending	1,///	0	1,755	6/9	0	2	1,836	0	1,818	7/3	0	2
	Corporates - Of Which: SME		0		0		0	0	0	0			0
	Retail	18.577	92	18.577	925	58	21	18,741	95	18.741	1.046	63	21
	Retail - Secured on real estate property	18,577	92	18,577	925	58	21	18,741	95	18,741	1,046	63	21
DEL CTURA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-S	18,577	92	18,577	925	58	21	18,741	95	18,741	1,046	63	21
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: non-SME Equity	176	0	176	653		0	176	0	176	653	0	
	Other non credit-obligation assets	1/6	0	1/6	003		0	1/6	0	1/0	633	-	-
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		779	0	779	160	0	0	665	0	665	160	0	0
	Corporat		1,249	0	1,249	382	0	1	1,364	0	1,364	488	0	1
		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		20,581	65	20,581	4,643	76	12	20,695	60	20,695	4,673	73	16
		Retail - Secured on real estate property	20,581	65	20,581	4,643	76	12	20,695	60	20,695	4,673	73	16
NETHERI ANDS		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHEREARDS		Retail - Secured on real estate property - Of Which: non-Sf	20,581	65	20,581	4,643	76	12	20,695	60	20,695	4,673	73	16
		Retail - Qualifying Revolving	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
		n credit-obligation assets												
	IRB Total	1												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	******		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	826	0	826	139	0	0	821	0	821	168	0	0
	Corporates	489	0	489	183	0	0	542	0	542	231	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	17	0	17		0	0	18	0	18			0
	Retail - Secured on real estate property	17	0	17	1	0	0	18	0	18	1		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	n n	0	0	0	0	0	n n	0	0
FRANCE	Retail - Secured on real estate property - Of Which; non-Si	17	ō	17	1	ō	ō	18	ō	18	1	ō	ō
	Retail - Qualifying Revolving	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 Other non credit-obligation assets		0	0	0	0		0	0	0	0	0	
	Other non creat-obligation assets  IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposun	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 305	0	0 305	0 42	0	0	0 378	0	0 378	0 82	0	0
	Corporates	497	0	497	157	ō	ő	585	ō	585	227	0	ő
	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 Retail - Secured on real estate property	1 1	0	1 1	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property - Of Which: SME	7	0	,			0	3	0			0	0
GERMANY	Retail - Secured on real estate property - Of Which; non-Si	4	0	4	0	0	0	5	0	5	0	0	0
	Retail - Qualifying Revolving	o	ō	ó	0	0	ō	ō	ō	ō	0	ō	ō
	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 Other non credit-obligation assets	0	0		U		0	0	0		U		<u> </u>
	Other non cream-obligation assets  IRB Total											-	_



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	97	0	97	47	0	0	97	0	97	53	0	0
	Corporates	166	0	166	76	0	0	191	0	191	103	0	0
	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	3	1	3	0	0	0	2	1	2	0	0	0
	Retail - Secured on real estate property	3	1	3	0	0	0	2	1	2	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
JI ALIV	Retail - Secured on real estate property - Of Which: non-St	3	1	3	0	0	0	2	1	2	0	0	0
	Retail - Qualifying Revolving	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
	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												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4	0	4	1	0	0	4	0	- 4	1	0	0
	Corporates	312	0	312	114	0	0	364	0	364	145	0	0
	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 Retail - Secured on real estate property	8	0	8		0	0	8	0	8	0	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	8	0	8	0	0	0	8	0	8	0	0	
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-St					0					0		
	Retail - Secured on real estate property - Ut Which: non-St Retail - Qualifying Revolving	8	0	8	0	0	0	8	0	8	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	ů
	Retail - Other Retail - Of Which: one-SME		0	0	i i	0	0	0	0	l ő	ň		0
	Equity		0	0	0	0	0	n	0	0	0	0	, i
	Other non credit-obligation assets		_				_		_		-		
	IRB Total												

Credit Risk - IRB Approach Investeringsmaatschappij Argenta

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 3,265	0	0 3.265	0 718	0	0	0 3.262	0	0 3.262	0 728	0	0
	Corporates	5,075	0	5.058	2.120	0	7	4,944	0	4.926	2.111	0	6
	Corporates - Of Which: Specialised Lending	0	ō	0	0	ō	0	0	ō	0	0	ō	ō
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	39,843	163	39,843	5,791	142	40	40,114	161	40,114	5,825	142	42
	Retail - Secured on real estate property	39,843	163	39,843	5,791	142	40	40,114	161	40,114	5,825	142	42
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 5.791	0	0	0	0	0	0	0	0
CONSONIGATED GATA	Retail - Secured on real estate property - Of Which: non-Si	39,843	163	39,843	5,791	142	40	40,114	161	40,114	5,825	142	9.2
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0			0	0		0
	Retail - Other Retail - Of Which: non-SME	ő	ő	l ő	ō	l ő	i o	ŏ	ı ö	ő	ō	ŏ	ō
	Equity	176	0	176	653	ō		176	o o	176	653	1 0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				9,281						9,317		

		as of last quarter											
							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	334	0	334	72	0	0	345	0	345	81	0	0
	Corporates	1,665	0	1,647	734	0	- 4	1,614	0	1,596	722	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0		0		0	0	0	0	0	0	0
	Corporates - Ut Which: SME Retail	18,971	102	18,971	1.070	67	23	19.002	102	19.002	1.007	68	22
	Retail - Secured on real estate property	18,971	102	18,971	1.070	67	23	19,002	102	19,002	1.007	68	22
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-S		102	18.971	1.070	67	23	19.002	102	19.002	1.007	68	22
	Retail - Qualifying Revolving	0	0	0	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	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	176	0	176	653	0	0	176	0	176	653	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		664	0	664	160	0	0	663	0	663	159	0	0
	Corporat		1,339	0	1,339	494	0	1	1,326	0	1,326	490	0	0
		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		20,805	60	20,805	4,717	75	16	21,042	58	21,042	4,814	74	21
		Retail - Secured on real estate property	20,805	60	20,805	4,717	75	16	21,042	58	21,042	4,814	74	21
NETHERI ANDS		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETTIEREMINDS		Retail - Secured on real estate property - Of Which: non-Si	20,805	60	20,805	4,717	75	16	21,042	58	21,042	4,814	74	21
		Retail - Qualifying Revolving	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	U
		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
		n credit-obligation assets												
	<b>IRB</b> Tota													

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	802	0	802	159	0	0	766	0	766	155	0	0
	Corporates	505	0	505	216	0	1	497	0	497	218	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0			0				0	0	0	0	0
	Corporates - Or Which: SME Retail	17		17	0		0						0
		17		17	1			18 18		18 18	1	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	1/	1	0	0	18	0	18	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	17		17				18		18			0
	Retail - Qualifying Revolving			20				20		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	n	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	n n	ı ő	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets		Ů	Ů		ŭ	Ů	Ů	, i	ŭ		Ü	
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	435 543	0	435 543	92 207		0	472 498	0	472 498	103 187	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0		0	0		0
	Corporates - Of Which: SME	ō	ō	ō	0	ō	ō	ō	ō	ō	0	ō	0
	Retail	6	0	6	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property	6	0	6	0	0	0	5	0	5	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
OLIGINATI	Retail - Secured on real estate property - Of Which: non-Si	6	0	6	0		0	5		5	0	0	0
	Retail - Qualifying Revolving	0			0		0			0	0		0
	Retail - Other 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
	Equity	0	0	0	n	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	111	0	111	53	0	0	111	0	111	53	0	0
	Corporates	143	0	143	74	0	0	142	0	142	74	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0		0	0		0	0	0	0
	Corporates - Ur Which: SME Retail	0		0	0	0	0	0		0	0	0	0
	Retail - Secured on real estate property	2		2	0		0	3		3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0			0		0	3	1 1	0	0		0
SPAIN	Retail - Secured on real estate property - Of Which: non-Si		1	2	0	o o	0	2	1	2	0	o o	0
	Retail - Qualifying Revolving	ô	n n	n	0	0	0	ő	n	, i	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	ō	0	0	0
	Retail - Other Retail - Of Which: SME	ō	i o	i o	o o	0	ō	ō	ō	ō	0	0	ō
	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												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of :	30/06/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		4	0	4	1 159	0	0	4	0	4	1	0	0
	Corporates	Corporates - Of Which: Specialised Lending	409	0	409	159	0	0	410	0	410	164	0	0
		Corporates - Of Which: SME			0			0			0			0
	Retail	Corporates - Or Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Poecan	Retail - Secured on real estate property	9		2	0	0	0	9		,	0		0
		Retail - Secured on real estate property - Of Which: SME	ń	0	ń	0	0	0	ń	0	ń	0	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-Sh	9	0	9	0	0	0	9		9	0	0	0
		Retail - Qualifying Revolving	ō	ō	ő	ō	ō	ō	ō	ō	ő	ō	ō	ō
		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
		credit-obligation assets												



General governments exposures by country of the counterparty

						1110	esteringsmaatschappij A							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance s	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Total	Austria	0 0 0 165 0	0	0 0 0 0	000000000000000000000000000000000000000		0 0 0 169 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	0 0 0 0		0 0 0 0 0 0
Total	Belgium	1696 2666 341 341 342 267 267 211 212	266 32 341 54 262 111	0 0 0 0	0	0 ( 253 ( 9) ( 344	266 32 89 54 170 111 212	0 0 0 0 0	0	0 0 0 0 0	000000000000000000000000000000000000000	0 3 0 0 0		0 0 0 0 0 0 0 0 0 0 0
Total   Tota	Bulgaria	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	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 0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0 0 0	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 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	Cyprus		·				,					·		
[ 0 - 3M	Czech Republic	45 45 6 6	0 0 49 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	()	0 0 49 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 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Denmark	72	49	·	·		43	ū						
Total	Estonia													



General governments exposures by country of the counterparty

						Inv	esteringsmaatschappij A	rgenta						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet 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	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M]					through profit or loss	comprehensive income								
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Finland													
[ 0 - 3M [   13M - 17   1   1   1   1   1   1   1   1   1	France	119	0	0 0 0 0 0	0 0 0 0	(	0 0 0 0 119 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
[ 0 - 3M [	Germany	119	119	U	U		119	U	U	U	U	U		
Total	Croatia	0 0 0 10 14 4 0 25	0 0 0 10 14 0 25	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 10 14 0 25	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 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Greece													
[ 0 - 3M [	Hungary	37 37	0 0 0 37 0 0	0 0 0 0 0	0 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 37 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 - 3M [	Ireland	133	0	0 0 0 0 0	0 0 0 0 0	( ( ( 44 125 ( 137	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 - 3M [	Italy	100 cc c	0 10 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 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Latvia	21 22 33 60 60 60	0 31 0 0 21 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 0 0 0 0 0 0 0	( 31 ( ( (	0 0 0 0 0 21 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 exposures by country of the counterparty

						Inv	esteringsmaatschappij A	rgenta						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	<b>5</b>	Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sl	neet 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											Risk weighted exposure amount
			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 [	Lithuania	19 19 30 30 50	0 0 19 9 39 0	0 0 0 0 0 0	0 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 19 0 39	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 0 0 0 0
[ 0 - 3M [	Luxembourg													
To - 3M	Malta													
Total	Netherlands													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Poland	60	0 0 62 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	62	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 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 - 3M	Portugal													
[ 0 - 3M [	Romania	20 25 25 26	0 0 0 25 4 0 29	0 0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0 25 4 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 - 3M [	Slovakia		0 0 78 0 0 0	0 0 0 0 0 0	0 0 0 0 0	(	0 0 0 78 8 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 0 0
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Slovenia	77 6 6 6 6 6 7	70 0 0 0 0 0 62 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 0 0 0 0 0 0	65	70 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

						Inv	esteringsmaatschappij A	rgenta						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Spain	0 11 10 14 14 10 20 20	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 10 0 102 97 0 210	11 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 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M	Iceland	0 0 14 0 22 22 21	0 0 14 0 23 21 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 9 0 0 21	0 0 5 0 23 0 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
[ 3M - 1Y [	Liechtenstein													
100 - more	Norway													
[ 3M - 1Y [	Australia													
Toy - more	Canada													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

						Inv	esteringsmaatschappij A	rgenta						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	1
	(IIIII EOR)													
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[ 0 - 3M [	Japan													
[0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
Total   Tota	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
Total	Latin America and the Caribbean	0 0 7 7 3 3	0 0 7 7 0 30	0 0 0 0 0	0 0 0 0 0		0 0 0 7 0 30	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0
Total	I	37	37	0	0		37	0	0	0	0	0		10



#### General governments exposures by country of the counterparty

						Inv	esteringsmaatschappij A	irgenta						
							As of 31/12/2022	2						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			
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	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M [	Others	10.	0 0 0 0 5 5 5 5 10 2 2 102 5 5 5 3 123	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 0 0 0 0 0	0 0 5 10 102 5 0	000000000000000000000000000000000000000	0					0 0 0 0 0 0 0

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 counterparts 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 counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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.



General governments exposures by country of the counterparty

	Í					1110	esteringsmaatschappij A							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	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 [	Austria	0 0 0 165 0 0	0 0 0 0 0 169 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 169 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 0 0
[ 0 - 3M [ [ 3M - 1Y [	Belgium	243 244 249 86 66 266 91 184	242 294 6 6 6 6 266 91	0 0 0 0 0	0 0 0	244 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	237 47 86 60 2 174 9 91		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 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 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
Total  [ 0 - 3M [   1 - 3M   1   1   1   1   1   1   1   1   1	Bulgaria	2244. 6 6 7 12	1,222 0 0 0 0 0 0 0 0 0 0 0 0 2 12	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 12 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 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		94 0 0 0 0 0 0 0
[ 0 - 3M [	Cyprus		12	·	·		12	Ü				·		
0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     15Y - 10Y     10Y - more	Czech Republic	6 45 6 6 6 6	0 49 0 0 0 0 0 0 0 49	0 0 0 0 0	000000000000000000000000000000000000000	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 49 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Denmark		,							·		·		
Total   Tota	Estonia													



General governments exposures by country of the counterparty

						Inv	esteringsmaatschappij A	rgenta						
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	heet 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	Risk weighted exposure amount
[ 0 - 3M [	Finland													
Total														
[ 0 - 3M [	France	119	0	0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0 0 119 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 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0		
Total	Germany			·	·			·	·	·		·		
Total	Croatia	14 14	0 0 0 0 0 10 14	0 0 0 0 0	0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 10 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		
Total  [ 0 - 3M	Greece	24	24	0	0	C	24	0	0	0	0	0		0
Total	Hungary	32	0 0 0 32 5 0 0	0 0 0 0 0	0 0 0 0 0	(	0 0 0 32 5 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 - 3M [	Ireland	0 0 4 7 0 125 0 127	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 0 0 0 0 0 0	( ( ( ( 12) ( 13)	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 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		
10 - 3M	Italy		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 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 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   Total	Latvia	25	0 0 0 0 0 0 0 29 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0 0 29 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		



General governments exposures by country of the counterparty

						Inv	esteringsmaatschappij A	rgenta						
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sl	neet 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											Risk weighted exposure amount
		uei vauve ililaitual assets	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 [	Lithuania	19 9 33 33 55 5 58	0 0 19 0 0 3 39 0 0 0 8	0 0 0 0 0	0 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 19 0 39 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 - 3M [	Luxembourg													
To - 3M	Malta													
Total	Netherlands													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Poland	14 44 60 60	0 0 14 8 8 48 9 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	000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M	Portugal													
[ 0 - 3M [	Romania	24 24 28	0 0 0 0 0 0 1 1 2 4 4 0 0	0 0 0 0 0 0	0 0 0 0 0	(	0 0 0 24 4 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 - 3M [	Slovakia	75 6 6 6 6 7	0 0 79 0 0 0 0 0 79	0 0 0 0 0 0	0 0 0 0 0	(	0 0 79 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 - 3M   1   1   1   1   1   1   1   1   1	Slovenia	60	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 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	65	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 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 exposures by country of the counterparty

						Inv	esteringsmaatschappij A	rgenta						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	
	,				Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet 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	Risk weighted exposure amount
[ 0 - 3M [	Spain	0 20 0 0 193 193 0 0	56 0	0 0 0 0 0	0 0 0 0 0	0 10 0 143 55 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 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
Total	Iceland	0 11 2 2 2 2 2 5 6 8	0 14 0 23 21 0 0	0 0 0 0 0	0	0 9 0 0 21 0 0	0 5 0 23 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 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Liechtenstein													
[ 0 - 3M	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   Total	Hong Kong													



General governments exposures by country of the counterparty

						Inv	esteringsmaatschappij A	rgenta						
							As of 30/06/2023	1						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
	(IIIII EOR)													
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
Total   Tota	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
Total	Latin America and the Caribbean	0 0 0 10 10 20	0 0 0 7 0 0 10 10 10 20	0 0 0 0 0	0 0 0 0 0	(	0 0 7 0 10 20	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		
Total	I	37	37	0	0		37	0	0	0	0	0		10



#### General governments exposures by country of the counterparty

Investeringsmaatschappij Argenta

						2111	esteringsmaatscriappij A	- genta									
			As of 30/06/2023														
						Direc	t exposures										
	(mln EUR)			On balance sl	heet				Derivat	tives		Off bala	nce sheet				
	, , ,									Derivatives with negative fair value		Off-balance s					
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value								
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	Risk weighted exposure amount			
[ 0 - 3M [	Africa																
[ 0 - 3M [	Others	11 100 (	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 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 5 11 108 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000			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 counterparts 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 counterparts (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 conomic 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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (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 nGAMP

# Performing and non-performing exposures Investeringsmaatschappij Argenta

									Ani-Cateringsinaa	сэспарріј Агуепта							
					As of 30/09/2022									As of 31/12/2022			
		Gross ca	errying amount/ Nomina	al amount		Accumulated im value due to cre	spairment, accumulated n	regative changes in fair	Collaterals and		Gross car	rrying amount/ Nomina	al amount		Accumulated imparts of the communication of the com	pairment, accumulated negative changes in dit risk and provisions <sup>4</sup>	Collaterals and
		Of which performing but past due >30 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performin		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 31	exposures		Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>	exposures	Of which Stag	31
(min BUR)  Cash balances at central banks and other demand deposits	3,460									3,176							
Debt securities (including at amortised cost and fair value)	9,389		,			]				10,013							
Central banks	,,						0			0		-					
General governments	2,225	0				:	1 0		0	2,460							0 0
Credit institutions	2,523	0				:	1 0		0	2,727		0					0 0
Other financial corporations	1,405	0			0		1 0		0	1,323	0	0			1	. 0	0 0
Non-financial corporations	3,233	0			0		4 (		0	3,503		0			5	0	0 0
Loans and advances(including at amortised cost and fair value)	38,951	120	170	170	170	15	5 27	27	142	39,564	152	166	166	166	20	25	25 140
Central banks							0			0							
General governments	278	0			0		0		0	298	. 0	0				0	0 0
Credit institutions	78	0			0	1	0		0	58	. 0	0				9	0 0
Other financial corporations	454	2			0	'	0		0	474	2	0		1	1		0 0
Non-financial corporations	400															l J	
Non-triancial corporations	405	1		1	1	'		1		487		1	1	,	1		0
of which: small and medium-sized enterprises	,																
and an analysis and an analysi	· ·	1 1		1	1	1	,	1			, and a		`	1	1	1	1 1
of which: Loans collateralised by commercial immovable property	35	0			1		0		0	34	0	1				0	0 0
Households	37,731	118	179	170	170	1-	4 27	2	142	38,247	149	165	165	165	5 18	25	25 139
of which: Loans collateralised by residential immovable property	36,853	114	16	161	161	1	3 18	18	142	37,346	144	158	158	158	17	18	18 139
of which: Credit for consumption	376	2	!	5	5		0 5	5	0	387	2	5			5 1	5	5 0
DEBT INSTRUMENTS other than HFT	51,800	120	170	170	170	21	1 27	27	142	52,752	152	166	166	166	5 28	25	25 140
OFF-BALANCE SHEET EXPOSURES	3,593									3,108					1		
				1	1	1			1	-,		-	1	1	1	-	1

# Performing and non-performing exposures Investeringsmaatschappij Argenta

					As of 31/03/2023				As of 30/06/2023											
		Gross ca	arrying amount/ Nominal	amount		Accumulated imp	pairment, accumulated n	egative changes in fair	Collaterals and		Gross G	errying amount/ Nomina	l amount		Accumulated imp	pairment, accumulated n dit risk and provisions <sup>6</sup>	egative changes in fair	Collaterals and		
		Of which performing but past due >30 days	q	Of which non-performing	·	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	9.	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>1</sup>	financial guarantees received on non- performing exposures		
(min FIB)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>5</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>s</sup>			
Cash balances at central banks and other demand deposits	2,307	7 0	0	0	0	0	0	0	0	2,863	3 0	0	0		0	0	0	0		
Debt securities (including at amortised cost and fair value)	9,861		0	0	0	8		0	0	9,491	1 0	0	0	0	11	0		0		
Central banks		0 0	0	0	0	0		0			0 0	0		0	0			0		
General governments	2,45	7 0	0	0	0	1		0	0	2,32	3 0	0		0	1			0		
Credit institutions	2,78	1 0	0	0	0	1		0	0	2,716	6 0	0		0	0		0	0		
Other financial corporations	1,31	2 0	0	0	0	1		0	0	1,276	6 0	0		0	0		0	0		
Non-financial corporations	3,31	0	0	0	0	5	0	0	0	3,179	5 0	0		0	10		0	0		
Loans and advances(including at amortised cost and fair value)	40,000	140	173	173	173	21	. 27	27	145	40,434	4 99	170	170	170	24	25	25	144		
Central banks		0 0	0	0		0		0	0		0 0	0		0	0		0	0		
General governments	30	6 0	0	0	0	0		0	0	293	3 0	0		0	0		0	0		
Credit institutions		7								91	2					,				
Class Handonia	_	,			Ĭ		1		Ĭ					1		`				
Other financial corporations	47	6 2	0	0		1				48	8 2	0						0		
Non-financial corporations	47	4 0	1	1	1	1		0		46	7 0	1	1	. 1	. 0			0		
of which: small and medium-sized enterprises		0	0	0	0	0		0	0		0	0		0	0	0	0	0		
of which: Loans collateralised by commercial immovable property	3.	2 0	1	1	1	0	۰	0	0	45	5 0	1	1	1	. 0		0	0		
Households	38,68	7 129			473	20				20.40										
nossinos	38,68	1.88	1/2	1/2	1/2	20	26	26	145	39,105	96	169	165	169	23	24	24	144		
of which: Loans collateralised by residential immovable property	37,75	0 134	165	165	165	18	19	19	145	38.129	94	163	163	163	22	15	18	144		
of tendence property	37,73		100	100	103	10	1		1.0	30,12		103	103	1			1			
of which: Credit for consumption	40	5 2	5	5	5	1	5	5		423	2 1	5	5	5	1	5	5	0		
DEBT INSTRUMENTS other than HFT	52,167	7 140	173	173	173	29	27	27	145	52,788	99	170	170	170	35	25	25	144		
OFF-BALANCE SHEET EXPOSURES	3,000									2,833										
OTT-DADARGE SHEET EAT OSONES	3,000				1 "		1 "			2,033		0		1 "	1 .		1 "	۰		



#### Forborne exposures

			/09/2022			As of 31/12/2022									
	Gross carrying amount of exposures with forbearance measures	value due to d	changes in fair redit risk and r exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated in accumulated che value due to cre provisions for forbearance me	nanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with				
(min EUR)	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				
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					
General governments	0	0 0	0	0		0	0	0	0	0					
Credit institutions	0	0 0	0	0		0	0	0	0	0					
Other financial corporations	0	0 0	0	0		0	0	0	0	0					
Non-financial corporations	0	0 0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	184 5	9 5	5	172	54	249	56	5	5	223	51				
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				
of which: small and medium-sized enterprises	0	0 0	0	0		0	0	0	0	0					
Households	183	9 5	5	172	54	249	56	5	5	223	51				
DEBT INSTRUMENTS other than HFT	184 5	9 5	5	172		249	56	5	5	223					
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 $^{\it 3}$	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>&</sup>lt;sup>10</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 operally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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.



#### Forborne exposures

Investeringsmaatschappij Argenta

			As of 31/	03/2023				As of 30/06/2023							
		ng amount of rith forbearance	Accumulated in accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ea forbearance	kposures with		ring amount of with forbearance	Accumulated im accumulated ch value due to cre provisions for e forbearance me	nanges in fair edit risk and exposures with	Collateral and finan received on exp forbearance r	osures with			
(min EUR)		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 nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	ro	Of which collateral and financial guarantees eceived on non-performing exposures with forbearance measures			
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	o	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	264	60	6	6	233	54	252	59	6	5	224	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	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			
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	0				
Households	264	60	6	6	233	54	252	59	6	5	223	54			
DEBT INSTRUMENTS other than HFT	264	60	6	6	233		252	59	6	5	224				
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 $^{\it 3}$	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

(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- TTS 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 enerally reported with a positive sign.

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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Investeringsmaatschappij Argenta

					AS OF 3	1/12/2022					AS OF 3	L/03/2023			As of 30/06/2023									
	Gross carr	rying amount				Accumulated	Gross car	rrying amount				Accumulated	Gross can	rying amount				Accumulated	Gross carrying amount					Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment value due to credit risk on non-performing exposures t		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative	
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
Mining and guarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Manufacturing	159	0	0	159	0	0	190	0	0	190	0	0	191	0	0	191	0	0	173	0	0	173	0	0
Electricity, gas, steam and air conditioning upoly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Water supply	69	0	0	69	0	0	67	0	0	67	0	0	55	0	0	55	0	0	53	0	0	53	0	0
Construction	21	0	0	21	0	0	21	0	0	21	0	0	20	0	0	20	0	0	24	0	0	24	0	0
Wholesale and retail trade	57	0	0	57	0	0	107	0	0	107	0	0	107	0	0	107	0	0	108	0	0	108	0	0
Transport and storage	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
Information and communication	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	5	0	0	5	0	0
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
Real estate activities	29	0	0	29	0	0	29	0	0	29	0	0	28	0	0	28	0	0	28	0	0	28	0	0
Professional, scientific and technical ctivities	25	0	0	25	0	0	24	0	0	24	0	0	24	0	0	24	0	0	26	0	0	26	0	0
Administrative and support service	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	4	0	0	4	0	0
Public administration and defence, opportunity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
Human health services and social work	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	5	0	0	5	0	0
Arts, entertainment and recreation	39	0	0	39	0	0	39	0	0	39	0	0	38	0	0	38	0	0	38	0	0	38	0	0
Other services	0	0	0	0	0	ő	0	0	0	0	0	1 0	0	0	0	0	l ő	ő	0	Ö	0	0	l ö	1 0
ans and advances	400	1	1	400	1	0	497	1 1	1	497	1	0	474	1	1	474	1	0	467	1	1	467	1	-

<sup>(1)</sup> The Rems' 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 FINREP framework (template F (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.