ARGENTA SPAARBANK NV

EUROPEAN GREEN BOND FACTSHEET

July 2025

This document and its contents are not subject to any approval or endorsement from ESMA or any other competent authority.

1. General information

- Date of publication of the European Green Bond factsheet: 16 October 2025
- The legal name of the issuer: Argenta Spaarbank SA/NV ("Argenta")
- Legal entity identifier (LEI) of the issuer: A6NZLYKYN1UV7VVGFX65
- Website address providing investors with information on how to contact the issuer: www.argenta.eu/investor-relations and investor.relations@argenta.be
- The name of the bond(s) assigned by the issuer: "European Green Bond" or "EuGB"
- ISINs of bond: This Factsheet may be used for multiple EuGB issuances. Please refer to Argenta's website for information on the ISIN of each bond issued in EuGB format: https://www.argenta.eu/investor-relations/debt-issuance/green-bonds.html
- The identity and contact details of the external reviewer: ISS-Corporate, SPOsales@iss-corporate.com
- Name of the competent authority: the *Commission de Surveillance du Secteur Financier* (**'CSSF'**) (Luxembourg)

2. Important information

- These bonds use the designation 'European Green Bond' or 'EuGB' Regulation (EU) 2023/2631 of the European Parliament and of the Council (the "EuGB Regulation")

3. Environmental strategy and rationale

Argenta will provide an impact report on the environmental impact of the use of the European Green Bond proceeds, in accordance with Article 12(1) of Regulation (EU) 2023/2631 post issuance. In line with Article 12(3) of Regulation (EU) 2023/2631 Argenta does not intend to have the impact report(s) reviewed by an external reviewer.

Overview
Argenta wants to contribute to the transition to a sustainable, climate-neutral society by accelerating its sustainability strategy and integrating sustainability into its product range. The issuance of European Green Bonds aims to support Argenta's overall sustainability ambitions and commitment to decarbonizing its residential mortgage portfolio in Belgium and the Netherlands. Argenta sets reduction targets and takes measures to systematically reduce emissions from its business activities, with due regard for the social impact that the transition will entail for its customers. For detailed information, please visit Argenta's most recent annual integrated report: https://www.argenta.eu/investor-relations/financial-information.html

Sustainable Homes
Argenta has set concrete steps towards making a targeted impact in its sustainability action plan. In the 2024-2027 sustainability action plan, Argenta has analysed its financed emissions, developed transition models and organised strategic workshops to define the level of ambition, the strategic key performance indicators and concrete actions in conjunction with the business departments. Mortgage lending in Belgium and the Netherlands is central to Argenta's business, allowing significant impact on customers, the environment, and society by promoting sustainable loan offerings. Argenta has established transition pathways for its mortgage portfolios in these regions, using the Carbon Risk Real Estate Monitor (CRREM) methodology, incorporating insights from the Science Based Targets Initiative (SBTi) to support the Paris climate goals.

In Belgium, Argenta's transition plans are heavily influenced by the Flemish Climate Plan, which shapes local market trends in sustainable renovation. In the Netherlands, Argenta's mortgage portfolio predominantly includes properties with favourable Energy Performance Certificates (EPC). Sustainable living is increasingly valued by Argenta's customers, reflected in the growing interest in properties with A and B EPC label. To further encourage customers to make sustainable decisions, Argenta has introduced sustainable renovation programmes and discounts towards energy-efficient homes. As a result lending for such sustainable properties is rising, along with demand for renovating less sustainable ones, which forms a key part of Argenta's decarbonization strategy.

Link with the assets, turnover, CapEx, and OpEx key performance indicators
Argenta reports on activities that are eligible and aligned, in accordance with Article 8 of the EU Taxonomy Regulation 2020/852. Argenta has assessed CapEx and OpEx for eligibility and alignment to the Technical Screening Criteria set out in the Climate Delegated Act (Commission Delegated Regulation (EU) 2021/2139 and Commission Delegated Regulation (EU) 2023/2485). In 2024, 12.6% of Argenta's CapEx, 10.81% of OpEx and 10.79% of turnover were assessed as Taxonomy aligned.

- For detailed reporting in line with Article 8 of Regulation (EU) 2020/852 please see Argenta's latest annual integrated reporting: https://www.argenta.eu/investor-relations/financial-information.html
- All EuGBs issued in accordance with this factsheet are expected to further support Argenta's contribution to the EU Taxonomy's six environmental objectives and Argenta's key performance indicators for taxonomy-aligned assets, turnover, capital expenditure and operating expenditure.

Link to the transition plans
Argenta has a climate strategy in place which includes transition plans, targets and actions to systematically reduce financed emissions by 2050. For detailed information on Argenta's transition strategy, please visit Argenta's most recent annual integrated report: https://www.argenta.eu/investor-relations/financial-information.html

The proceeds of the European Green Bonds will be used to finance or refinance, in whole or in part, new or existing green loans that are aligned with the EU Taxonomy Activity 7.7: Acquisition and Ownership of Buildings.

Argenta has implemented a dedicated sustainable home strategy that outlines various actions needed to support Argenta's transition plan towards 2050. A key component of this strategy is assisting customers in their transition to sustainable properties. Therefore, proceeds of the EuGBs are expected to contribute to Argenta's transition plans and decarbonization targets.

Securitisation

- European Green Bonds issued in accordance with this factsheet are not securitisation bonds.

4. ALLOCATION OF BOND PROCEEDS

Intended allocation to taxonomy-aligned economic activities

- Argenta intends to allocate European Green Bond proceeds to financial assets in accordance with the portfolio approach.
- Argenta will allocate proceeds from one or more outstanding European Green Bonds to a portfolio of financial assets provided that the total value of financial assets in Argenta's portfolio exceeds the total value of its outstanding bonds. European Green Bonds issued in accordance with this factsheet are not securitisation bonds.
- Argenta will allocate 100% of the European Green Bond proceeds to activities that are environmentally sustainable under Article 3 of Regulation (EU) 2020/852.
- Details of the share of new financing versus refinancing will be disclosed as part of the post-issuance allocation report.
- Argenta intends to allocate proceeds raised under the European Green Bonds to economic activities targeting the environmental objective of "Climate Change Mitigation", as referred to in Article 9 of Regulation (EU) 2020/852.
- Argenta will publish an allocation report annually until the full allocation of the bond proceeds and subject to post-issuance review by an external reviewer in accordance with Article 11 of Regulation (EU) 2023/2631.

Green Buildings

Green Buildings	Residential real estate mortgage loans
EU Taxonomy objective	Climate change mitigation
Activity (Annex 1 EU taxonomy)	7.7. Acquisition and ownership of buildings
Related NACE code	L68

Intended allocation to specific taxonomy-aligned economic activities

- Not applicable: Argenta does not intend to allocate proceeds to enabling or transitional economic activities.
- Not applicable: Argenta does not intend to allocate proceeds to activities related to nuclear energy and fossil gas in accordance with Articles 10(2) and 11(3) of Regulation (EU) 2020/852.

Intended allocation to economic activities not aligned with the technical screening criteria

- Not applicable: Argenta intends to allocate European Green Bond proceeds to activities aligned with the technical screening criteria.

Process and timeline for allocation
The proceeds from the European Green Bonds will be earmarked for a dedicated green loan portfolio at issuance, using the portfolio approach.

Argenta has established a Green Bond Committee (the "Committee"), comprised of representatives from Treasury and Investment Department , Wholesale funding team (finance) and the Marketing and Sustainability Department, as well as subject matter experts from relevant business units such as lending. The Committee will meet at least on an annual basis and when necessary. Argenta's business units provide information on the compliance of the projects with the criteria for environmentally sustainable economic activities set out in Article 3 of Regulation (EU) 2020/852 to the Green Bond Committee. Upon submission of the projects to be earmarked for the dedicated green loan portfolio, the Green Bond Committee verifies the compliance of the projects with the eligibility criteria and selects the projects as eligible.

Issuance costs
Argenta intends to allocate an amount equivalent to the European Green Bonds gross proceeds to environmentally sustainable economic activities, without the deduction of costs.

5. Environmental impact of bond proceeds

Argenta will provide a European Green Bond impact report on the environmental impact of the use of the bond proceeds at least once during the lifetime of the bonds, after the full allocation of the proceeds. Upon publication of the European Green Bond Factsheet, estimating the expected environmental impacts of the proceeds is not feasible, as these impacts will be associated with the underlying portfolio.

Subject to the availability of suitable information and data, Argenta may select the following impact indicators:

Potential Impact indicators

Green Buildings	• Estimated avoided/reduced carbon emissions (in CO_2 equivalent) • Estimated ex-ante annual energy consumption in KWh • Overview of EPC labels and certificates for eligible buildings (in case available and relevant) • Estimated adverse environmental impacts, if any

6. Information on reporting

- A link to the issuer's website as required by Article 15(1) of Regulation (EU) 2023/2631
    - https://www.argenta.eu/investor-relations/about-argenta.html

- Relevant reporting and information such as integrated annual report and green bonds can be found here:
  - https://www.argenta.eu/investor-relations/financial-information.html
  - https://www.argenta.eu/investor-relations/debt-issuance/green-bonds.html
- As set out in Article 11(1) of Regulation (EU) 2023/2631, the date on which the first reporting period starts is the last date of the calendar year of issuance.
- The allocation report(s) will provide information on an aggregated basis. Project-by-project information on amounts allocated will not be available.

7. CapEx plan

Not applicable as European Green Bond proceeds will be allocated to activities that are environmentally sustainable under Article 3 of Regulation (EU) 2020/852.

8. Other relevant information

Alignment with the ICMA Green Bond Principles
Argenta has established the Argenta Green Bond Framework [PLACEHOLDER 2025] aligned with the core components of the Green Bond Principles as administered by the International Capital Markets Association. The Argenta Green Bond Framework will also be applicable to issuances under the European Green Bond Factsheet.