FINAL TERMS

MiFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ECPs ONLY TARGET MARKET – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, "MiFID II"); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "distributor") should take into consideration the manufacturers' target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

PROHIBITION OF SALES TO EEA RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("EEA"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of MiFID II; or (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended, the "Insurance Distribution Directive"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently, no key information document required by Regulation (EU) No 1286/2014 (as amended, the "PRIIPs Regulation") for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom ("UK"). For these purposes, a retail investor means a person who is either one (or both) of the following: (i) not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of the United Kingdom domestic law by virtue of the European Union (Withdrawal) Act 2018 or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024. Consequently no disclosure document required by the FCA Product Disclosure Sourcebook ("DISC") for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

PROHIBITION OF SALES TO CONSUMERS – The Notes are not intended to be offered, sold or otherwise made available, and will not be offered, sold or otherwise made available, in Belgium to "consumers" (*consommateurs/consumenten*) within the meaning of the Belgian Code of Economic Law (*Code de droit économique/Wetboek van economisch recht*), as amended.

ELIGIBLE INVESTORS ONLY - The Notes may only be held by, and may only be transferred to, eligible investors referred to in Article 4 of the Belgian Royal Decree of 26 May 1994 ("Eligible Investors") holding their Notes in an exempt account that has been opened with a financial institution that is a direct or indirect participant in the Securities Settlement System operated by the NBB.

PROHIBITION OF OFFER TO PRIVATE CLIENTS IN SWITZERLAND - The Notes are not intended to be offered or recommended to private clients within the meaning of the Swiss Federal Financial Services Act ("FinSA") in Switzerland. For these purposes, a private client means a person who is not one (or more) of the following: (i) a professional client as defined in Article 4(3) FinSA (not

having opted-in on the basis of Article 5(5) FinSA) or Article 5(1) FinSA; or (ii) an institutional client as defined in Article 4(4) FinSA; or (iii) a private client with an asset management agreement according to Article 58(2) FinSA.

These Final Terms have not been and will not be filed and deposited with a review body in Switzerland for entry on the list according to Article 64(5) of FinSA. Accordingly, the Notes may not be publicly offered, directly or indirectly, in Switzerland within the meaning of FinSA, other than pursuant to an exemption under Article 36(1) FinSA. Neither these Final Terms nor any other offering or marketing material relating to the Notes constitutes a prospectus pursuant to FinSA, and neither these Final Terms nor any other offering or marketing material relating to the Notes may be publicly distributed or otherwise made publicly available in Switzerland.

Final Terms dated 8 September 2026

Argenta Spaarbank SA/NV
(Legal Entity Identifier: A6NZLYKYN1UV7VVGFX65)

Issue of EUR 325,000,000

4.000 per cent. Callable Fixed-to-Fixed Reset Rate EuGB Senior Non-Preferred Notes due 2031

under the EUR 5,000,000,000

Euro Medium Term Note Programme

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions set forth in the Base Prospectus dated 17 October 2025 which constitutes a base prospectus for the purposes of the Prospectus Regulation (the "**Base Prospectus**"). This document constitutes the Final Terms of the Notes described herein for the purposes of the Prospectus Regulation and must be read in conjunction with the Base Prospectus in order to obtain all relevant information. The Base Prospectus has been published on the Issuer's website www.argenta.eu.

1.	(I)	Series Number:	8
	(II)	Tranche Number:	1
	(III)	Date on which Notes will be consolidated and form a single Series:	Not Applicable
2.	Specified Currency or Currencies:		Euro ("**EUR**")
3.	Aggregate Nominal Amount:		EUR 325,000,000
	(I)	Series:	EUR 325,000,000
	(II)	Tranche:	EUR 325,000,000
4.	Issue Price:		99.609% of the Aggregate Nominal Amount

5.	(I)	Specified Denomination(s):	EUR 100,000 and integral multiples of EUR 100,000 in excess thereof
	(II)	Calculation Amount:	EUR 100,000
6.	(I)	Issue Date:	10 September 2026
	(II)	Interest Commencement Date:	Issue Date
7.	Maturity Date:		Fixed maturity date: 10 September 2031
8.	Interest Basis:		Resettable Note Further particulars specified in Paragraph 14 of Part A of the Final Terms below
9.	Redemption/Payment Basis:		Par Redemption
10.	Change of Interest Basis:		Not Applicable
11.	Call Option:		
	Call Option: (Condition 3(c)):		Applicable. Further details specified in Paragraph 18 of Part A of the Final Terms below
12.	(I)	Status of the Notes:	Senior Non-Preferred Notes
	(II)	Subordinated Notes:	Not Applicable
	(III)	Senior Non-Preferred Notes:	Applicable
		• Redemption of Senior Non-Preferred Notes upon the occurrence of a MREL Disqualification Event (Condition 3(f)):	Applicable. Further details specified in Paragraph 21 of Part A of the Final Terms below
		• Substitution and Variation (Condition 6(d)):	Applicable
	(IV)	Senior Preferred Notes:	Not Applicable
	(V)	Date of any additional Board/Executive Committee approval for issuance of Notes obtained:	Not Applicable

Provisions Relating to Interest (if any) Payable

13.	**Fixed Rate Note Provisions**		Not Applicable
14.	**Resettable Note Provisions**		Applicable
	(I)	Initial Rate of Interest:	4.000% per annum payable annually in arrear on each Resettable Note Interest Payment Date up to and including the First Resettable Note Reset Date
	(II)	Party responsible for calculating the First Reset Rate of Interest, the Subsequent Reset Rate of Interest and Interest Amount(s):	Calculation Agent
	(III)	Resettable Note Interest Payment Date(s):	10 September in each year, from and including 10 September 2027 up to and including the Maturity Date Subject to adjustment in accordance with the Business Day Convention
	(IV)	Interest Period Date(s):	Resettable Note Interest Payment Date Not subject to adjustment in accordance with any Business Day Convention
	(V)	Business Day Convention:	Following Business Day Convention
	(VI)	First Margin:	+0.9% per annum
	(VII)	Subsequent Margin:	Not Applicable
	(VIII)	Day Count Fraction:	Actual/Actual-ICMA
	(IX)	Determination Date(s):	10 September in each year
	(X)	First Resettable Note Reset Date:	10 September 2030
	(XI)	Second Resettable Note Reset Date:	Not Applicable
	(XII)	Subsequent Resettable Note Reset Date(s):	Not Applicable
	(XIII)	Relevant Screen Page:	Bloomberg Page EUSA 1
	(XIV)	Relevant Time:	11:00 a.m. (Brussels time)
	(XV)	Mid-Swap Rate:	Single Mid-Swap Rate

	(XVI)	Mid-Swap Maturity:	1-year
	(XVII)	Initial Mid-Swap Rate Final Fallback:	Not Applicable
	(XVIII)	Reset Period Maturity Initial Mid-Swap Rate Final Fallback:	Not Applicable
	(XIX)	Last Observable Mid-Swap Rate Final Fallback:	Applicable
	(XX)	Subsequent Reset Rate Mid-Swap Rate Final Fallback:	Not Applicable
	(XXI)	Subsequent Reset Rate Last Observable Mid-Swap Rate Final Fallback:	Not Applicable
	(XXII)	Fixed Leg Swap Payment Frequency:	Annual
	(XXIII)	Fixed Leg Swap Payment Frequency Day Count Fraction:	Actual/Actual-ICMA
	(XXIV)	Mid-Swap Floating Leg Benchmark Rate:	6-month EURIBOR
	(XXV)	Mid-Swap Floating Leg Benchmark Rate Day Count Fraction:	Actual/360
15.	**Floating Rate Note Provisions**		Not Applicable
16.	**Zero Coupon Note Provisions**		Not Applicable
17.	**Benchmark Replacement**		Applicable
	Provisions Relating to Redemption		
18.	**Call Option (Condition 3(c))**		Applicable
	(I)	Optional Redemption Date(s):	10 September 2030
	(II)	Redemption Amount (Call) of each Note:	Par Redemption
	(III)	Specified Fixed Percentage Rate:	Not Applicable
	(IV)	If redeemable in part:	Not Applicable

	(a)	Minimum Nominal Redemption Amount:	Not Applicable
	(b)	Maximum Nominal Redemption Amount:	Not Applicable
(V)	Notice period:		Minimum period: 30 days Maximum period: 60 days

19.	**Final Redemption Amount of each Note**	Par Redemption
	(I) Specified Fixed Percentage Rate:	Not Applicable
20.	**Zero Coupon Note Redemption Amount of each Zero Coupon Note**	Not Applicable
21.	**Early Redemption**	
	(I) Tax Event Redemption Amount (Condition 3(e)):	Par Redemption
	(a) Specified Fixed Percentage Rate:	Not Applicable
	(II) Redemption upon the occurrence of a Tax Event (Condition 3(e)):	Redemption at any time after the occurrence of a Tax Event which is continuing
	(a) Tax Deductibility Event	Applicable
	(III) Capital Disqualification Event Early Redemption Amount (Condition 3(d)):	Not Applicable
	(a) Specified Fixed Percentage Rate:	Not Applicable
	(IV) Redemption upon the occurrence of a Capital Disqualification Event (Condition 3(d)):	Not Applicable
	(V) MREL Disqualification Event Early Redemption Amount (Condition 3(f)):	Par Redemption

		(a) Specified Fixed Percentage Rate:	Not Applicable
	(VI)	Event of Default Redemption Amount (Condition 11):	Par Redemption
		(a) Specified Fixed Percentage Rate:	Not Applicable
22.	**Substitution of the Issuer (Condition 7)**		Applicable

General Provisions Applicable to the Notes

23.	Interest Business Day Jurisdictions:	Not Applicable
24.	Payment Business Day Jurisdictions:	Not Applicable

Signed on behalf of the Issuer:

By:

Digitally signed by Nitro Software Belgium NV - Nitro Sign Premium on behalf of Gert Wauters
Date: 08/09/2026 16:12:08
Signed with one time SMS password: 781137

Gert Wauters (Chief Risk Officer)

Duly authorised

By:

Johan Vankelecom (Chief Financial Officer)

Digitally signed by Nitro Software Belgium NV - Nitro Sign Premium on behalf of Johan Vankelecom
Date: 08/09/2026 16:05:07
Signed with one time email password: 965984

Duly authorised

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

(i)	Listing and admission to trading:	Application has been made for the Notes to be listed on the official list of the Luxembourg Stock Exchange and admitted to trading on the Professional Segment of the Regulated Market of the Luxembourg Stock Exchange
(ii)	Earliest day of admission to trading:	Application has been made for the Notes to be admitted to trading with effect from the Issue Date
(iii)	Estimate of total expenses related to admission to trading:	EUR 3,750

2. RATINGS

Ratings:	The Notes to be issued are expected to be rated: S&P Global Ratings, acting through S&P Global Ratings Europe Limited ("**Standard & Poor's**"): BBB According to the S&P Global Ratings Definitions (available here: https://disclosure.spglobal.com/ratings/en/regulatory/article/-/view/sourceId/504352): "*An obligation rated 'BBB' exhibits adequate protection parameters. However, adverse economic conditions or changing circumstances are more likely to weaken the obligor's capacity to meet its financial commitments on the obligation*." Standard & Poor's is established in the EU and registered under Regulation (EC) No 1060/2009, as amended by Regulation (EU) No 513/2011 (the "**CRA Regulation**"). Standard & Poor's is not established in the UK but the rating it has given to the Notes is endorsed by S&P Global Ratings UK Limited, which is established in the UK and registered under the Regulation (EC) No. 1060/2009 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (the "**UK CRA Regulation"**).

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for the fees payable to the Dealers, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS

Reasons for the Offer	In accordance with subparagraphs (b)(i) and (b)(ii) in the Section "Use of Proceeds" of the Base Prospectus.
Green Bonds	Yes
European Green Bonds	Yes The Notes are issued as "European Green Bonds" in accordance with Regulation (EU) 2023/2631 (the "**EuGB Regulation**"). The completed Factsheet dated 19 November 2025 referred to in the EuGB Regulation and the pre-issuance review related to the Factsheet by ISS-Corporate as external reviewer referred to in the EuGB Regulation are available on the Issuer's website at: https://www.argenta.eu/investor-relations/debt-issuance/green-bonds.html (but are not incorporated in nor form part of the Final Terms or the Base Prospectus). The contact details of the external reviewer are available on the Issuer's website referred to in the Section "Use of Proceeds" of the Base Prospectus.
Estimated net proceeds:	EUR 323,079,250

5. YIELD

Not Applicable

6. OPERATIONAL INFORMATION

Intended to be held in a manner which would allow Eurosystem eligibility:	Yes. Note that the designation "yes" simply means that the Notes are intended upon issue to be settled through the Securities Settlement System and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.
ISIN Code:	BE6377154834
Common Code:	350320750
Delivery:	Delivery against payment
Names and addresses of additional Paying Agent(s) (if any):	Not Applicable

Name and address of Calculation Agent (if any):	BNP PARIBAS, Belgium Branch Rue Montagne du Parc 3 1000 Brussels Belgium
Name and address of the operator of the Alternative Clearing System (if any):	Not Applicable
Relevant Benchmark:	EURIBOR is provided by the European Money Markets Institute ("**EMMI**"). As at the date hereof, EMMI appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 (Register of administrators and benchmarks) of the Benchmark Regulation.

7. DISTRIBUTION

(i)	Method of distribution:		Syndicated
(ii)	If syndicated:		
	(A)	Names and addresses of Dealers:	**Dealer** **ABN AMRO Bank N.V.** Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands **BNP PARIBAS** 16, boulevard des Italiens 75009 Paris France **Mizuho Bank Europe N.V.** Strawinskylaan 3053, Atrium (3rd floor) 1077 ZX Amsterdam The Netherlands
	(B)	Date of Subscription Agreement:	8 September 2026
	(C)	Stabilisation Manager(s) if any:	Not Applicable
(iii)	If non-syndicated, name and address of Dealer:		Not Applicable

(iv)	US Selling Restrictions (Categories of potential investors to which the Notes are offered):	Reg. S Compliance Category 2; TEFRA not applicable