

Condensed consolidated interim financial statements according to IFRS

Basis of preparation

General

The special purpose financial information has been prepared specifically for the 30 June 2026 reporting of Argenta Bank- en Verzekeringsgroep and consists of a consolidated balance sheet as of 30 June 2026, a consolidated statement of profit or loss and a consolidated statement of comprehensive income for the six months period then ended, and a note comprising the Significant Accounting Policies.

The objective of the special purpose financial information is to incorporate this in the half-year press release of Argenta Bank- en Verzekeringsgroep. Comparative figures are included for the consolidated balance sheet (31 December 2025), the consolidated statement of profit or loss (30 June 2025) and the consolidated statement of comprehensive income (30 June 2025).

Significant accounting policies

The special purpose financial information has been prepared on the basis of the accounting policies as set forth in the annual consolidated financial statements of Argenta Bank- en Verzekeringgroep for the year ended 31 December 2025 as published on 29 April 2026. See [Geïntegreerd jaarverslag 2025 - Argenta Bank- en Verzekeringsgroep](#).

ADDITIONAL INFORMATION TO THE PRESS RELEASE

Argenta Bank- en Verzekeringsgroep nv



Condensed consolidated interim statement of financial position		
Assets	31/12/2025 (audited ¹)	30/06/2026 (subject to limited review ²)
Cash and cash equivalents	63,362,788	56,323,410
Cash balances at central banks and other demand deposits	2,024,019,778	1,655,979,237
Financial assets held for trading	55,416,091	52,909,954
Assets related to unit linked contracts (branch 23)	3,263,409,853	3,550,538,476
Non-trading financial assets mandatorily at fair value through profit or loss	127,259,921	112,675,578
Financial assets at fair value through other comprehensive income	6,290,435,186	6,650,416,445
Financial assets at amortised cost	54,425,662,626	55,483,877,983
Derivatives used for hedge accounting	1,481,025,317	1,290,578,539
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,459,861,678	-1,275,817,947
Assets under insurance contracts	5,228,399	2,534,627
Assets under reinsurance contracts	26,761,371	17,998,676
Investments in joint ventures and associates	5,345,796	5,758,602
Tangible assets	61,491,949	55,455,552
Property, plant and equipment	60,663,938	54,632,209
Investment property	828,011	823,343
Intangible assets	16,393,194	18,863,707
Goodwill	98,150,460	98,150,460
Tax assets	101,179,353	84,854,324
Current tax assets	94,118,350	78,468,042
Deferred tax assets	7,061,003	6,386,282
Other assets	267,684,019	374,413,805
Total assets	66,852,964,423	68,235,511,428

ADDITIONAL INFORMATION TO THE PRESS RELEASE

Argenta Bank- en Verzekeringsgroep nv



Liabilities and equity	31/12/2025 (audited ¹)	30/06/2026 (subject to limited review ²)
Financial liabilities held for trading	54,180,312	51,230,903
Liabilities related to unit linked contracts (branch 23)	3,263,409,853	3,550,538,476
Financial liabilities at amortised cost	55,965,220,963	56,603,795,448
Deposits from central banks	0	0
Deposits from credit institutions	1,240,928,140	1,050,665,244
Deposits from counterparties other than central banks and credit institutions	46,464,870,003	46,341,154,670
Senior debt securities issued, including saving certificates	8,166,500,302	9,127,191,398
Subordinated debt securities issued	0	0
Other financial liabilities	92,922,518	84,784,136
Derivatives used for hedge accounting	125,756,786	155,019,714
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0
Liabilities under insurance contracts	2,743,930,046	2,979,073,590
Liabilities under reinsurance contracts	18,493,608	13,212,376
Provisions	15,877,579	32,914,206
Tax liabilities	94,482,460	112,227,336
Current tax liabilities	10,971,226	38,344,704
Deferred tax liabilities	83,511,234	73,882,632
Other liabilities	219,147,116	268,197,125
Total liabilities	62,500,498,723	63,766,209,175
Equity attributable to owners of the parent	4,352,401,129	4,469,246,165
Equity attributable to minority interests	64,571	56,088
Total equity	4,352,465,701	4,469,302,253
Total liabilities and equity	66,852,964,423	68,235,511,428

ADDITIONAL INFORMATION TO THE PRESS RELEASE

Argenta Bank- en Verzekeringsgroep nv



Condensed consolidated interim statement of profit or loss		
	30/06/2025 (not subject to limited review ³)	30/06/2026 (subject to limited review ²)
Total operating income	480,632,131	545,329,915
Net interest income	366,746,859	481,029,236
Interest income	788,448,173	844,355,066
Interest expenses	-421,701,314	-363,325,829
Dividend income	7,066,234	7,049,256
Net fee and commission income	69,062,664	72,643,260
Fee and commission income	174,240,404	193,931,707
Fee and commission expenses	-105,177,740	-121,288,447
Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss	1,763,225	248,378
Financial assets at fair value through other comprehensive income	-867,533	46,727
Financial assets and liabilities at amortised cost	2,630,758	201,651
Gains or losses on financial assets and liabilities held for trading	2,054,752	443,271
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss	7,258,762	-3,029,286
Gains or losses from hedge accounting	8,641,690	-1,367,444
Gains or losses on derecognition of non-financial assets	42,747	30,220
Insurance service result	29,997,996	14,409,513
Reinsurance service result	-3,498,946	-4,540,017
Insurance finance result	-17,061,483	-28,286,905
Net other operating income	8,557,631	6,700,432
Other operating income	9,542,380	11,155,713
Other operating expenses	-984,749	-4,455,282
Administrative expenses	-292,550,907	-263,786,648
Staff expenses	-73,759,198	-76,226,531
Other administrative expenses	-218,791,709	-187,560,117
Depreciation	-11,913,576	-9,039,329
Property, plant and equipment	-7,748,412	-6,488,784
Investment properties	-4,684	-4,668
Other intangible assets	-4,160,480	-2,545,876
Provisions or reversal of provisions	-3,649,663	-17,036,628

ADDITIONAL INFORMATION TO THE PRESS RELEASE

Argenta Bank- en Verzekeringsgroep nv



Impairments or reversal of impairments	-3,640,705	-538,215
Financial assets (debt securities) at fair value through other comprehensive income	850,276	-253,859
Financial assets at amortised cost	-4,490,981	-284,356
Goodwill	0	0
Property, plant and equipment	0	0
Share in results of associated companies and joint ventures	706,853	412,806
Profit or loss before tax	169,584,133	255,341,902
Tax expense	-59,255,267	-85,332,441
Profit or loss after tax	110,328,865	170,009,460
Profit or loss attributable to owners of the parent	110,322,362	170,001,468
Profit or loss attributable to minority interests	6,503	7,993

Condensed consolidated interim statement of comprehensive income		
Overview of the comprehensive income	30/06/2025 (not subject to limited review ³)	30/06/2026 (subject to limited review ²)
Profit or loss	110,328,865	170,009,460
Profit or loss attributable to owners of the parent	110,322,362	170,001,468
Profit or loss attributable to minority interests	6,503	7,993
Items that will not be reclassified to profit or loss	12,132,650	5,038,481
Equity instruments measured at fair value through other comprehensive income	12,132,650	5,038,481
Valuation gains or losses taken to equity	12,531,920	4,985,455
Deferred taxes	-399,270	53,027
Actuarial gains or losses on defined benefit pension plans	0	0
Gross actuarial gains or losses on liabilities defined benefit pension plans	0	0
Deferred taxes	0	0

ADDITIONAL INFORMATION TO THE PRESS RELEASE

Argenta Bank- en Verzekeringsgroep nv



Items that may be reclassified to profit or loss	43,352,308	-25,866,389
Debt securities at fair value through other comprehensive income	18,976,344	-6,147,709
Valuation gains or losses taken to equity	23,574,671	-8,380,048
Transferred to profit or loss	1,727,120	183,103
Deferred taxes	-6,325,448	2,049,236
Valuation of insurance contracts	24,404,912	-19,746,591
Valuation gains or losses taken to equity	32,539,883	-26,328,788
Deferred taxes	-8,134,971	6,582,197
Valuation of reinsurance contracts	-28,948	27,911
Valuation gains or losses taken to equity	-38,598	37,215
Deferred taxes	9,650	-9,304
Total other comprehensive income	55,484,958	-20,827,908
Total comprehensive income	165,813,822	149,181,552
Profit or loss attributable to owners of the parent	165,807,209	149,173,613
Profit or loss attributable to minority interests	6,613	7,939

¹ Audited: subject to an audit that provides a reasonable level of assurance.

² Subject to a limited review: The interim condensed consolidated financial information for the six-month period ended 30 June 2026, included in this document, was subject to a limited review by the statutory auditor, which provided a limited level of assurance.

³ Not subject to a limited review: The interim condensed consolidated financial information for the six-month period ended 30 June 2025, included in this document, was not subject to an audit or a limited review by the statutory auditor.