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## Non-Financial Report

December 31, 2024

Goldman Sachs Bank Europe SE

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## Introduction

Goldman Sachs Bank Europe SE (GSBE or the bank) is engaged in a wide range of activities primarily in the E.U. and to a lesser extent internationally, including underwriting and market-making in debt and equity securities and derivatives, asset and wealth management services, deposit-taking, lending (including securities lending), advisory services and transaction banking services. The bank is a primary dealer for government bonds issued by E.U. sovereigns. The bank serves a diversified client base that includes corporations, financial institutions, governments and individuals, from its registered office in Frankfurt am Main and branches in Amsterdam, Athens, Copenhagen, Dublin, London, Luxembourg, Madrid, Milan, Paris, Stockholm and Warsaw. In March 2024, the bank also opened an office in Munich to expand its footprint in Germany. The London branch of the bank is currently in dormant status after it ceased its business activities during 2024. The bank is registered with the commercial register number HRB 114190 at the local district court in Frankfurt am Main, Germany.

The bank is directly supervised by the European Central Bank (ECB) and additionally by the Federal Financial Supervisory Authority (BaFin) and the Deutsche Bundesbank in the context of the E.U. Single Supervisory Mechanism.

The bank is a wholly-owned subsidiary of Goldman Sachs Bank USA (GS Bank USA), a New York State-chartered bank and a member of the Federal Reserve System. The bank's ultimate parent undertaking and controlling entity is The Goldman Sachs Group, Inc. (Group Inc.). Group Inc. is a bank holding company and a financial holding company regulated by the Board of Governors of the Federal Reserve System. In relation to the bank, "GS Group affiliate" means Group Inc. or any of its subsidiaries. Group Inc., together with its consolidated subsidiaries, form "GS Group". GS Group is a leading global financial institution that delivers a broad range of financial services to a large and diversified client base that includes corporations, financial institutions, governments and individuals.

The non-financial report for the bank is prepared in accordance with Section 340a (1a) of the German Commercial Code (HGB) in conjunction Section 289b to 289e of the HGB and complies with the European Union Directive 2014/95/E.U. and the German "CSR-Richtlinie-Umsetzungsgesetz".

The report provides non-financial information on environmental matters, social and employee related matters including respect for human rights, anti-bribery and anti-corruption matters, to the extent that such information is necessary for an understanding of the bank's business development, performance, position as well as the impact of its activities on those matters. Information included in the disclosures are key aspects addressing the impact of the bank's operations on the environment; the bank's regard to the interests of its employees; the impact of the bank's operations on society: including its community, suppliers, and support for human rights; and how the bank is governed with the aim of maintaining a reputation for high standards of business conduct.

There remains uncertainty regarding the timing, scope, and impact of sustainability reporting, as the European Commission stated its intention to revisit the sustainability reporting requirements, with a desire to pursue an Omnibus<sup>1</sup> package. Given the uncertainty, the bank has not yet adopted a specific sustainability reporting framework; rather, it continues to closely monitor regulatory developments, informing its disclosures based on thematic topics from various frameworks and reporting standards.

The report also includes disclosures required by Article 8 of the Regulation (E.U.) 2020/852 and its related delegated acts and guidance (E.U. Taxonomy or Taxonomy) within the Environmental Matters section.

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<sup>1</sup> References to Omnibus are inclusive of:

(i) Proposal for a Directive amending the Audit Directive, Accounting Directive, Corporate Sustainability Reporting Directive, and the Corporate Sustainability Due Diligence Directive – Omnibus I – COM(2025)81

(ii) Proposal postponing the application of some reporting requirements in the Corporate Sustainability Reporting Directive and the transposition deadline and application of the Corporate Sustainability Due Diligence Directive – Omnibus I- COM(2025)80

The bank generates revenues from the following business activities: Investment Banking, Fixed Income, Currency and Commodities (FICC); Equities and Investment Management which includes Asset management and Wealth management. See “Results of Operations – Net Revenues” in Part I of the bank’s Annual Financial Statements and Management Report for the year ended December 2024 (the 2024 Annual Report) for a description of the banks’ business model.

The bank’s 2024 Annual Report prepared in accordance with the requirements of the German Commercial Code in English and German can be found at [www.goldmansachs.com/investor-relations/financials/subsidiary-financial-info/gsbe](http://www.goldmansachs.com/investor-relations/financials/subsidiary-financial-info/gsbe).

All references to the GS Group framework in the report indicate that the bank’s framework is consistent with, and part of, the GS Group framework.

All references to December 2024 and 2024 refer to the year ended, or the date, as the context requires, December 31, 2024. All references to December 2023 and 2023 refer to the year ended, or the date, as the context requires, December 31, 2023.

## Environmental Matters

GSBE has adopted GS Group’s Environmental & Social Due Diligence Guidelines (“the Guidelines”). The Guidelines are implemented to guide an overall risk-based due diligence approach when evaluating relevant transactions for environmental and social risks and impacts.

The bank has developed and implemented methodologies to assess the potential impact of climate-related and environmental risks and perform scenario analysis to identify vulnerabilities and risks. This foundation of quantification allows for robust integration of climate-related risk into relevant risk management processes and transaction considerations.

Corporate Planning and Management is responsible for the sustainability strategy for GS Group’s global workplace and supply chain. Managing these is integral to operating GS Group sustainably to minimise GS Group’s impact on the environment and actively foster a diverse and sustainable supply chain. This approach is applied consistently across all entities in GS Group, including the bank.

See “E.U. Taxonomy Disclosure – Approach to Sustainability” below for further information on GS Group’s approach to sustainability.

See “Risk Report – Strategic and Business Environment Risk – Climate-Related and Environmental Risk Management” in Part I of the bank’s 2024 Annual Report for further information on the bank’s climate-related and environmental risk management process and governance.

See GS Group’s Task Force on Climate-related Financial Disclosures Report 2023 (GS Group 2023 TCFD Report) at <http://www.goldmansachs.com/investor-relations/corporate-governance/sustainability-reporting> for information on GS Group’s strategy and approach to climate-related risks and opportunities, how it is integrating climate across its business and risk practices as well as details of the stress test methodologies, applicable to both GS Group and the bank.

## Energy Consumption and Greenhouse Gas (GHG) footprint

The environmental key performance indicators used by the bank are Scope 1 and 2 Greenhouse Gas (GHG) emissions and their associated energy use, and Scope 3 GHG emissions from business travel.

GSBE has adopted GS Group's process to calculate GHG emissions in line with the Greenhouse Gas Protocol Corporate Accounting and Reporting Standard (revised edition). The boundaries of the GHG inventory are defined using the operational control approach and cover the emissions GS Group is responsible for across Scope 1, 2 and Scope 3 business travel (category 6). The emissions are calculated by multiplying actual consumption data by industry accepted emission factors. Where actual data is unavailable, data is estimated based on GHG accounting best practices.

The table below presents the bank's energy consumption.

MWh	Year Ended December	
	2024	2023
<b>Total energy consumption</b>	<b>2,833</b>	2,769

The table below presents the bank's GHG emissions.

tCO <sub>2e</sub>	Year Ended December	
	2024	2023
<b>Scope 1: Direct emissions</b>		
Direct	103	92
<b>Scope 2: Indirect emissions</b>		
Location – indirect	831	674
Market – indirect	-	-
<b>Scope 3 (Category 6): Other indirect emissions – Business travel</b>		
Commercial air	2,236	2,931
Other travel	1,630	1,676
<b>Totals</b>		
<b>Scope 1, 2 (location)</b>	<b>934</b>	766
<b>Scope 1, 2 (location) and 3 business travel</b>	<b>4,800</b>	5,373
<b>Scope 1, 2 (market) and 3 business travel</b>	<b>3,969</b>	4,699

In the tables above:

- As multiple GS Group affiliates may occupy the same office space, the energy consumption and associated Scope 1 and Scope 2 GHG emissions across GS Group have been allocated to the bank based on the bank's headcount in the relevant cities as a proportion of GS Group's total headcount at each location.
- The bank updated its GHG methodology for Scope 3 other travel in 2024, comparatives have been conformed to the current period presentation from 302 tCO<sub>2e</sub> reported in 2023 to 1,676 tCO<sub>2e</sub>.

- The bank also utilises data centres managed by other GS Group affiliates. Energy consumption and associated Scope 1 and Scope 2 GHG emissions from those data centres which support the bank have not been allocated to the bank.
- Scope 1 and Scope 2 GHG emissions include emissions from the consumption of fuel and energy, as well as emissions arising from refrigerant gases associated with building cooling systems.
- Scope 3 business travel GHG emissions include those from commercial air and other (car, rail, and hotel) sources.

GSBE has adopted the GS Group process to gather data from its operations on an ongoing basis, with primary evidence sourced from office managers and managed centrally via GS Group's GHG Emissions Reporting Operating Procedure. GS Group ensures the accuracy of its environmental metrics and data collection processes by maintaining a robust internal Inventory Management Plan, continuously enhancing its carbon accounting methodology and obtaining third party verification of its Scope 1, Scope 2, and Scope 3 business travel emissions.

### Energy Efficient Actions

GSBE has adopted the GS Group aim to maximise energy efficiency in its corporate real estate by occupying energy efficient real estate, consolidating space, where possible, and leveraging efficient technology and equipment. As of December 2024, 77% of GS Group's rentable square footage holds green building certification (70% as of December 2023), with the bank's offices in Paris and Madrid achieving green certification in 2024.

During 2024, GS Group continued to seek to maximise the operational efficiency of its real estate through initiatives such as optimising heating, ventilation and air conditioning settings and enhanced lighting sensors to better align energy consumption with occupancy.

GS Group continues to maintain its carbon neutral position for its operations and business travel through a combination of emissions reduction efforts and the procurement of Energy Attribute Certificates and third-party-verified carbon offsets.

For further information about GS Group's operational impact in sustainability, see <https://www.goldmansachs.com/our-firm/sustainable-finance/our-operational-impact>.

## Financed Emissions

The bank's absolute financed emissions represent the GHG emissions associated with its financing activities. Absolute financed emissions are calculated utilising third-party data, which the bank does not control, by multiplying a corporate's emissions by the amount of the bank's financing to that corporate as a percentage of the corporate's total enterprise value, including cash.

The bank's Scope 1, 2 and 3 absolute financed emissions as of December 31, 2024 were 3.8 million metric tonnes (MMT) CO<sub>2</sub>e for the portfolio of loans and advances to non-financial corporates in emissions-intensive sectors (NACE Codes A-I and L) as defined by the European Banking Authority.

The bank expects there to be significant year to year fluctuations in its absolute financed emissions as this metric will be impacted by factors unrelated to emissions, such as changes to the bank's financing at the year-end date, or a corporate's total enterprise value, including cash. Due to this and other shortcomings the bank does not view absolute financed emissions as an indicator of performance or progress, and these metrics should not be viewed as a reflection or representation of actual greenhouse gases emitted into the atmosphere.

## E.U. Taxonomy Disclosure

In accordance with the E.U. Taxonomy<sup>2</sup>, the bank, as a regulated credit institution, is required to disclose metrics for the proportion of its in-scope on- and off-balance sheet exposures which relate to counterparties with Taxonomy-eligible and Taxonomy-aligned activities that can contribute to one of six environmental objectives.

### Scope of reporting

All undertakings subject to the Non-Financial Reporting Directive (NFRD) or Corporate Sustainability Reporting Directive (CSRD) are required to disclose Taxonomy metrics. For credit institutions, this includes taxonomy eligibility and alignment of specified on- and off-balance sheet exposures for 2024, with trading book and fees and commissions to phase in from future reporting periods. The Omnibus package and its accompanying initiatives to simplify sustainability reporting in the E.U. may bring significant changes to the scope and content disclosed for E.U. Taxonomy. The bank continues to monitor and engage in ongoing consultations in this regard.

For 2024, the eligibility ratio, measures the proportion of the bank's in-scope on- and off-balance sheet exposures that relate to counterparties operating in sector activities defined as eligible in the regulation.

The alignment ratio, or Green Asset Ratio (GAR), builds on the eligibility ratio, calculating the extent to which the in-scope financed eligible activities, for both on- and off-balance sheet exposures, are 'aligned' to and meet the E.U. Taxonomy's technical screening criteria for the six environmental objectives.

There may be year to year fluctuations in the bank's metrics as a result of changes in the bank's counterparties reported metrics. The bank's mandatory metrics for general purpose exposures are calculated based on Taxonomy metrics, turnover and capital expenditure (capex) ratios, published by counterparties in-scope of the NFRD/CSRD. Where the use of proceeds is known, exposures are included in the metric only to the extent they are financing a Taxonomy eligible or aligned activity. Details of the Taxonomy metrics are presented using the templates prescribed by the regulation and can be located in Appendix 1 and Appendix 2 of this non-financial report.

## Taxonomy metrics calculation

### On-Balance Sheet Exposures

	Gross Carrying Amount as of December	
€ in millions	2024	2023
<b>Total Assets</b>	<b>230,405</b>	<b>291,147</b>

#### Covered assets calculation: total assets less specific exclusions:

Proportion of exposures in held for trading	<b>(170,524)</b>	(237,989)
Proportion of exposures to central governments, central banks, and supranationals	<b>(13,805)</b>	(16,953)
<b>Total covered assets</b>	<b>46,076</b>	<b>36,206</b>

#### Calculation of numerator: covered assets less further specific exclusions:

Proportion of exposures to undertakings not subject to NFRD/CSRD	<b>(38,897)</b>	(31,989)
Proportion of exposures on demand inter-bank loans/deposits	<b>(265)</b>	(424)
Proportion of exposures in other assets (intangible assets, tangible assets, and tax assets)	<b>(818)</b>	(503)
Proportion of exposures in derivatives	<b>(6)</b>	(6)
<b>Exposures to undertakings subject to NFRD/CSRD</b>	<b>6,088</b>	<b>3,283</b>

As of December 2024

#### Eligibility ratio calculated using:

	€ in millions	% of covered assets
Counterparty Turnover Metric	<b>1,013</b>	<b>2.20%</b>
Counterparty Capex Metric	<b>969</b>	<b>2.10%</b>

Of which:

#### Green Asset Ratio calculated using:

Counterparty Turnover Metric	<b>159</b>	<b>0.35%</b>
Counterparty Capex Metric	<b>250</b>	<b>0.54%</b>

As of December 2023

#### Eligibility ratio calculated using:

	€ in millions	% of covered assets
Counterparty Turnover Metric	725	2.00%
Counterparty Capex Metric	210	0.58%

Of which:

#### Green Asset Ratio calculated using:

Counterparty Turnover Metric	61	0.17%
Counterparty Capex Metric	87	0.24%

<sup>2</sup> References to E.U. Taxonomy are inclusive of (i) Regulation (E.U.) 2020/852 – Taxonomy Regulation, (ii) Delegated Regulation (E.U.) 2021/2139 – Climate Delegated Acts, (iii) Delegated Regulation (E.U.) 2021/2178 – Disclosures

Delegated Act, (iv) Delegated Regulation (E.U.) 2022/1214 – Complementary Climate Delegated Act, (v) EC FAQ April 2021, (vi) EC FAQ July 2021, (vii) EC FAQ December 2021, (viii) EC FAQ February 2022.

In the tables above:

- Amounts are based on the bank's non-statutory financial information for period ended December 31, 2024, prepared in accordance with the EU-adopted International Financial Reporting Standards ("EU-IFRS") for the limited purpose of supporting regulatory filings, which can be found at [www.goldmansachs.com/investor-relations/financials/subsidiary-financial-info/gsbe/index.html](http://www.goldmansachs.com/investor-relations/financials/subsidiary-financial-info/gsbe/index.html).
- Total assets exclude expected credit losses associated with financial assets measured at amortised cost in accordance with the provisions of IFRS 9 'Financial Instruments'
- Exclusions apply when defining the scope of financial assets subject to the eligibility and alignment analysis, impacting the amounts to be included in the numerator and denominator of the ratios. The bank's potential exposures for which eligibility and alignment may apply is very low given the bank has limited lending to counterparties in scope of NFRD / CSRD.
- The denominator of both eligibility and GAR ratios is covered assets, derived after specified exclusions from total assets for (i) assets held for trading, (ii) exposures to central governments, central banks and supranationals. Further exclusions from covered assets, primarily for exposures to counterparties not subject to NFRD/CSRD, results in the remaining exposures to be assessed for eligibility and alignment representing €6.1 billion or only 13.21% of covered assets. This remaining balance comprises exposures from reverse repurchase agreements, posted cash collateral, term loans and other loan and advances, debt securities and equity instruments balances.
- The bank's eligibility ratios are calculated by multiplying each of GSBE's in-scope counterparties' exposure (total €6.1 billion) and their published eligible turnover and capex ratios, divided by GSBE's total covered assets of €46.1 billion, resulting in an eligible turnover ratio of 2.20% (December 2023: 2.00%) and capex ratio of 2.10% (December 2023: 0.58%), each expressed out of a maximum possible of 13.21% (December 2023: 9.08%).
- The bank's GAR ratios are calculated similarly by multiplying each of GSBE's in-scope counterparties' exposure (total €6.1 billion) and their published aligned turnover and capex ratios, divided by GSBE's total covered assets of €46.1 billion, resulting in a GAR turnover ratio of 0.35% (December 2023: 0.17%) and capex ratio of 0.54% (December 2023: 0.24%), each expressed out of a maximum possible of 13.21% (December 2023: 9.08%).

## Off-Balance Sheet Exposures

	Gross Carrying Amount as of December	
€ in millions	2024	2023
<b>Total assets under management (AUM)</b>	<b>23,082</b>	<b>22,737</b>

Calculation of denominator: total AUM less specific exclusions:

Proportion of exposures to central governments, central banks, and supranationals	<b>(5,016)</b>	(7,519)
Proportion of exposures in derivative liabilities	<b>22</b>	22
<b>Total AUM covered assets</b>	<b>18,088</b>	15,240

Calculation of numerator: covered assets less further specific exclusions:

Proportion of exposures to undertakings not subject to NFRD/CSRD	<b>(6,432)</b>	(5,614)
Proportion of exposures in other assets (excluding equity, debt and real estate)	<b>(10,283)</b>	(8,061)
Proportion of exposures in derivatives assets	<b>(57)</b>	(162)

<b>Exposures to undertakings subject to NFRD/CSRD</b>	<b>1,316</b>	1,403
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	As of December 2024	
	€ in millions	% of AUM covered assets
<b>Eligibility ratio calculated using:</b>		
Counterparty Turnover Metric	<b>410</b>	<b>2.27%</b>
Counterparty Capex Metric	<b>494</b>	<b>2.73%</b>

Of which:

<b>Green Asset Ratio calculated using:</b>		
Counterparty Turnover Metric	<b>65</b>	<b>0.36%</b>
Counterparty Capex Metric	<b>146</b>	<b>0.81%</b>

	As of December 2023	
	€ in millions	% of AUM covered assets
<b>Eligibility ratio calculated using:</b>		
Counterparty Turnover Metric	321	2.11%
Counterparty Capex Metric	227	1.49%

Of which:

<b>Green Asset Ratio calculated using:</b>		
Counterparty Turnover Metric	44	0.29%
Counterparty Capex Metric	130	0.85%

In the tables above:

- The bank's AUM includes in-scope portfolio management activities of the Private Wealth Management business line within Investment Management.
- After specified exclusions from total AUM primarily for (i) counterparties not subject to NFRD/CSRD, (ii) other assets (excluding equity, debt, and real estate) and (iii) exposures to central governments, central banks and supranationals, the remaining exposures to be assessed for eligibility and alignment represent only €1.3 billion or 5.70% of total AUM. The remaining exposures represent 7.27% of AUM covered assets, the denominator of both AUM eligibility and GAR ratios, starting from total AUM less exposures to central governments, central banks and supranational issuers plus derivative liabilities where netting is not permitted.

- The bank's AUM eligibility ratios are calculated by multiplying each of GSBE's AUM in-scope counterparties' exposure (total €1.3 billion) and their published eligible turnover and capex ratios, divided by total AUM covered assets of €18.1 billion, resulting in an AUM eligible turnover ratio of 2.27% (December 2023: 2.11%) and capex ratio of 2.73% (December 2023: 1.49%), each expressed out of a maximum possible of 7.27% (December 2023: 9.21%).
- The bank's AUM GAR ratios are calculated similarly by multiplying each of GSBE's AUM in-scope counterparties' exposure (total €1.3 billion) and their published aligned turnover and capex ratios, divided by total AUM covered assets of €18.1 billion, resulting in an AUM GAR turnover ratio of 0.36% (December 2023: 0.29%) and capex ratio of 0.81% (December 2023: 0.85%), each expressed out of a maximum possible of 7.27% (December 2023: 9.21%).
- During the reporting period, there were no financial guarantees provided towards environmentally sustainable activities. As a result, turnover and capex ratios for financial guarantees are reported at 0%.

#### *Key Assumptions and Limitations for Taxonomy Metrics*

As regulations and supporting guidance continue to evolve, uplifts are needed to bridge system and data limitations, which is an ongoing process for the bank and the industry. In many cases, the level of data granularity necessary to fully comply continues to be a challenge, and full implementation of current year reporting requirements of detailed templates was not possible where the data required is not systematically available. Additionally, E.U. Taxonomy disclosures rely on data disclosed by counterparties, whose reporting practices are still maturing. As a result, the methodologies applied by counterparties may be inconsistent and data quality may vary. Prudent assumptions are required for the bank's calculations based on the available data.

Data limitations persist in determining whether a counterparty falls within the scope of the NFRD or CSRD, and thus whether they are eligible for potential inclusion in the numerator of the taxonomy metrics. Attributes such as a counterparty's average number of full-time employees, turnover, and balance sheet size are key elements of the NFRD and CSRD scoping criteria, for which data availability remains limited, and an assumption is made to include all European Economic Area (EEA) counterparties with published E.U. Taxonomy data gathered from external source.

Counterparties subject to NFRD/CSRD reporting will continue to publish disclosures related to E.U. Taxonomy for the reporting period 2024 throughout the course of 2025 and, in many cases, have not yet done so at the time of publication of this report. Where this is the case, the bank has sourced the latest counterparty reported data available as of March 2025, which includes annual disclosures for previous financial years.

Further, given non-EU counterparties were not subject to NFRD and would not have reported taxonomy metrics in previous financial years, they are excluded from the taxonomy metrics for the current reporting period.

Where cross-sector counterparties have reported multiple eligibility metrics, the turnover metric in relation to their core business is used for the bank's metric calculation.

As the regulatory framework and reporting practices continue to evolve, we continue to work with our external data vendor to improve data availability and quality to enhance future reporting.

#### *Approach to Sustainability*

GSBE has adopted GS Group's firmwide policies and procedures, and where applicable also contributes to GS Group's strategy, metrics and targets. GS Group has a long-standing commitment to sustainability. Its two priorities in this area are helping clients across industries decarbonise their businesses to support their transitions to a low-carbon economy (Climate Transition) and to advance solutions that expand access, increase affordability, and drive outcomes to support sustainable economic growth (Inclusive Growth). GS Group's strategy is to advance these two priorities through its work with its clients, and with strategic partners whose strengths and areas of focus complement its own, as well as through its supply chain.

GS Group's Sustainable Finance Group serves as the centralised group that drives its sustainability strategy and related efforts across the firm, including the commercial approach alongside the businesses, to advance Climate Transition and Inclusive Growth. GS Group's sustainable finance-related efforts continue to evolve. For example, GS Group established the Sustainable Banking Group within Global Banking & Markets, which focuses on delivering analysis, advice, and capital solutions for clients focused on their sustainability objectives. Within Asset & Wealth Management, GS Group provides clients sustainability-related capabilities, across public and private markets and open architecture, proprietary and third-party products, portfolio strategy and implementation, and specialist sustainability teams and strategies.

GS Group as a leading financial institution, acknowledges the importance of Climate Transition and Inclusive Growth for its business. It has completed sustainability debt issuances, which align with its sustainable finance framework and funds a range of on-balance sheet sustainable finance activity. GS Group believes it can advance sustainability by partnering with its clients across its businesses, including by developing new sustainability-linked financing solutions, offering strategic advice, or co-investing alongside clients in energy companies. GS Group has announced a target to deploy \$750 billion in sustainable financing, investing and advisory activity by the beginning of 2030. As of December 2024, it has achieved over 80% of that goal, with the majority dedicated to Climate Transition.



With respect to Climate Transition, GS Group has announced a goal to align its financing activities with a net-zero-by-2050 pathway. It has set an initial set of 2030 targets for its energy, power and automotive manufacturing portfolios, three sectors where GS Group sees an opportunity to proactively engage its clients and investors, deploy capital required for transition, and invest in new commercial solutions to facilitate decarbonisation in the real economy.

Furthermore, in line with the MiFID II rules as implemented in each EEA country, the bank's Private Wealth Management clients may express sustainability preferences in terms of integrating taxonomy alignment, i.e. investments meeting the E.U.'s criteria for environmentally sustainable economic activities, in their discretionary portfolios. In order to assess and monitor such preferences, Private Wealth Management may draw on information from third-party product or data providers in order to make these assessments. Clients' sustainability preferences, including in relation to integration of taxonomy alignment, will be captured as part of initial and ongoing client discussions.

The bank looks to evolve its understanding on how the Taxonomy framework interacts with the firm's businesses, frameworks and related due diligence guidelines, as market practice around E.U. Taxonomy continues to evolve. Further, as the bank undertakes to consider how Taxonomy can be integrated into its business strategy and engagement with clients, trainings provided as part of firmwide initiatives will continue to evolve.

## Employee Matters

GSBE considers its employees as its greatest asset and the Executive Board is responsible for overseeing the application of GS Group's people strategy across the bank's employee population.

GS Group's senior management engaged with employees in various ways during the year including: 'Town Halls', where questions are solicited in advance and feedback gathered afterwards; "Talks at GS" with external and internal speakers; periodic employee feedback surveys; email and web communications and manager engagement. Employees are invited to watch quarterly earnings announcements and receive internal briefings so that they are made aware of the financial and economic factors affecting the performance of GS Group, including the bank. The firmwide intranet further enables employees to be engaged.

Internal policies ensure that there should be effective communication with all employees who, subject to practical and commercial considerations, are consulted on and involved in decisions that affect their current role or career at the bank.

GSBE has adopted GS Group's people strategy focusing on the importance of attracting and retaining exceptional and diverse talent and continuing to develop programs consistent with its fundamental commitment to inclusive merit-based recruitment, promotion and advancement in compliance with applicable laws.

For further information about Goldman Sachs' people, culture and commitment to diversity, see [www.goldmansachs.com/our-firm/diversity](https://www.goldmansachs.com/our-firm/diversity).

## Social Matters

*Engagement with Communities* – GSBE supports its communities in many ways, with global initiatives coordinated through GS Group’s Office of Corporate Engagement and charitable initiatives funded by The Goldman Sachs Foundation. These include the 10,000 Small Businesses entrepreneurship programme which helps small business owners create jobs and economic opportunity by providing access to education and business support services, and the 10,000 Women programme which fosters economic growth by providing women entrepreneurs with a business and management education, mentoring and networking, and access to capital. Charitable initiatives include Goldman Sachs Gives, a donor advised fund through which Goldman Sachs’ current and retired senior employees work together to recommend grants to qualifying non-profit organisations to help them achieve their goals, and Community Teamworks, which enables the bank’s employees to participate in high-impact, team-based volunteer opportunities, and supporting relief efforts.

*Engagement with Suppliers* – GSBE has adopted the GS Group firmwide vendor management program that provides a risk-based framework for managing third party relationships consistent with regulatory guidance. The bank does not tolerate modern slavery and human trafficking in any form, including forced labour or child labour, and will not knowingly work with vendors who engage in these practices. At a minimum, the bank expects its vendors and their supply chains to fully comply with applicable laws and regulations in the conduct of their businesses, including laws and regulations in relation to modern slavery and human trafficking. In addition, the bank expects its vendors to meet appropriate standards related to labour practices, wages and workplace safety.

GS Group’s Statement on Modern Slavery and Human Trafficking, which includes the bank, can be found at [www.goldmansachs.com/investor-relations/corporate-governance/sustainability-reporting/state-on-modern-slavery-and-human-trafficking](https://www.goldmansachs.com/investor-relations/corporate-governance/sustainability-reporting/state-on-modern-slavery-and-human-trafficking).

*Human Rights* – GSBE recognises and takes seriously its responsibility to help protect, preserve, and promote human rights around the world. The bank’s respect for human rights is fundamental to and informs its business, and it guides the bank in how it treats and trains its employees and how it works with its clients and vendors. GS Group’s Business Principles and its Code of Conduct and Business Ethics, which apply to the bank as a subsidiary of GS Group, also play an important role in determining the bank’s responsibilities as corporate citizens. They help to inform its business selection process and to guide its business decisions and judgments.

## Governance Matters

GSBE has a robust corporate governance framework ensuring proper risk management. This framework aligns with the legal and regulatory requirements and guidance applicable to the bank.

See “Risk Report – Overview and Structure of Risk Management” in Part I of the bank’s 2024 Annual Report for a description of the bank’s board structure including key committees and other GS Group, regional and GS Bank USA risk governance.

### Compensation Framework

Attracting and retaining talent is fundamental to GSBE’s long-term success as a bank. Compensation, when structured appropriately, is an important way of attracting, retaining and incentivising talent and in reinforcing GS Group’s culture. GS Group’s compensation philosophy is reflected in the Goldman Sachs Compensation Principles as posted on the Goldman Sachs public website. In particular, effective compensation practices should: (i) Encourage a real sense of teamwork and communication, binding individual short-term interests to the institution’s long-term interests; (ii) Evaluate performance on a multi-year basis; (iii) Discourage excessive or concentrated risk-taking; (iv) Allow an institution to attract and retain proven talent; (v) Align aggregate compensation for the firm with performance over the cycle; and (vi) Promote a strong risk management and control environment. The bank qualifies as significant institution for purposes of the German regulatory requirements for compensation systems of institutions (“Institutsvergütungs-Verordnung”). Therefore, the bank develops compensation policies and practices in accordance with applicable regulatory rules whilst ensuring that these are aligned so far as possible with the Goldman Sachs Compensation Principles. Compensation of the bank’s employees is determined each year by the Executive Board or its delegates in accordance with the Goldman Sachs Compensation Principles, GS Group wide assessment processes, the bank’s compensation policy and applicable laws and regulation. The Remuneration Committee assists the Supervisory Board in monitoring the bank’s compensation systems, having regard to the regular reports which the Remuneration Officer provides to the Supervisory Board, the Remuneration Committee and the Executive Board.

### **Data Privacy and Protection**

GSBE endeavours to comply with applicable privacy and data protection law; maintain high standards of confidentiality; and respect the privacy of its clients and associated persons, its employees, and other individuals whose personal information the bank collects and processes. GSBE's commitment to privacy includes being transparent about the nature and extent of that processing and the rights that may be available to data subjects with respect thereto.

To address compliance with applicable data protection laws globally, GS Group has established a Global Privacy Office in Compliance. The Global Privacy Office administers the firmwide data protection program and the Firmwide Privacy Working Group, which is GS Group's privacy governance body. The Firmwide Privacy Working Group reports into the Firmwide Operational Risk and Resilience Committee.

The bank has appointed a Data Protection Officer (DPO) in compliance with relevant data protection laws, notably Regulation (E.U.) 2016/679 (also referred to as 'General Data Protection Regulation', GDPR) and the German Data Protection Act ('Bundesdatenschutzgesetz'). The bank's DPO is a member of the Firmwide Privacy Working Group.

GS Group has developed a set of firmwide and as required, regional or entity-specific data protection related policies and procedures, including for the bank. These policies further describe the responsibilities of the bank's DPO, GS Group's Privacy Office and other responsible parties within GS Group's privacy program, as well as the key requirements associated with data protection and privacy compliance at GS Group. To establish accountability for data protection compliance within various divisions, GS Group has appointed Divisional Privacy Stewards who are responsible for administering divisional components of GS Group's privacy program in accordance with GDPR and acting as a liaison with their divisions and with the Global Privacy Office and the bank's DPO to help address a variety of data protection issues relating to their division.

The bank's Executive Board receives an annual or as appropriate, ad-hoc data protection update from the bank's DPO or other stakeholders to maintain oversight of relevant data privacy matters of the bank.

GS Group's global data privacy and protection notices can be found at <https://www.goldmansachs.com/privacy-and-cookies/>

### **Anti-Bribery and Anti-Corruption**

GSBE is fully committed to complying with all applicable laws and regulations designed to combat bribery and corruption, and seeking and retaining business based on merit and the excellence of its performance, not through bribery or corruption. GSBE does not tolerate bribery or corruption involving its people, vendors, agents, or other business partners.

Further, GSBE has adopted the core principles of GS Group's Anti-Bribery policy which include no bribery, no accepting bribes, no bribes by or through third parties and no facilitation payments. GS Group provides its employees and the public various channels through which integrity concerns can be raised without reprisal via the Goldman Sachs Business Integrity Program.

GSBE maintains robust written policies, procedures and internal controls reasonably designed to prevent, detect, and mitigate legal, regulatory, and reputational risks associated with bribery and corruption. The bank has also adopted GS Group's Anti-Bribery program which includes governance and oversight by the Anti-Bribery Group, third party due diligence, review of significant and complex transactions, pre-approval before anything of value is provided to restricted recipients, pre-and post-hire reviews and controls for candidates referred by and/or connected to a client, potential client or public official, pre-approval for charitable contributions presenting higher bribery or corruption risk, requirements and policies governing political contributions.

GS Group regularly reviews and assesses its Anti-Bribery Program, including through participation in anti-bribery and anti-corruption professional forums to keep informed of relevant developments, monitoring for evolving international and industry standards, and applying lessons learned from external and internal events.

## Appendix 1: Tabular disclosures in accordance with Article 8 of the Taxonomy Regulation related to Turnover Metrics

### Summary of metrics

		Total environmentally sustainable assets	KPI <sup>3</sup>	KPI <sup>4</sup>	% coverage (over total assets) <sup>5</sup>	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	159.39	0.35%	0.54%	2.64%	17.36%	80.00%

		Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Additional KPIs	GAR (flow)	74.19	0.16%	0.52%	0.22%	19.78%	80.00%
	Trading book <sup>6</sup>	NA	NA	NA			
	Financial guarantees	-	-	-			
	Assets under management	64.55	0.36%	0.81%			
	Fees and commissions income <sup>7</sup>	NA	NA	NA			

<sup>3</sup> Based on the Turnover KPI of the counterparty.

<sup>4</sup> Based on the CapEx KPI of the counterparty.

<sup>5</sup> % of assets covered by the KPI over banks' total assets.

<sup>6</sup> For credit institutions that do not meet the conditions of Article 94(1) of the CRR or the conditions set out in Article 325a(1) of the CRR. The KPI is only applicable from 2026 onwards.

<sup>7</sup> Fees and commissions income from services other than lending and AuM. The KPI is only applicable from 2026 onwards.

## 1.1 Assets for the calculation of GAR (Turnover metrics)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n
	As of December 2024													
	Total [gross] carrying amount	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
		Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling	
<i>€ in millions</i>														
<b>GAR - Covered assets in both numerator and denominator</b>														
1 Loans and advances, debt securities and equity instruments not H/T eligible for GAR calculation	6,088.41	946.40	141.87	-	13.60	52.11	11.82	0.29	-	0.21	0.02	-	-	-
2 <b>Financial undertakings</b>	5,504.85	789.16	63.96	-	-	5.12	10.72	0.17	-	0.10	0.00	-	-	-
3 Credit institutions	4,484.40	779.41	62.35	-	-	3.65	0.97	0.17	-	0.10	0.00	-	-	-
4 Loans and advances	4,484.40	779.41	62.35	-	-	3.65	0.97	0.17	-	0.10	0.00	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	1,020.45	9.75	1.61	-	-	1.47	9.75	-	-	-	-	-	-	-
8 of which investment firms	51.60	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	51.60	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	28.88	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	28.88	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	928.93	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	928.93	-	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	583.56	157.24	77.91	-	13.60	46.99	1.10	0.12	-	0.11	0.02	-	-	-
21 Loans and advances	583.56	157.24	77.91	-	13.60	46.99	1.10	0.12	-	0.11	0.02	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 <b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>	39,987.70	-	-	-	-	-	-	-	-	-	-	-	-	-
33 <b>Financial and Non-financial undertakings</b>	38,897.36	-	-	-	-	-	-	-	-	-	-	-	-	-
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	12,188.46	-	-	-	-	-	-	-	-	-	-	-	-	-
35 Loans and advances	12,179.02	-	-	-	-	-	-	-	-	-	-	-	-	-
36 of which loans collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 Debt securities	7.76	-	-	-	-	-	-	-	-	-	-	-	-	-
39 Equity instruments	1.68	-	-	-	-	-	-	-	-	-	-	-	-	-
40 Non-EU country counterparties not subject to NFRD disclosure obligations	26,708.90	-	-	-	-	-	-	-	-	-	-	-	-	-
41 Loans and advances	26,697.67	-	-	-	-	-	-	-	-	-	-	-	-	-
42 Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43 Equity instruments	11.23	-	-	-	-	-	-	-	-	-	-	-	-	-
44 <b>Derivatives</b>	6.16	-	-	-	-	-	-	-	-	-	-	-	-	-
45 <b>On demand interbank loans</b>	266.00	-	-	-	-	-	-	-	-	-	-	-	-	-
46 <b>Cash and cash-related assets</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47 <b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>	818.19	-	-	-	-	-	-	-	-	-	-	-	-	-
48 <b>Total GAR assets</b>	46,076.12	946.40	141.87	-	13.60	52.11	11.82	0.29	-	0.21	0.02	-	-	-
49 <b>Assets not covered for GAR calculation</b>	184,329.17	-	-	-	-	-	-	-	-	-	-	-	-	-
50 Central governments and Supranational issuers	775.28	-	-	-	-	-	-	-	-	-	-	-	-	-
51 Central banks exposure	13,029.76	-	-	-	-	-	-	-	-	-	-	-	-	-
52 Trading book	170,524.13	-	-	-	-	-	-	-	-	-	-	-	-	-
53 <b>Total assets</b>	230,405.29	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>														
54 Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55 Assets under management	23,081.71	290.89	62.17	-	6.08	28.13	6.36	0.22	-	0.08	5.26	-	-	-
56 Of which debt securities	3,597.96	250.37	56.51	-	5.84	24.42	5.99	0.21	-	0.08	5.26	-	-	-
57 Of which equity instruments	3,634.11	40.52	5.66	-	0.24	3.71	0.37	0.00	-	0.00	0.01	-	-	-

GOLDMAN SACHS BANK EUROPE SE  
NON-FINANCIAL REPORT FOR THE YEAR ENDED DECEMBER 31, 2024

	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
€ in millions	As of December 2024																
	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
	Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	
GAR - Covered assets in both numerator and denominator																	
1Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	20.94	-	-	-	0.00	-	-	-	0.02	-	-	-	1,013.23	159.39	-	17.45	53.90
2Financial undertakings	0.15	-	-	-	0.00	-	-	-	0.02	-	-	-	828.81	66.37	-	3.85	5.23
3Credit institutions	0.02	-	-	-	0.00	-	-	-	0.02	-	-	-	814.36	64.59	-	3.71	3.76
4Loans and advances	0.02	-	-	-	0.00	-	-	-	0.02	-	-	-	814.36	64.59	-	3.71	3.76
5Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7Other financial corporations	0.13	-	-	-	0.00	-	-	-	-	-	-	-	14.45	1.78	-	0.14	1.47
8of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	2.06	-	-	-	-
9Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	2.06	-	-	-	-
10Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	2.50	0.17	-	-	-
17Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	2.50	0.17	-	-	-
18Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20Non-financial undertakings	20.79	-	-	-	0.00	-	-	-	-	-	-	-	184.42	93.02	-	13.61	48.67
21Loans and advances	20.79	-	-	-	0.00	-	-	-	-	-	-	-	184.42	93.02	-	13.61	48.67
22Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33Financial and Non-financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36of which loans collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40Non-EU country counterparties not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44Derivatives	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45On demand interbank loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46Cash and cash-related assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47Other categories of assets (e.g. Goodwill, commodities etc.)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48Total GAR assets	20.94	-	-	-	0.00	-	-	-	0.02	-	-	-	1,013.23	159.39	-	17.45	53.90
49Assets not covered for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50Central governments and Supranational issuers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51Central banks exposure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52Trading book	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53Total assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55Assets under management	85.15	-	-	-	15.37	-	-	-	0.06	-	-	-	409.93	64.55	-	7.06	28.66
56Of which debt securities	9.89	-	-	-	5.75	-	-	-	0.03	-	-	-	279.94	58.85	-	6.76	24.93
57Of which equity instruments	75.26	-	-	-	9.62	-	-	-	0.03	-	-	-	129.99	5.70	-	0.30	3.73

	ag	ah	ai	aj	ak	al	am	an	ao	ap	aq	ar	as	at
As of December 2023														
€ in millions	Total [gross] carrying amount	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			Water and marine resources (WTR)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling
<b>GAR - Covered assets in both numerator and denominator</b>														
1 Loans and advances, debt securities and equity instruments not HIT eligible for GAR calculation	3,283.65	21.74	41.52	-	-	-	0.00	19.73	-	-	-	-	-	-
2 <b>Financial undertakings</b>	3,019.01	2.21	-	-	-	-	0.00	-	-	-	-	-	-	-
3 Credit institutions	2,694.64	1.73	-	-	-	-	0.00	-	-	-	-	-	-	-
4 Loans and advances	2,694.64	1.73	-	-	-	-	0.00	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	324.37	0.48	-	-	-	-	-	-	-	-	-	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	35.87	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	35.87	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	285.49	0.48	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	285.49	0.48	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	264.64	19.53	41.52	-	-	-	19.73	-	-	-	-	-	-	-
21 Loans and advances	264.64	19.53	41.52	-	-	-	19.73	-	-	-	-	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 <b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>	32,922.15	-	-	-	-	-	-	-	-	-	-	-	-	-
33 <b>Financial and Non-financial undertakings</b>	31,988.61													
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	12,493.14													
35 Loans and advances	12,491.45													
36 of which loans collateralised by commercial immovable property	-													
37 of which building renovation loans	-													
38 Debt securities	-													
39 Equity instruments	1.69													
40 Non-EU country counterparties not subject to NFRD disclosure obligations	19,495.47													
41 Loans and advances	19,495.47													
42 Debt securities	-													
43 Equity instruments	-													
44 <b>Derivatives</b>	5.98													
45 <b>On demand interbank loans</b>	424.13													
46 <b>Cash and cash-related assets</b>	-													
47 <b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>	503.43													
48 <b>Total GAR assets</b>	36,205.80	21.74	41.52	-	-	-	0.00	19.73	-	-	-	-	-	-
49 <b>Assets not covered for GAR calculation</b>	254,941.54													
50 <b>Central governments and Supranational issuers</b>	432.54													
51 <b>Central banks exposure</b>	16,519.89													
52 <b>Trading book</b>	237,989.11													
53 <b>Total assets</b>	291,147.34	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>														
54 Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55 Assets under management	22,736.78	5.43	44.28	-	-	0.02	0.05	0.16	-	-	0.03	-	-	-
56 Of which debt securities	3,173.15	5.29	25.72	-	-	-	0.05	0.16	-	-	0.03	-	-	-
57 Of which equity instruments	3,843.36	0.14	18.57	-	-	0.02	-	0.00	-	-	-	-	-	-

	au	av	aw	ax	ay	az	ba	bb	bc	bd	be	bf	bg	bh	bi	bj	bk
	As of December 2023																
	Circular economy (CE)			Pollution (PPC)			Biodiversity and Ecosystems (BIO)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)							
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
	Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)							
		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling				
€ in millions																	
GAR - Covered assets in both numerator and denominator																	
1Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-	724.49	61.34	-	0.00	27.96
2Financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-	644.40	-	-	-	-
3Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	641.57	-	-	-	-
4Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	641.57	-	-	-	-
5Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	2.83	-	-	-	-
8of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-
13Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-
14Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	2.83	-	-	-	-
17Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	2.83	-	-	-	-
18Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20Non-financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-	80.09	61.34	-	0.00	27.96
21Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	80.09	61.34	-	0.00	27.96
22Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33Financial and Non-financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36of which loans collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40Non-EU country counterparties not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44Derivatives	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45On demand interbank loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46Cash and cash-related assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47Other categories of assets (e.g. Goodwill, commodities etc.)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48Total GAR assets	-	-	-	-	-	-	-	-	-	-	-	-	724.49	61.34	-	0.00	27.96
49Assets not covered for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50Central governments and Supranational issuers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51Central banks exposure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52Trading book	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53Total assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55Assets under management	-	-	-	-	-	-	-	-	-	-	-	-	320.99	44.43	-	0.82	18.91
56Of which debt securities	-	-	-	-	-	-	-	-	-	-	-	-	199.13	25.86	-	0.64	16.52
57Of which equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	121.87	18.57	-	0.18	2.40

In the table above,

- The total column does not equal the sum of the individual environmental objectives (Total is not equal to CCM + CCA + WTR + CE + PPC + BIO) due to a lack of granularity in counterparty reported metrics which often does not split the metrics by environmental objectives and whether the activities are transitional or enabling. Additionally, as non-financial counterparties begin to report alignment related metrics from 2024 for WTR, CE, PPC, BIO, these cannot be systematically removed from the sourced total metrics.
- The total gross carrying amount of assets under management in cells a55 and ag55, does not equal the sum of debt instruments (cells a56 and ag56) and equity instruments (cells a57 and ag57) due to each total representing the total market value of assets under management, debt and equity instruments respectively.
- The total gross carrying amount of other financial corporations in cells a7 and ag7 does not equal the sum of investment firms (cells a8 and ag8), management companies (cells a12 and ag12) and insurance undertakings (cells a16 and ag16) due to exposures to counterparties which do not fall under the three sub-categories.



## 1.2 GAR sector information (Turnover metrics)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Climate Change Mitigation (CCM)		Climate Change Adaptation (CCA)		Water and marine resources (WTR)		Circular economy (CE)									
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	Of which environmentally sustainable		Of which environmentally sustainable		Of which environmentally sustainable		Of which environmentally sustainable		Of which environmentally sustainable		Of which environmentally sustainable		Of which environmentally sustainable		Of which environmentally sustainable	
Breakdown by sector - NACE 4 digits level (code and label)	Mn EUR	(CCM)	Mn EUR	(CCM)	Mn EUR	(CCA)	Mn EUR	(CCA)	Mn EUR	(WTR)	Mn EUR	(WTR)	Mn EUR	(CE)	Mn EUR	(CE)
1 NACE Code / Label																
2 B06.10 Extraction of crude petroleum	0.00	0.00			-	-			-	-			-	-		
3 C20.11 Manufacture of industrial gases	0.00	0.00			-	-			-	-			-	-		
4 C23.32 Manufacture of bricks, tiles and construction products, in baked clay	0.00	0.00			-	-			-	-			-	-		
5 C26.30 Manufacture of communication equipment	-	-			-	-			-	-			1.88	-		
6 C26.40 Manufacture of consumer electronics	-	-			-	0.01			-	-			-	-		
7 C27.31 Manufacture of fibre optic cables	107.20	35.12			-	-			-	-			-	-		
8 C29.10 Manufacture of motor vehicles	0.17	0.01			0.01	-			-	-			0.00	-		
9 C29.32 Manufacture of other parts and accessories for motor vehicles	0.00	0.00			-	-			-	-			-	-		
10 C32.40 Manufacture of games and toys	0.16	-			-	-			-	-			-	-		
11 D35.11 Production of electricity	19.70	19.39			0.10	0.07			0.02	-			0.03	-		
12 D35.13 Distribution of electricity	9.17	8.83			-	-			0.00	-			0.00	-		
13 D35.22 Distribution of gaseous fuels through mains	0.00	0.00			-	-			-	-			0.00	-		
14 F42.99 Construction of other civil engineering projects n.e.c.	0.70	0.64			0.02	0.01			0.00	-			0.01	-		
15 G47.19 Other retail sale in non-specialised stores	0.00	0.00			-	-			-	-			-	-		
16 H49.20 Freight rail transport	-	-			-	-			-	-			-	-		
17 H51.10 Passenger air transport	0.09	-			-	-			-	-			-	-		
18 I56.21 Event catering activities	0.00	-			-	-			-	-			0.00	-		
19 I58.19 Other publishing activities	-	-			0.90	-			-	-			-	-		
20 I58.29 Other software publishing	0.01	0.00			-	-			-	-			0.00	-		
21 J61.10 Wired telecommunications activities	0.21	0.10			0.00	-			-	-			0.10	-		
22 J61.20 Wireless telecommunications activities	1.35	0.14			-	-			-	-			0.42	-		
23 J62.01 Computer programming activities	18.34	13.60			-	-			-	-			18.34	-		
24 L68.20 Renting and operating of own or leased real estate	0.07	0.04			-	-			-	-			-	-		
25 L68.31 Real estate agencies	0.02	0.01			-	-			-	-			-	-		
26 M71.12 Engineering activities and related technical consultancy	0.04	0.02			0.06	0.02			-	-			0.01	-		

	Breakdown by sector - NACE 4 digits level (code and label)	q	r	s	t	u	v	w	x	y	z	aa	ab
		Pollution (PPC)		Biodiversity and Ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)							
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn EUR	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (BIO)	Mn EUR	Of which environmentally sustainable (BIO)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	NACE Code / Label												
2	B06.10 Extraction of crude petroleum	-	-	-	-	-	-	-	-	0.00	0.00	-	-
3	C20.11 Manufacture of industrial gases	-	-	-	-	-	-	-	-	0.00	0.00	-	-
4	C23.32 Manufacture of bricks, tiles and construction products, in baked clay	-	-	-	-	-	-	-	-	0.00	0.00	-	-
5	C26.30 Manufacture of communication equipment	-	-	-	-	-	-	-	-	1.88	0.10	-	-
6	C26.40 Manufacture of consumer electronics	-	-	-	-	-	-	-	-	0.01	0.01	-	-
7	C27.31 Manufacture of fibre optic cables	-	-	-	-	-	-	-	-	107.20	35.12	-	-
8	C29.10 Manufacture of motor vehicles	-	-	-	-	-	-	-	-	0.17	0.01	-	-
9	C29.32 Manufacture of other parts and accessories for motor vehicles	-	-	-	-	-	-	-	-	0.00	0.00	-	-
10	C32.40 Manufacture of games and toys	-	-	-	-	-	-	-	-	0.16	-	-	-
11	D35.11 Production of electricity	-	-	-	-	-	-	-	-	19.84	19.48	-	-
12	D35.13 Distribution of electricity	0.00	-	-	-	-	-	-	-	9.17	8.83	-	-
13	D35.22 Distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-	0.00	0.00	-	-
14	F42.99 Construction of other civil engineering projects n.e.c.	-	-	-	-	-	-	-	-	0.74	0.66	-	-
15	G47.19 Other retail sale in non-specialised stores	-	-	-	-	-	-	-	-	0.00	0.00	-	-
16	H49.20 Freight rail transport	-	-	-	-	-	-	-	-	23.65	14.60	-	-
17	I51.10 Passenger air transport	-	-	-	-	-	-	-	-	0.09	-	-	-
18	I56.21 Event catering activities	-	-	-	-	-	-	-	-	0.00	-	-	-
19	I58.19 Other publishing activities	-	-	-	-	-	-	-	-	0.90	-	-	-
20	I58.29 Other software publishing	-	-	-	-	-	-	-	-	0.01	0.00	-	-
21	J61.10 Wired telecommunications activities	-	-	-	-	-	-	-	-	0.32	0.16	-	-
22	J61.20 Wireless telecommunications activities	-	-	-	-	-	-	-	-	1.77	0.35	-	-
23	J62.01 Computer programming activities	-	-	-	-	-	-	-	-	18.34	13.60	-	-
24	L68.20 Renting and operating of own or leased real estate	-	-	-	-	-	-	-	-	0.08	0.04	-	-
25	L68.31 Real estate agencies	-	-	-	-	-	-	-	-	0.02	0.01	-	-
26	M71.12 Engineering activities and related technical consultancy	-	-	-	-	-	-	-	-	0.07	0.04	-	-

In the table above,

- The "TOTAL (CCM + CCA + WTR + CE + PPC + BIO)" column does not equal the sum of the individual environmental objectives (i.e. individual columns of CCM + CCA + WTR + CE + PPC + BIO) due to a lack of granularity in counterparty reported metrics, which are often not split by environmental objectives and whether the activities are transitional or enabling. Additionally, as non-financial counterparties begin to report alignment related metrics from 2024 for WTR, CE, PPC, BIO, these cannot be systematically removed from the sourced total metrics.
- Counterparty NACE codes are often not reported, the above NACE codes are derived from the counterparty's North American Industry Classification System (NAICS) code available in the bank's internal systems.
- The values above represent the taxonomy-eligible (columns a, e, i, m, q, u, y) and taxonomy-aligned amounts (columns b, f, j, n, r, v, z) related to the counterparties' derived primary NACE activity.

### 1.3 GAR metrics stock (Turnover metrics)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	As of December 2024																
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
% (compared to total covered assets in the denominator)		Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling	
<b>GAR - Covered assets in both numerator and denominator</b>																	
1 Loans and advances, debt securities and equity instruments not HT eligible for GAR calculation	2.05%	0.31%	-	0.03%	0.11%	0.03%	0.00%	-	0.00%	0.00%	-	-	-	0.05%	-	-	-
2 <b>Financial undertakings</b>	1.71%	0.14%	-	0.00%	0.01%	0.02%	0.00%	-	0.00%	0.00%	-	-	-	0.00%	-	-	-
3 Credit institutions	1.69%	0.14%	-	0.00%	0.01%	0.00%	0.00%	-	0.00%	0.00%	-	-	-	0.00%	-	-	-
4 Loans and advances	1.69%	0.14%	-	0.00%	0.01%	0.00%	0.00%	-	0.00%	0.00%	-	-	-	0.00%	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	0.02%	0.00%	-	-	0.00%	0.02%	-	-	-	0.00%	-	-	-	0.00%	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	0.34%	0.17%	-	0.03%	0.10%	0.00%	0.00%	-	0.00%	0.00%	-	-	-	0.05%	-	-	-
21 Loans and advances	0.34%	0.17%	-	0.03%	0.10%	0.00%	0.00%	-	0.00%	0.00%	-	-	-	0.05%	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 <b>Total GAR assets</b>	2.05%	0.31%	-	0.03%	0.11%	0.03%	0.00%	-	0.00%	0.00%	-	-	-	0.05%	-	-	-

	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
	As of December 2024													
	Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
	Of which Use of Proceeds				Of which Use of Proceeds				Of which Use of Proceeds					
	Of which enabling				Of which enabling				Of which enabling					
% (compared to total covered assets in the denominator)														
- GAR - Covered assets in both numerator and denominator														
1 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.00%	-	-	-	0.00%	-	-	-	2.20%	0.35%	-	0.04%	0.12%	2.64%
2 Financial undertakings	0.00%	-	-	-	0.00%	-	-	-	1.80%	0.14%	-	0.01%	0.01%	2.39%
3 Credit institutions	0.00%	-	-	-	0.00%	-	-	-	1.77%	0.14%	-	0.01%	0.01%	1.95%
4 Loans and advances	0.00%	-	-	-	0.00%	-	-	-	1.77%	0.14%	-	0.01%	0.01%	1.95%
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	0.00	-	-	-	0.00%	-	-	-	0.03%	0.00%	-	0.00%	0.00%	0.44%
8 of which investment firms	-	-	-	-	-	-	-	-	0.00%	-	-	-	-	0.02%
9 Loans and advances	-	-	-	-	-	-	-	-	0.00%	-	-	-	-	0.02%
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01%
13 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01%
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	0.01%	0.00%	-	-	-	0.40%
17 Loans and advances	-	-	-	-	-	-	-	-	0.01%	0.00%	-	-	-	0.40%
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Non-financial undertakings	0.00	-	-	-	0.00%	-	-	-	0.40%	0.20%	-	0.03%	0.11%	0.25%
21 Loans and advances	0.00	-	-	-	0.00%	-	-	-	0.40%	0.20%	-	0.03%	0.11%	0.25%
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 Total GAR assets	0.00%	-	-	-	0.00%	-	-	-	2.20%	0.35%	-	0.04%	0.12%	2.64%

		ag	ah	ai	aj	ak	al	am	an	ao	ap	aq	ar	as	at	au	av	aw
		As of December 2023																
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
% (compared to total covered assets in the denominator)			Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling	
-	<b>GAR - Covered assets in both numerator and denominator</b>																	
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.06%	0.11%	-	-	-	0.00%	0.05%	-	-	-	-	-	-	-	-	-	-
2	<b>Financial undertakings</b>	0.01%	-	-	-	-	0.00%	-	-	-	-	-	-	-	-	-	-	-
3	Credit institutions	0.00%	-	-	-	-	0.00%	-	-	-	-	-	-	-	-	-	-	-
4	Loans and advances	0.00%	-	-	-	-	0.00%	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>	0.05%	0.11%	-	-	-	0.05%	-	-	-	-	-	-	-	-	-	-	-
21	Loans and advances	0.05%	0.11%	-	-	-	0.05%	-	-	-	-	-	-	-	-	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	<b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	<b>Total GAR assets</b>	0.06%	0.11%	-	-	-	0.00%	0.05%	-	-	-	-	-	-	-	-	-	-

	ax	ay	az	ba	bb	bc	bd	be	bf	bg	bh	bi	bj	bk
	As of December 2023													
	Pollution (PPC)			Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
	Of which Use of Proceeds			Of which Use of Proceeds				Of which Use of Proceeds						
	Of which enabling			Of which enabling				Of which enabling						
% (compared to total covered assets in the denominator)														
- GAR - Covered assets in both numerator and denominator	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	-	-	-	-	-	-	-	-	2.00%	0.17%	-	0.00%	0.08%	1.13%
2 Financial undertakings	-	-	-	-	-	-	-	-	1.78%	-	-	-	-	1.04%
3 Credit institutions	-	-	-	-	-	-	-	-	1.77%	-	-	-	-	0.93%
4 Loans and advances	-	-	-	-	-	-	-	-	1.77%	-	-	-	-	0.93%
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	-	-	-	-	0.01%	-	-	-	-	0.11%
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	0.00%	-	-	-	-	0.01%
13 Loans and advances	-	-	-	-	-	-	-	-	0.00%	-	-	-	-	0.01%
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	0.01%	-	-	-	-	0.10%
17 Loans and advances	-	-	-	-	-	-	-	-	0.01%	-	-	-	-	0.10%
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Non-financial undertakings	-	-	-	-	-	-	-	-	0.22%	0.17%	-	0.00%	0.08%	0.09%
21 Loans and advances	-	-	-	-	-	-	-	-	0.22%	0.17%	-	0.00%	0.08%	0.09%
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 Total GAR assets	-	-	-	-	-	-	-	-	2.00%	0.17%	-	0.00%	0.08%	1.13%

In the table above,

- The denominator is total covered assets as of December 2024 for column a to ae (€46,076 million) and total covered assets as of December 2023 for column ag to bj (€36,206 million).
- The denominator is total assets as of December 2024 for column af (€230,405 million) and total assets as of December 2023 for column bk (€291,147 million).

## 1.4 GAR metrics flow (Turnover metrics)

	a	b	c	d	e	f	g	h	i	j	k	l	m
	As of December 2024												
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling	
% (compared to flow of total eligible assets)													
- <b>GAR - Covered assets in both numerator and denominator</b>													
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.48%	0.16%	-	-	0.15%	0.00%	-	-	-	-	-	-	-
2 <b>Financial undertakings</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	0.48%	0.16%	-	-	0.15%	0.00%	-	-	-	-	-	-	-
21 Loans and advances	0.48%	0.16%	-	-	0.15%	0.00%	-	-	-	-	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
32 <b>Total GAR assets</b>	0.48%	0.16%	-	-	0.15%	0.00%	-	-	-	-	-	-	-

	n	o	p	q	r	s	t	u	v	w	x	z
	As of December 2024											
	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
% (compared to flow of total eligible assets)												
- <b>GAR - Covered assets in both numerator and denominator</b>												
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-
2 <b>Financial undertakings</b>	-	-	-	-	-	-	-	-	-	-	-	-
3 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	-	-	-	-	-	-	-	-	-	-	-	-
21 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-
32 <b>Total GAR assets</b>	-	-	-	-	-	-	-	-	-	-	-	-



		aa	ab	ac	ad	ae	af
		As of December 2024					
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total new assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
		Of which Use of Proceeds	Of which transitional	Of which enabling			
% (compared to flow of total eligible assets)							
-	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.48%	0.16%	-	-	0.15%	0.22%
2	Financial undertakings	-	-	-	-	-	-
3	Credit institutions	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	-	-
8	of which investment firms	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-
20	Non-financial undertakings	0.48%	0.16%	-	-	0.15%	0.22%
21	Loans and advances	0.48%	0.16%	-	-	0.15%	0.22%
22	Debt securities, including UoP	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-
24	Households	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-
32	Total GAR assets	0.48%	0.16%	-	-	0.15%	0.22%

In the table above,

- The denominator is total covered assets for column a to ae (€46,076 million).
- The denominator is total assets for column af (€230,405 million).
- Due to system limitations on identification of new exposures, the template only includes new term loans net of repayments identified quarterly using origination date.

## 1.5 Metrics off-balance sheet exposures (Turnover metrics)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
% (compared to total eligible off-balance sheet assets)	As of December 2024																
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	Of which Use of Proceeds		Of which transitional	Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitional	Of which enabling
1 Financial guarantees (FinGuar KPI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Assets under management (AuM KPI)	1.61%	0.34%	-	0.03%	0.16%	0.04%	0.00%	-	0.00%	0.03%	-	-	-	0.47%	-	-	-

	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae
% (compared to total eligible off-balance sheet assets)	As of December 2024												
	Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitional	Of which enabling	
1 Financial guarantees (FinGuar KPI)	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Assets under management (AuM KPI)	0.08%	-	-	-	0.00%	-	-	-	2.27%	0.36%	-	0.04%	0.16%

In the table above, the denominator (total eligible off-balance sheet assets, €18,088 million) is equal to total AUM (€23,081 million), less exposures to Central Banks, Central Governments and Supranational issuers (€5,015 million) plus derivative liabilities (€22 million), as specified in Article 7 of the Delegated Disclosure Act.

## 1.6 Nuclear and Fossil gas related activities (Turnover GAR stock metrics)

Row	Nuclear energy related activities	
1	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	Yes
2	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	Yes
3	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	Yes
Fossil gas related activities		
4	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	Yes
5	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	Yes
6	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	Yes

## 1.7 Nuclear and Fossil gas related activities (Turnover GAR stock metrics): Taxonomy-aligned economic activities (denominator)

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.39	0	0.39	0	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0	0.00	0	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0	0.00	0	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
7	<b>Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	141.77	0	141.48	0	0.29	0
8	<b>Total applicable KPI</b>	142.16	0	141.87	0	0.29	0

## 1.8 Nuclear and Fossil gas related activities (Turnover GAR stock metrics): Taxonomy-aligned economic activities (numerator)

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM+CCA)		Climate change mitigation		Climate change adaptation	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0	0.00	0	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	3.87	3	3.87	3	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0	0.00	0	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.01	0	0.01	0	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
7	<b>Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI</b>	138.28	97	137.99	97	0.29	100
8	<b>Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI</b>	142.16	100	141.87	100	0.29	100

## 1.9 Nuclear and Fossil gas related activities (Turnover GAR stock metrics): Taxonomy-eligible but not taxonomy-aligned economic activities

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM+CCA)		Climate change mitigation		Climate change adaptation	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.07	0	0.07	0	-	-
4	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.29	0	0.29	0	-	-
5	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.05	0	0.05	0	-	-
6	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.02	0	0.02	0	-	-
7	<b>Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	957.79	2	945.97	2	11.82	0
8	<b>Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI</b>	958.22	2	946.40	2	11.82	0

## 1.10 Nuclear and Fossil gas related activities (Turnover GAR stock metrics): Taxonomy non-eligible economic activities

Row	Economic activities	Amount (€ in millions)	Percentage
1	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0
2	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	0
3	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	2.72	0
4	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.91	0
5	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.03	0
6	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.02	0
7	<b>Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	45,114.21	98
8	<b>Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI</b>	45,117.90	98

## 1.11 Nuclear and Fossil gas related activities (Turnover GAR flow metrics)

Row	Nuclear energy related activities	
1	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	No
2	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	No
3	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	No
	Fossil gas related activities	
4	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	No
5	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	No
6	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	No

• Due to system limitations on identification of new exposures, the template only includes new term loans net of repayments identified quarterly using origination date.



## 1.12 Nuclear and Fossil gas related activities (Turnover GAR flow metrics): Taxonomy-aligned economic activities (denominator)

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
7	<b>Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	74.19	0	74.19	0	-	-
8	<b>Total applicable KPI</b>	74.19	0	74.19	0	-	-

• Due to system limitations on identification of new exposures, the template only includes new term loans net of repayments identified quarterly using origination date.

### 1.13 Nuclear and Fossil gas related activities (Turnover GAR flow metrics): Taxonomy-aligned economic activities (numerator)

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM+CCA)		Climate change mitigation		Climate change adaptation	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
7	<b>Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI</b>	74.19	100	74.19	100	-	-
8	<b>Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI</b>	74.19	100	74.19	100	-	-

• Due to system limitations on identification of new exposures, the template only includes new term loans net of repayments identified quarterly using origination date.

## 1.14 Nuclear and Fossil gas related activities (Turnover GAR flow metrics): Taxonomy-eligible but not taxonomy-aligned economic activities

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM+CCA)		Climate change mitigation		Climate change adaptation	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
4	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
5	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
6	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
7	<b>Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	220.03	0	219.05	0	0.98	0
8	<b>Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI</b>	220.03	0	219.05	0	0.98	0

• Due to system limitations on identification of new exposures, the template only includes new term loans net of repayments identified quarterly using origination date.

## 1.15 Nuclear and Fossil gas related activities (Turnover GAR flow metrics): Taxonomy non-eligible economic activities

Row	Economic activities	Amount (€ in millions)	Percentage
1	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
2	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
3	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
4	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
5	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
6	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
7	<b>Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	45,856.08	100
8	<b>Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI</b>	45,856.08	100

## 1.16 Nuclear and Fossil gas related activities (Turnover AUM metrics)

Row	Nuclear energy related activities	
1	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	Yes
2	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	Yes
3	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	Yes
	Fossil gas related activities	
4	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	Yes
5	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	Yes
6	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	Yes

## 1.17 Nuclear and Fossil gas related activities (Turnover AUM metrics): Taxonomy-aligned economic activities (denominator)

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0	0.00	0	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0	0.00	0	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.14	0	0.14	0	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0	0.00	0	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.02	0	0.02	0	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.02	0	0.02	0	-	-
7	<b>Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	62.21	0	61.99	0	0.22	0
8	<b>Total applicable KPI</b>	62.39	0	62.17	0	0.22	0

## 1.18 Nuclear and Fossil gas related activities (Turnover AUM metrics): Taxonomy-aligned economic activities (numerator)

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM+CCA)		Climate change mitigation		Climate change adaptation	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0	0.00	0	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0	0.00	0	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.60	1	0.60	1	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0	0.00	0	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.08	0	0.08	0	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.07	0	0.07	0	-	-
7	<b>Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI</b>	61.64	99	61.42	99	0.22	100
8	<b>Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI</b>	62.39	100	62.17	100	0.22	100

## 1.19 Nuclear and Fossil gas related activities (Turnover AUM metrics): Taxonomy-eligible but not taxonomy-aligned economic activities

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM+CCA)		Climate change mitigation		Climate change adaptation	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0	0.00	0	-	-
3	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	0	0.01	0	-	-
4	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	3.35	0	3.35	0	-	-
5	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.73	0	0.73	0	-	-
6	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.02	0	0.02	0	-	-
7	<b>Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	293.14	2	286.78	2	6.36	0
8	<b>Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI</b>	297.25	2	290.89	2	6.36	0



## 1.20 Nuclear and Fossil gas related activities (Turnover AUM metrics): Taxonomy non-eligible economic activities

Row	Economic activities	Amount (€ in millions)	Percentage
1	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.29	0
2	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.15	0
3	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	1.39	0
4	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.07	0
5	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.09	0
6	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.29	0
7	<b>Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	17,788.55	98
8	<b>Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI</b>	17,790.83	98

## Appendix 2: Tabular disclosures in accordance with Article 8 of the Taxonomy Regulation related to Capex metrics

### Summary of metrics

		Total environmentally sustainable assets	KPI <sup>8</sup>	KPI <sup>9</sup>	% coverage (over total assets) <sup>10</sup>	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	249.88	0.35%	0.54%	2.64%	17.36%	80.00%

		Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Additional KPIs	GAR (flow)	237.88	0.16%	0.52%	0.22%	19.78%	80.00%
	Trading book <sup>11</sup>	NA	NA	NA			
	Financial guarantees	-	-	-			
	Assets under management	146.42	0.36%	0.81%			
	Fees and commissions income <sup>12</sup>	NA	NA	NA			

<sup>8</sup> Based on the Turnover KPI of the counterparty.

<sup>9</sup> Based on the CapEx KPI of the counterparty.

<sup>10</sup> % of assets covered by the KPI over banks' total assets..

<sup>11</sup> For credit institutions that do not meet the conditions of Article 94(1) of the CRR or the conditions set out in Article 325a(1) of the CRR. The KPI is only applicable from 2026 onwards.

<sup>12</sup> Fees and commissions income from services other than lending and AuM. The KPI is only applicable from 2026 onwards.

## 1.21 Assets for the calculation of GAR (Capex metrics)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n
		Total [gross] carrying amount	As of December 2024												
			Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			
€ in millions				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling	
-	GAR - Covered assets in both numerator and denominator														
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	6,088.41	894.83	236.33	-	10.31	141.95	12.58	0.32	-	0.07	0.00	-	-	-
2	Financial undertakings	5,504.85	652.72	53.36	-	0.00	8.05	12.38	0.22	-	0.01	0.00	-	-	-
3	Credit institutions	4,484.40	640.95	50.15	-	-	5.75	1.40	0.22	-	0.01	0.00	-	-	-
4	Loans and advances	4,484.40	640.95	50.15	-	-	5.75	1.40	0.22	-	0.01	0.00	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	1,020.45	11.77	3.21	-	0.00	2.29	10.98	-	-	-	-	-	-	-
8	of which investment firms	51.60	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	51.60	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	of which management companies	28.88	0.75	-	-	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	28.88	0.75	-	-	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	928.93	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	928.93	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Non-financial undertakings	583.56	242.11	182.97	-	10.31	133.91	0.20	0.10	-	0.06	0.00	-	-	-
21	Loans and advances	583.56	242.11	182.97	-	10.31	133.91	0.20	0.10	-	0.06	0.00	-	-	-
22	Debt securities, including Up	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	39,987.70	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Financial and Non-financial undertakings	38,897.36	-	-	-	-	-	-	-	-	-	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	12,188.46	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Loans and advances	12,179.02	-	-	-	-	-	-	-	-	-	-	-	-	-
36	of which loans collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	Debt securities	7.76	-	-	-	-	-	-	-	-	-	-	-	-	-
39	Equity instruments	1.68	-	-	-	-	-	-	-	-	-	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure obligations	26,708.90	-	-	-	-	-	-	-	-	-	-	-	-	-
41	Loans and advances	26,697.67	-	-	-	-	-	-	-	-	-	-	-	-	-
42	Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	Equity instruments	11.23	-	-	-	-	-	-	-	-	-	-	-	-	-
44	Derivatives	6.16	-	-	-	-	-	-	-	-	-	-	-	-	-
45	On demand interbank loans	266.00	-	-	-	-	-	-	-	-	-	-	-	-	-
46	Cash and cash-related assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	818.19	-	-	-	-	-	-	-	-	-	-	-	-	-
48	Total GAR assets	46,076.12	894.83	236.33	-	10.31	141.95	12.58	0.32	-	0.07	0.00	-	-	-
49	Assets not covered for GAR calculation	184,329.17	-	-	-	-	-	-	-	-	-	-	-	-	-
50	Central governments and Supranational issuers	775.28	-	-	-	-	-	-	-	-	-	-	-	-	-
51	Central banks exposure	13,029.76	-	-	-	-	-	-	-	-	-	-	-	-	-
52	Trading book	170,524.13	-	-	-	-	-	-	-	-	-	-	-	-	-
53	Total assets	230,405.29	-	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations															
54	Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	Assets under management	23,081.71	418.36	143.93	-	2.64	64.92	14.31	0.31	-	0.06	2.41	-	-	-
56	Of which debt securities	3,597.96	323.12	112.19	-	1.00	52.30	11.39	0.18	-	0.06	2.41	-	-	-
57	Of which equity instruments	3,634.11	95.24	31.74	-	1.64	12.62	2.92	0.12	-	0.00	0.00	-	-	-

	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
	As of December 2024																
	Circular economy (CE)			Pollution (PPC)			Biodiversity and Ecosystems (BIO)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)							
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
	Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)							
		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling	
<b>€ in millions</b>																	
<b>GAR - Covered assets in both numerator and denominator</b>																	
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	19.04	-	-	-	0.00	-	-	-	0.00	-	-	-	968.92	249.88	-	17.73	149.95
2 <b>Financial undertakings</b>	0.01	-	-	-	0.00	-	-	-	0.00	-	-	-	665.78	55.42	-	7.41	8.05
3 Credit institutions	0.01	-	-	-	0.00	-	-	-	0.00	-	-	-	654.02	52.22	-	6.51	5.76
4 Loans and advances	0.01	-	-	-	0.00	-	-	-	0.00	-	-	-	654.02	52.22	-	6.51	5.76
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	0.00	-	-	-	0.00	-	-	-	-	-	-	-	11.76	3.20	-	0.90	2.29
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	0.75	-	-	-	-
13 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	0.75	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	19.03	-	-	-	0.00	-	-	-	-	-	-	-	303.14	194.45	-	10.32	141.89
21 Loans and advances	19.03	-	-	-	0.00	-	-	-	-	-	-	-	303.14	194.45	-	10.32	141.89
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 <b>Financial and Non-financial undertakings</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 of which loans collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 Non-EU country counterparties not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 <b>Derivatives</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45 <b>On demand interbank loans</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 <b>Cash and cash-related assets</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47 <b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 <b>Total GAR assets</b>	19.04	-	-	-	0.00	-	-	-	0.00	-	-	-	968.92	249.88	-	17.73	149.95
49 <b>Assets not covered for GAR calculation</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 <b>Central governments and Supranational issuers</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51 <b>Central banks exposure</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 <b>Trading book</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53 <b>Total assets</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 <b>Financial guarantees</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55 <b>Assets under management</b>	56.46	-	-	-	6.67	-	-	-	0.06	-	-	-	493.77	146.42	-	4.43	65.21
56 Of which debt securities	11.95	-	-	-	4.79	-	-	-	0.04	-	-	-	349.05	114.64	-	2.71	52.57
57 Of which equity instruments	44.52	-	-	-	1.88	-	-	-	0.03	-	-	-	144.72	31.77	-	1.72	12.64

	ag	ah	ai	aj	ak	al	am	an	ao	ap	aq	ar	as	at
	As of December 2023													
	Total [gross] carrying amount	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			Water and marine resources (WTR)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)			Of which Use of Proceeds	Of which transitional	Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)			Of which Use of Proceeds	Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)	
€ in millions													Of which Use of Proceeds	Of which enabling
<b>GAR - Covered assets in both numerator and denominator</b>														
1 Loans and advances, debt securities and equity instruments not HT eligible for GAR calculation	3,283.65	47.27	63.61	-	-	-	-	0.00	23.27	-	-	-	-	-
2 <b>Financial undertakings</b>	3,019.01	25.30	-	-	-	-	-	0.00	-	-	-	-	-	-
3 Credit institutions	2,694.64	1.29	-	-	-	-	-	0.00	-	-	-	-	-	-
4 Loans and advances	2,694.64	1.29	-	-	-	-	-	0.00	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	324.37	24.01	-	-	-	-	-	-	-	-	-	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	35.87	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	35.87	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	285.49	24.01	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	285.49	24.01	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	264.64	21.97	63.61	-	-	-	-	23.27	-	-	-	-	-	-
21 Loans and advances	264.64	21.97	63.61	-	-	-	-	23.27	-	-	-	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 <b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>	32,922.15	-	-	-	-	-	-	-	-	-	-	-	-	-
33 <b>Financial and Non-financial undertakings</b>														
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations														
35 Loans and advances														
36 of which loans collateralised by commercial immovable property														
37 of which building renovation loans														
38 Debt securities														
39 Equity instruments														
40 Non-EU country counterparties not subject to NFRD disclosure obligations														
41 Loans and advances														
42 Debt securities														
43 Equity instruments														
44 <b>Derivatives</b>														
45 <b>On demand interbank loans</b>														
46 <b>Cash and cash-related assets</b>														
47 <b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>														
48 <b>Total GAR assets</b>	36,205.80	47.27	63.61	-	-	-	-	0.00	23.27	-	-	-	-	-
49 <b>Assets not covered for GAR calculation</b>														
50 <b>Central governments and Supranational issuers</b>														
51 <b>Central banks exposure</b>														
52 <b>Trading book</b>														
53 <b>Total assets</b>	291,147.35	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>														
54 Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55 <b>Assets under management</b>	22,736.78	1.21	129.43	-	0.02	-	-	0.13	0.22	-	-	0.03	-	-
56 Of which debt securities	3,173.15	1.08	65.89	-	-	-	-	0.13	0.22	-	-	0.03	-	-
57 Of which equity instruments	3,843.36	0.14	63.55	-	0.02	-	-	-	-	-	-	-	-	-

	au	av	aw	ax	ay	az	ba	bb	bc	bd	be	bf	bg	bh	bi	bj	bk
	As of December 2023																
	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
	Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling	
€ in millions																	
GAR - Covered assets in both numerator and denominator																	
1Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-	209.61	87.14	-	0.31	54.47
2Financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-	78.06	-	-	-	-
3Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	7.09	-	-	-	-
4Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	7.09	-	-	-	-
5Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	70.97	-	-	-	-
8of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	1.61	-	-	-	-
13Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	1.61	-	-	-	-
14Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	69.36	-	-	-	-
17Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	69.36	-	-	-	-
18Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20Non-financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-	131.55	87.14	-	0.31	54.47
21Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	131.55	87.14	-	0.31	54.47
22Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33Financial and Non-financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36of which loans collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40Non-EU country counterparties not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44Derivatives	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45On demand interbank loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46Cash and cash-related assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47Other categories of assets (e.g. Goodwill, commodities etc.)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48Total GAR assets	-	-	-	-	-	-	-	-	-	-	-	-	209.61	87.14	-	0.31	54.47
49Assets not covered for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50Central governments and Supranational issuers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51Central banks exposure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52Trading book	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53Total assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55Assets under management	-	-	-	-	-	-	-	-	-	-	-	-	227.36	129.79	-	3.27	48.52
56Of which debt securities	-	-	-	-	-	-	-	-	-	-	-	-	134.07	66.23	-	2.22	41.80
57Of which equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	93.29	63.55	-	1.05	6.72

In the table above,

- The total column does not equal the sum of the individual environmental objectives (Total is not equal to CCM + CCA + WTR + CE + PPC + BIO) due to a lack of granularity in counterparty reported metrics which often does not split the metrics by environmental objectives and whether the activities are transitional or enabling. Additionally, as non-financial counterparties begin to report alignment related metrics from 2024 for WTR, CE, PPC, BIO, these cannot be systematically removed from the sourced total metrics.
- The total gross carrying amount of other assets under management in cells a55 and ag55, does not equal the sum of debt instruments (cells a56 and ag56) and equity instruments (cells a57 and ag57) due to each total representing the total market value of assets under management, debt and equity instruments respectively.
- The total gross carrying amount of other financial corporations in cells a7 and ag7 does not equal the sum of investment firms (cells a8 and ag8), management companies (cells a12 and ag12) and insurance undertakings (cells a16 and ag16) due to exposures to counterparties which do not fall under the three sub-categories.

## 1.22 GAR sector information (Capex metrics)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	As of December 2024															
	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	Of which environmentally sustainable (CCM)		Of which environmentally sustainable (CCA)		Of which environmentally sustainable (CCA)		Of which environmentally sustainable (WTR)		Of which environmentally sustainable (WTR)		Of which environmentally sustainable (CE)		Of which environmentally sustainable (CE)		Of which environmentally sustainable (CE)	
	Mn EUR		Mn EUR		Mn EUR		Mn EUR		Mn EUR		Mn EUR		Mn EUR		Mn EUR	
1 NACE Code / Label																
2 B06.10 Extraction of crude petroleum	0.01	0.01			-	-			-	-			-	-		
3 C11.01 Distilling, rectifying and blending of spirits	0.00	0.00			0.00	-			-	-			0.00	-		
4 C20.11 Manufacture of industrial gases	0.00	0.00			-	-			-	-			-	-		
5 C21.20 Manufacture of pharmaceutical preparations	0.01	-			-	-			-	-			-	-		
6 C23.32 Manufacture of bricks, tiles and construction products, in baked clay	0.00	0.00			0.00	-			-	-			-	-		
7 C26.30 Manufacture of communication equipment	0.16	-			-	-			-	-			1.09	-		
8 C26.40 Manufacture of consumer electronics	-	-			-	0.02			-	-			-	-		
9 C27.31 Manufacture of fibre optic cables	135.80	109.04			-	-			-	-			-	-		
10 C29.10 Manufacture of motor vehicles	0.17	0.04			0.01	-			-	-			-	-		
11 C29.32 Manufacture of other parts and accessories for motor vehicles	0.00	0.00			-	-			-	-			-	-		
12 C32.40 Manufacture of games and toys	0.48	-			0.06	-			-	-			-	-		
13 D35.11 Production of electricity	20.80	20.79			0.05	0.05			0.00	-			0.01	-		
14 D35.13 Distribution of electricity	27.84	27.16			-	-			0.00	-			0.00	-		
15 D35.22 Distribution of gaseous fuels through mains	0.00	0.00			-	-			-	-			-	-		
16 F42.99 Construction of other civil engineering projects n.e.c.	0.74	0.73			0.01	0.01			0.00	-			0.00	-		
17 G46.75 Wholesale of chemical products	8.79	-			-	-			-	-			-	-		
18 G46.76 Wholesale of other intermediate products	0.00	0.00			0.00	0.00			-	-			-	-		
19 G47.19 Other retail sale in non-specialised stores	0.01	0.00			0.00	-			-	-			0.00	-		
20 G47.71 Retail sale of clothing in specialised stores	1.17	-			-	-			-	-			-	-		
21 G47.75 Retail sale of cosmetic and toilet articles in specialised stores	24.20	-			-	-			-	-			-	-		
22 H49.20 Freight rail transport	-	-			-	-			-	-			-	-		
23 H51.10 Passenger air transport	0.08	0.00			-	-			-	-			-	-		
24 I56.21 Event catering activities	0.00	-			-	-			-	-			-	-		
25 J58.13 Publishing of newspapers	0.00	-			-	-			-	-			-	-		
26 J58.19 Other publishing activities	-	14.77			-	-			-	-			-	-		
27 J58.29 Other software publishing	0.01	0.00			-	-			-	-			-	-		
28 J61.10 Wired telecommunications activities	0.09	0.02			0.00	-			-	-			0.40	-		
29 J61.20 Wireless telecommunications activities	1.13	-			-	-			-	-			0.42	-		
30 J62.01 Computer programming activities	17.11	10.30			0.00	-			-	-			17.10	-		
31 L68.20 Renting and operating of own or leased real estate	0.08	0.07			-	-			-	-			-	-		
32 L68.31 Real estate agencies	0.02	0.00			-	-			-	-			-	-		
33 M70.10 Activities of head offices	2.48	-			-	-			-	-			-	-		
34 M71.12 Engineering activities and related technical consultancy	0.03	0.03			0.06	0.03			-	-			0.00	-		
35 N82.91 Activities of collection agencies and credit bureaus	0.89	-			-	-			-	-			-	-		
36 N82.99 Other business support service activities n.e.c.	0.00	-			-	-			-	-			0.00	-		

	q	r	s	t	u	v	w	x	y	z	aa	ab
	As of December 2024											
Breakdown by sector - NACE 4 digits level (code and label)	Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (WTR)	Mn EUR	Of which environmentally sustainable (WTR)
1 NACE Code / Label												
2 B06.10 Extraction of crude petroleum	-	-	-	-	-	-	-	-	0.01	0.01	-	-
3 C11.01 Distilling, rectifying and blending of spirits	-	-	-	-	-	-	-	-	0.00	0.00	-	-
4 C20.11 Manufacture of industrial gases	-	-	-	-	-	-	-	-	0.00	0.00	-	-
5 C21.20 Manufacture of pharmaceutical preparations	-	-	-	-	-	-	-	-	0.01	-	-	-
6 C23.32 Manufacture of bricks, tiles and construction products, in baked clay	-	-	-	-	-	-	-	-	0.00	0.00	-	-
7 C26.30 Manufacture of communication equipment	-	-	-	-	-	-	-	-	1.25	0.00	-	-
8 C26.40 Manufacture of consumer electronics	-	-	-	-	-	-	-	-	0.02	0.02	-	-
9 C27.31 Manufacture of fibre optic cables	-	-	-	-	-	-	-	-	135.80	109.04	-	-
10 C29.10 Manufacture of motor vehicles	-	-	-	-	-	-	-	-	0.17	0.04	-	-
11 C29.32 Manufacture of other parts and accessories for motor vehicles	-	-	-	-	-	-	-	-	0.00	0.00	-	-
12 C32.40 Manufacture of games and toys	-	-	-	-	-	-	-	-	0.53	-	-	-
13 D35.11 Production of electricity	0.00	-	-	-	-	-	-	-	20.86	20.84	-	-
14 D35.13 Distribution of electricity	0.00	-	-	-	-	-	-	-	27.84	27.16	-	-
15 D35.22 Distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-	0.00	0.00	-	-
16 F42.99 Construction of other civil engineering projects n.e.c.	-	-	-	-	-	-	-	-	0.75	0.75	-	-
17 G46.75 Wholesale of chemical products	-	-	-	-	-	-	-	-	8.79	-	-	-
18 G46.76 Wholesale of other intermediate products	-	-	-	-	-	-	-	-	0.00	0.00	-	-
19 G47.19 Other retail sale in non-specialised stores	-	-	-	-	-	-	-	-	0.01	0.00	-	-
20 G47.71 Retail sale of clothing in specialised stores	-	-	-	-	-	-	-	-	1.17	-	-	-
21 G47.75 Retail sale of cosmetic and toilet articles in specialised stores	-	-	-	-	-	-	-	-	24.20	-	-	-
22 H49.20 Freight rail transport	-	-	-	-	-	-	-	-	27.15	10.80	-	-
23 I51.10 Passenger air transport	-	-	-	-	-	-	-	-	0.08	0.00	-	-
24 I56.21 Event catering activities	-	-	-	-	-	-	-	-	0.00	-	-	-
25 J58.13 Publishing of newspapers	-	-	-	-	-	-	-	-	0.00	-	-	-
26 J58.19 Other publishing activities	-	-	-	-	-	-	-	-	31.78	14.77	-	-
27 J58.29 Other software publishing	-	-	-	-	-	-	-	-	0.01	0.00	-	-
28 J61.10 Wired telecommunications activities	-	-	-	-	-	-	-	-	0.49	0.38	-	-
29 J61.20 Wireless telecommunications activities	-	-	-	-	-	-	-	-	1.56	0.21	-	-
30 K62.01 Computer programming activities	-	-	-	-	-	-	-	-	17.11	10.30	-	-
31 L68.20 Renting and operating of own or leased real estate	-	-	-	-	-	-	-	-	0.08	0.07	-	-
32 L68.31 Real estate agencies	-	-	-	-	-	-	-	-	0.02	0.00	-	-
33 M70.10 Activities of head offices	-	-	-	-	-	-	-	-	2.48	-	-	-
34 M71.12 Engineering activities and related technical consultancy	-	-	-	-	-	-	-	-	0.06	0.05	-	-
35 N82.91 Activities of collection agencies and credit bureaus	-	-	-	-	-	-	-	-	0.89	-	-	-
36 N82.99 Other business support service activities n.e.c.	-	-	-	-	-	-	-	-	0.00	-	-	-

In the table above,

- The "TOTAL (CCM + CCA + WTR + CE + PPC + BIO)" column does not equal the sum of the individual environmental objectives (i.e. individual columns of CCM + CCA + WTR + CE + PPC + BIO) due to a lack of granularity in counterparty reported metrics, which are often not split by environmental objectives and whether the activities are transitional or enabling. Additionally, as non-financial counterparties begin to report alignment related metrics from 2024 for WTR, CE, PPC, BIO, these cannot be systematically removed from the sourced total metrics.
- Counterparty NACE codes are often not reported, the above NACE codes are derived from the counterparty's North American Industry Classification System (NAICS) code available in the bank's internal systems.
- The values above represent the taxonomy-eligible (columns a, e, i, m, q, u, y) and taxonomy-aligned amounts (columns b, f, j, n, r, v, z) related to the counterparties' derived primary NACE activity.



## 1.23 GAR metrics stock (Capex metrics)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	As of December 2024																
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
% (compared to total covered assets in the denominator)	Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling		
<b>GAR - Covered assets in both numerator and denominator</b>																	
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	1.94%	0.51%	-	0.02%	0.31%	0.03%	0.00%	-	0.00%	0.00%	-	-	-	0.04%	-	-	-
2 <b>Financial undertakings</b>	1.42%	0.12%	-	0.00%	0.02%	0.03%	0.00%	-	0.00%	0.00%	-	-	-	0.00%	-	-	-
3 Credit institutions	1.39%	0.11%	-	0.00%	0.01%	0.00%	0.00%	-	0.00%	0.00%	-	-	-	0.00%	-	-	-
4 Loans and advances	1.39%	0.11%	-	0.00%	0.01%	0.00%	0.00%	-	0.00%	0.00%	-	-	-	0.00%	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	0.03%	0.01%	-	0.00%	0.00%	0.02%	-	-	-	0.00%	-	-	-	0.00%	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	0.53%	0.40%	-	0.02%	0.29%	0.00%	0.00%	-	0.00%	0.00%	-	-	-	0.04%	-	-	-
21 Loans and advances	0.53%	0.40%	-	0.02%	0.29%	0.00%	0.00%	-	0.00%	0.00%	-	-	-	0.04%	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 <b>Total GAR assets</b>	1.94%	0.51%	-	0.02%	0.31%	0.03%	0.00%	-	0.00%	0.00%	-	-	-	0.04%	-	-	-

% (compared to total covered assets in the denominator)		r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af	
		As of December 2024														
		Pollution (PPC)			Biodiversity and Ecosystems (BIO)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)								Proportion of total assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)								
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)								
Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling					
-	GAR - Covered assets in both numerator and denominator															
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.00%	-	-	-	0.00%	-	-	-	2.10%	0.54%	-	0.04%	0.33%	2.64%	
2	Financial undertakings	0.00%	-	-	-	0.00%	-	-	-	1.44%	0.12%	-	0.02%	0.02%	2.39%	
3	Credit institutions	0.00%	-	-	-	0.00%	-	-	-	1.42%	0.11%	-	0.01%	0.01%	1.95%	
4	Loans and advances	0.00%	-	-	-	0.00%	-	-	-	1.42%	0.11%	-	0.01%	0.01%	1.95%	
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Other financial corporations	0.00	-	-	-	0.00%	-	-	-	0.03%	0.01%	-	0.00%	0.00%	0.44%	
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02%	
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02%	
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	of which management companies	-	-	-	-	-	-	-	-	0.00%	-	-	-	-	0.01%	
13	Loans and advances	-	-	-	-	-	-	-	-	0.00%	-	-	-	-	0.01%	
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	0.40%	
17	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	0.40%	
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20	Non-financial undertakings	0.00	-	-	-	0.00%	-	-	-	0.66%	0.42%	-	0.02%	0.31%	0.25%	
21	Loans and advances	0.00	-	-	-	0.00%	-	-	-	0.66%	0.42%	-	0.02%	0.31%	0.25%	
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
24	Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
32	Total GAR assets	0.00%	-	-	-	0.00%	-	-	-	2.10%	0.54%	-	0.04%	0.33%	2.64%	

		ag	ah	ai	aj	ak	al	am	an	ao	ap	aq	ar	as	at	au	av	aw
% (compared to total covered assets in the denominator)		As of December 2023																
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			Water and marine resources (WTR)				Circular economy (CE)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)  Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)  Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)  Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)  Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling								
-	<b>GAR - Covered assets in both numerator and denominator</b>																	
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.13%	0.18%	-	-	-	0.00%	0.06%	-	-	-	-	-	-	-	-	-	-
2	<b>Financial undertakings</b>	0.07%	-	-	-	-	0.00%	-	-	-	-	-	-	-	-	-	-	-
3	Credit institutions	0.00%	-	-	-	-	0.00%	-	-	-	-	-	-	-	-	-	-	-
4	Loans and advances	0.00%	-	-	-	-	0.00%	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	0.07%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	0.07%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	0.07%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	<b>Non-financial undertakings</b>	0.06%	0.18%	-	-	-	0.06%	-	-	-	-	-	-	-	-	-	-	-
21	Loans and advances	0.06%	0.18%	-	-	-	0.06%	-	-	-	-	-	-	-	-	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	<b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	<b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	<b>Total GAR assets</b>	0.13%	0.18%	-	-	-	0.00%	0.06%	-	-	-	-	-	-	-	-	-	-

		ax	ay	az	ba	bb	bc	bd	be	bf	bg	bh	bi	bj	bk
		As of December 2023													
		Pollution (PPC)			Biodiversity and Ecosystems (BIO)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)							
% (compared to total covered assets in the denominator)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						Proportion of total assets covered	
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)							
		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling					
-	GAR - Covered assets in both numerator and denominator														
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	-	-	-	-	-	-	-	-	0.58%	0.24%	-	0.00%	0.15%	1.13%
2	Financial undertakings	-	-	-	-	-	-	-	-	0.22%	-	-	-	-	1.04%
3	Credit institutions	-	-	-	-	-	-	-	-	0.02%	-	-	-	-	0.93%
4	Loans and advances	-	-	-	-	-	-	-	-	0.02%	-	-	-	-	0.93%
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	-	-	-	-	0.20%	-	-	-	-	0.11%
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	0.00%	-	-	-	-	0.01%
13	Loans and advances	-	-	-	-	-	-	-	-	0.00%	-	-	-	-	0.01%
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	0.19%	-	-	-	-	0.10%
17	Loans and advances	-	-	-	-	-	-	-	-	0.19%	-	-	-	-	0.10%
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Non-financial undertakings	-	-	-	-	-	-	-	-	0.36%	0.24%	-	0.00%	0.15%	0.09%
21	Loans and advances	-	-	-	-	-	-	-	-	0.36%	0.24%	-	0.00%	0.15%	0.09%
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	-	-	-	-	-	-	-	-	0.58%	0.24%	-	0.00%	0.15%	1.13%

In the table above,

- The denominator is total covered assets as of December 2024 for column a to ae (€46,076 million) and total covered assets as of December 2023 for column ag to bj (€36,206 million).
- The denominator is total assets as of December 2024 for column af (€230,405 million) and total assets as of December 2023 for column bk (€291,147 million).

## 1.24 GAR metrics flow (Capex metrics)

	a	b	c	d	e	f	g	h	i	j	k	l	m
	As of December 2024												
	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
% (compared to flow of total eligible assets)		Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling		
<b>GAR – Covered assets in both numerator and denominator</b>													
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.67%	0.52%	-	-	0.48%	0.00%	-	-	-	0.00%	-	-	-
2 <b>Financial undertakings</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	0.67%	0.52%	-	-	0.48%	0.00%	-	-	-	0.00%	-	-	-
21 Loans and advances	0.67%	0.52%	-	-	0.48%	0.00%	-	-	-	0.00%	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
32 <b>Total GAR assets</b>	0.67%	0.52%	-	-	0.48%	0.00%	-	-	-	0.00%	-	-	-

	n	o	p	q	r	s	t	u	v	w	x	z
	As of December 2024											
	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	Of which Use of Proceeds				Of which Use of Proceeds				Of which Use of Proceeds			
	Of which enabling				Of which enabling				Of which enabling			
% (compared to flow of total eligible assets)												
- <b>GAR - Covered assets in both numerator and denominator</b>												
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-
2 <b>Financial undertakings</b>	-	-	-	-	-	-	-	-	-	-	-	-
3 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
20 <b>Non-financial undertakings</b>	-	-	-	-	-	-	-	-	-	-	-	-
21 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24 <b>Households</b>	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28 <b>Local governments financing</b>	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31 <b>Collateral obtained by taking possession: residential and commercial immovable properties</b>	-	-	-	-	-	-	-	-	-	-	-	-
32 <b>Total GAR assets</b>	-	-	-	-	-	-	-	-	-	-	-	-

		aa	ab	ac	ad	ae	af
		As of December 2024					
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total new assets covered	
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
% (compared to flow of total eligible assets)				Of which Use of Proceeds	Of which transitional	Of which enabling	
-	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.74%	0.52%	-	-	0.48%	0.22%
2	Financial undertakings	-	-	-	-	-	-
3	Credit institutions	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	-	-
8	of which investment firms	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-
20	Non-financial undertakings	0.74%	0.52%	-	-	0.48%	0.22%
21	Loans and advances	0.74%	0.52%	-	-	0.48%	0.22%
22	Debt securities, including UoP	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-
24	Households	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-
32	Total GAR assets	0.74%	0.52%	-	-	0.48%	0.22%

In the table above,

- The denominator is total covered assets for column a to ae (€46,076 million).
- The denominator is total assets for column af (€230,405 million).
- Due to system limitations on identification of new exposures, the template only includes new term loans net of repayments identified quarterly using origination date.

## 1.25 Metrics off-balance sheet exposures (Capex metrics)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
% (compared to total eligible off-balance sheet assets)		As of December 2024																
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling		
1	Financial guarantees (FinGuar KPI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Assets under management (AuM KPI)	2.31%	0.80%	-	0.01%	0.36%	0.08%	0.00%	-	0.00%	0.01%	-	-	-	0.31%	-	-	-

		r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae
		As of December 2024												
% (compared to total eligible off-balance sheet assets)		Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling		
1	Financial guarantees (FinGuar KPI)	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Assets under management (AuM KPI)	0.04%	-	-	-	0.00%	-	-	-	2.73%	0.81%	-	0.02%	0.36%

In the table above, the denominator (total eligible off-balance sheet assets, €18,088 million) is equal to total AUM (€23,081 million), less exposures to Central Banks, Central Governments and Supranational issuers (€5,015 million) plus derivative liabilities (€22 million), as specified in Article 7 of the Delegated Disclosure Act.



## 1.26 Nuclear and Fossil gas related activities (Capex GAR stock metrics)

Row	Nuclear energy related activities	
1	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	Yes
2	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	Yes
3	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	Yes
	Fossil gas related activities	
4	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	Yes
5	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	Yes
6	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	Yes

## 1.27 Nuclear and Fossil gas related activities (Capex GAR stock metrics): Taxonomy-aligned economic activities (denominator)

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0	0.00	0	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.34	0	0.34	0	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.02	0	0.02	0	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	0	0.01	0	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
7	<b>Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	236.28	1	235.96	1	0.32	0
8	<b>Total applicable KPI</b>	236.65	1	236.33	1	0.32	0

## 1.28 Nuclear and Fossil gas related activities (Capex GAR stock metrics): Taxonomy-aligned economic activities (numerator)

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0	0.00	0	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.50	0	0.50	0	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	4.07	2	4.07	2	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.02	0	0.02	0	0.00	0
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.01	0	0.01	0	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.02	0	0.02	0	-	-
7	<b>Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI</b>	232.03	98	231.71	98	0.32	100
8	<b>Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI</b>	236.65	100	236.33	100	0.32	100

## 1.29 Nuclear and Fossil gas related activities (Capex GAR stock metrics): Taxonomy-eligible but not taxonomy-aligned economic activities

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0	0.00	0	-	0
4	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.27	0	0.27	0	0.00	0
5	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.10	0	0.10	0	-	-
6	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.04	0	0.04	0	-	-
7	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	907.00	2	894.41	2	12.58	0
8	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	907.41	2	894.83	2	12.58	0

### 1.30 Nuclear and Fossil gas related activities (Capex GAR stock metrics): Taxonomy non-eligible economic activities

Row	Economic activities	Amount (€ in millions)	Percentage
1	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0
2	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.29	0
3	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	1.33	0
4	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.89	0
5	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.03	0
6	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
7	<b>Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	45,166.17	98
8	<b>Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI</b>	45,168.71	98

### 1.31 Nuclear and Fossil gas related activities (Capex GAR flow metrics)

Row	Nuclear energy related activities	
1	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	No
2	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	No
3	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	No
	Fossil gas related activities	
4	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	No
5	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	No
6	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	No

• Due to system limitations on identification of new exposures, the template only includes new term loans net of repayments identified quarterly using origination date.

### 1.32 Nuclear and Fossil gas related activities (Capex GAR flow metrics): Taxonomy-aligned economic activities (denominator)

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
7	<b>Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	237.88	1	237.88	1	-	-
8	<b>Total applicable KPI</b>	237.88	1	237.88	1	-	-

• Due to system limitations on identification of new exposures, the template only includes new term loans net of repayments identified quarterly using origination date.

### 1.33 Nuclear and Fossil gas related activities (Capex GAR flow metrics): Taxonomy-aligned economic activities (numerator)

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
7	<b>Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI</b>	237.88	100	237.88	100	-	-
8	<b>Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI</b>	237.88	100	237.88	100	-	-

• Due to system limitations on identification of new exposures, the template only includes new term loans net of repayments identified quarterly using origination date.



### 1.34 Nuclear and Fossil gas related activities (Capex GAR flow metrics): Taxonomy-eligible but not taxonomy-aligned economic activities

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
4	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
5	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
6	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
7	<b>Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	310.44	1	310.19	1	0.26	0
8	<b>Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI</b>	310.44	1	310.19	1	0.26	0

• Due to system limitations on identification of new exposures, the template only includes new term loans net of repayments identified quarterly using origination date.

### 1.35 Nuclear and Fossil gas related activities (Capex GAR flow metrics): Taxonomy non-eligible economic activities

Row	Economic activities	Amount (€ in millions)	Percentage
1	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
2	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
3	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
4	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
5	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
6	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
7	<b>Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	45,765.67	99
8	<b>Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI</b>	45,765.67	99

### 1.36 Nuclear and Fossil gas related activities (Capex AUM metrics)

Row	Nuclear energy related activities	
1	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	Yes
2	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	Yes
3	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	Yes
	Fossil gas related activities	
4	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	Yes
5	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	Yes
6	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	Yes

### 1.37 Nuclear and Fossil gas related activities (Capex AUM metrics): Taxonomy-aligned economic activities (denominator)

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0	0.00	0	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	0	0.01	0	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.22	0	0.22	0	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.09	0	0.09	0	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.13	0	0.13	0	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	0	0.01	0	-	-
7	<b>Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	143.78	1	143.47	1	0.31	0
8	<b>Total applicable KPI</b>	144.24	1	143.93	1	0.31	0

### 1.38 Nuclear and Fossil gas related activities (Capex AUM metrics): Taxonomy-aligned economic activities (numerator)

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM+CCA)		Climate change mitigation		Climate change adaptation	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0	0.00	0	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.02	0	0.02	0	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.36	0	0.36	0	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.15	0	0.15	0	0.00	0
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.27	0	0.27	0	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.02	0	0.02	0	-	-
7	<b>Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI</b>	143.42	99	143.11	99	0.31	100
8	<b>Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI</b>	144.24	100	143.93	100	0.31	100

### 1.39 Nuclear and Fossil gas related activities (Capex AUM metrics): Taxonomy-eligible but not taxonomy-aligned economic activities

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM + CCA)		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0	0.00	0	-	-
4	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	2.41	0	1.94	0	0.47	0
5	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.22	0	0.22	0	-	-
6	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.03	0	0.03	0	-	-
7	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	430.01	2	416.17	2	13.84	0
8	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	432.67	2	418.36	2	14.31	0

## 1.40 Nuclear and Fossil gas related activities (Capex AUM metrics): Taxonomy non-eligible economic activities

Row	Economic activities	Amount (€ in millions)	Percentage
1	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.14	0
2	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.19	0
3	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.70	0
4	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.03	0
5	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0
6	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0
7	<b>Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI</b>	17,654.36	98
8	<b>Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI</b>	17,655.42	98