EBA Regular Use. EU Annex XIII

ANNEX XXXIX - Prudential disclosures on ESG risks (Article 449a CRR)

| INDEX - Prudential disclosures on ESG risks (Article 449a CRR) | |
|--|---------------------------|
| Table 1 - Qualitative information on Environmental risk | |
| Table 2 - Qualitative information on Social risk | |
| Table 3 - Qualitative information on Governance risk | |
| Template 1: Banking book- Indicators of potential climate Change transition risk: Credit quality of exposures by sector, emissions and | residual maturity |
| Template 2: Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy | efficiency of the collate |
| Template 3: Banking book - Indicators of potential climate change transition risk: Alignment metrics | |
| Template 4: Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms | |
| Template 5: Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk | |
| Template 6. Summary of GAR KPIs | |
| Template 7 - Mitigating actions: Assets for the calculation of GAR | |
| Template 8 - GAR-(%) | |
| Template 9 - Mitigating actions: BTAR | 1 |
| Template 10 - Other climate change mitigating actions that are not covered in the EU Taxonomy | 1 |

<u>eral</u>

EN Annex I

Table 1 - Qualitative information on Environmental risk

in accordance with Article 449a CRR

| Row number | Qualitative information - Free format | | | |
|---------------|--|--|--|--|
| | Business strategy and processes | | | |
| (a) | Institution's business strategy to integrate environmental factors and risks, taking into account the impact of environmental factors and risks on institution's business environment, business model, strategy and financial planning | | | |
| (h) | Objectives, targets and limits to assess and address environmental risk in short-, medium-, and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes | | | |
| (c) | Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities | | | |
| (d) | Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks | | | |
| | Governance | | | |
| (6) | Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of environmental risk management covering relevant transmission channels | | | |
| (f) | Management body's integration of short-, medium- and long-term effects of environmental factors and risks, organisational structure both within business lines and internal control functions | | | |
| (g) | Integration of measures to manage environmental factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body covering relevant transmission channels | | | |
| (h) | Lines of reporting and frequency of reporting relating to environmental risk | | | |
| (i) | Alignment of the remuneration policy with institution's environmental risk-related objectives | | | |
| | Risk management | | | |
| | Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework | | | |
| | Definitions, methodologies and international standards on which the environmental risk management framework is based | | | |
| (1) | Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels | | | |
| (m) | Activities, commitments and exposures contributing to mitigate environmental risks | | | |
| (n) | Implementation of tools for identification, measurement and management of environmental risks | | | |
| (o) | Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile | | | |
| (p) | Data availability, quality and accuracy, and efforts to improve these aspects | | | |
| (a) | Description of limits to environmental risks (as drivers of prudential risks) that are set, and triggering escalation and exclusion in the case of breaching these limits | | | |
| (r) | Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework | | | |

EN Annex I

Table 2 - Qualitative information on Social risk

in accordance with Article 449a CRR

| Row number | Qualitative information - Free format | | | | |
|---------------|--|--|--|--|--|
| | Business strategy and processes | | | | |
| (a) | Adjustment of the institution's business strategy to integrate social factors and risks taking into account the impact of social risk on the institution's business environment, business model, strategy and financial planning | | | | |
| (b) | Objectives, targets and limits to assess and address social risk in short-term, medium-term and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes | | | | |
| (c) | Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce socially harmful activities | | | | |
| | Governance | | | | |
| (d) | Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of social risk management covering counterparties' approaches to: | | | | |
| (i) | Activities towards the community and society | | | | |
| (ii) | Employee relationships and labour standards | | | | |
| (iii) | Customer protection and product responsibility | | | | |
| (iv) | Human rights | | | | |
| (e) | Integration of measures to manage social factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body | | | | |
| (f) | Lines of reporting and frequency of reporting relating to social risk | | | | |
| (g) | Alignment of the remuneration policy in line with institution's social risk-related objectives | | | | |
| | Risk management | | | | |
| (h) | Definitions, methodologies and international standards on which the social risk management framework is based | | | | |
| (i) | Processes to identify, measure and monitor activities and exposures (and collateral wher applicable) sensitive to social risk, covering relevant transmission channels | | | | |
| (j) | Activities, commitments and assets contributing to mitigate social risk | | | | |
| (k) | Implementation of tools for identification and management of social risk | | | | |
| (I) | Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits | | | | |
| (m) | Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework | | | | |
| | | | | | |

EBA Regular Use EN

Annex I

Table 3 - Qualitative information on Governance risk

in accordance with Article 449a CRR

| Row | | | |
|--------|---|--|--|
| number | Qualitative information - Free format | | |
| | Governance | | |
| | Institution's integration in their governance arrangements governance performance of the counterparty, | | |
| (a) | including committees of the highest governance body, committees responsible for decision-making on economic, environmental, and social topics | | |
| (b) | Institution's accounting of the counterparty's highest governance body's role in non-financial reporting | | |
| (c) | Institution's integration in governance arrangements of the governance performance of their counterparties including: | | |
| (i) | Ethical considerations | | |
| (ii) | Strategy and risk management | | |
| (iii) | Inclusiveness | | |
| (iv) | Transparency | | |
| (v) | Management of conflict of interest | | |
| (vi) | Internal communication on critical concerns | | |
| | Risk management | | |
| (d) | Institution's integration in risk management arrangements the governance performance of their | | |
| (u) | counterparties considering: | | |
| (i) | Ethical considerations | | |
| (ii) | Strategy and risk management | | |
| (iii) | Inclusiveness | | |
| (iv) | Transparency | | |
| (v) | Management of conflict of interest | | |
| (vi) | Internal communication on critical concerns | | |

Template 1: Banking book- Indicators of potential climate Change transition risk: Credit q Sector/subsector 1 Exposures towards sectors that highly contribute to climate change* A - Agriculture, forestry and fishing B - Mining and quarrying 4 B.05 - Mining of coal and lignite B.06 - Extraction of crude petroleum and natural gas B.07 - Mining of metal ores 7 B.08 - Other mining and quarrying B.09 - Mining support service activities 9 C - Manufacturing 10 C.10 - Manufacture of food products 11 C.11 - Manufacture of beverages 12 C.12 - Manufacture of tobacco products C.13 - Manufacture of textiles 14 C.14 - Manufacture of wearing apparel 15 C.15 - Manufacture of leather and related products C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture o 17 C.17 - Manufacture of pulp, paper and paperboard 18 C.18 - Printing and service activities related to printing C.19 - Manufacture of coke oven products 20 C.20 - Production of chemicals 21 C.21 - Manufacture of pharmaceutical preparations 22 C.22 - Manufacture of rubber products 23 C.23 - Manufacture of other non-metallic mineral products 24 C.24 - Manufacture of basic metals 25 C.25 - Manufacture of fabricated metal products, except machinery and equipment 26 C.26 - Manufacture of computer, electronic and optical products 27 C.27 - Manufacture of electrical equipment 28 C.28 - Manufacture of machinery and equipment n.e.c. 29 C.29 - Manufacture of motor vehicles, trailers and semi-trailers 30 C.30 - Manufacture of other transport equipment 31 C.31 - Manufacture of furniture 32 C.32 - Other manufacturing 33 C.33 - Repair and installation of machinery and equipment 34 D - Electricity, gas, steam and air conditioning supply D35.1 - Electric power generation, transmission and distribution D35.11 - Production of electricity 36 37 D35.2 - Manufacture of gas; distribution of gaseous fuels through mains D35.3 - Steam and air conditioning supply E - Water supply; sewerage, waste management and remediation activities 40 F - Construction F.41 - Construction of buildings 42 F.42 - Civil engineering

F.43 - Specialised construction activities

| 44 | G - Wholesale and retail trade; repair of motor vehicles and motorcycles |
|----|--|
| - | |
| 45 | H - Transportation and storage |
| 46 | H.49 - Land transport and transport via pipelines |
| 47 | H.50 - Water transport |
| 48 | H.51 - Air transport |
| 49 | H.52 - Warehousing and support activities for transportation |
| 50 | H.53 - Postal and courier activities |
| 51 | I - Accommodation and food service activities |
| 52 | L - Real estate activities |
| 53 | Exposures towards sectors other than those that highly contribute to climate change* |
| 54 | K - Financial and insurance activities |
| 55 | Exposures to other sectors (NACE codes J, M - U) |
| 56 | TOTAL |

^{*} In accordance with the Commission Delegated Regulation EU) 2020/1818 supplementing Regulation

uality of exposures by sector, emissions and residual maturity

| a | b | С | |
|----------------------------------|---|--|--|
| Gross carrying amount (MIn EUR) | | | |
| | Of which exposures towards companies excluded from EU Parisaligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2016/1011 | Of which environmentally sustainable (CCM) | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| f articles of straw and plaiting | matarials | | |
| j articles of straw and plaiting | materials | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

EBA Regular Use

n (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Pa

| | <u> </u> | t t | |
|----------------------------|-----------------------------------|-----|---|
| d | е | f | g |
| | | | accumulated negative change risk and provisions (MIn EUR) |
| Of which stage 2 exposures | Of which non-performing exposures | | Of which Stage 2 exposures |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

EBA Regular Use

| r | | |
|---|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

ris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section

| h | İ | j |
|-----------------------------------|---|-------------------------------------|
| s in fair value due to credit | GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent) | |
| Of which non-performing exposures | | Of which Scope 3 financed emissions |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

EBA Regular Use

n L of Annex I to Regulation (EC) No 1893/2006

| k | I | m | n |
|--|---|----------------------|-----------------------|
| * | , | *** | |
| GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting | | > 5 year <= 10 years | > 10 year <= 20 years |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

EBA Regular Use.

| | • |
|--|---|
| | • |
| | • |

| 0 | р |
|------------|------------------|
| - | r |
| | |
| | |
| | |
| | |
| | A |
| > 20 years | Average weighted |
| · | maturity |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

EBA Regular Use.

Template 2: Banking book - Indicators of potential climate change transition risk: Loans collateralised b

Total EU area

Of which Loans collateralised by commercial immovable property
Of which Loans collateralised by residential immovable property
Of which Collateral obtained by taking possession: residential and commercial immovable properties
Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated

Total non-EU area

Of which Loans collateralised by commercial immovable property
Of which Loans collateralised by residential immovable property
Of which Collateral obtained by taking possession: residential and commercial immovable properties
Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated

y immovable property - Energy efficiency of the collateral

| a | b | С | d | е | f | g | h | i |
|---|--------------------------|------------------|------------------|------------------|-----------------|-------|---|---------|
| | Total gross carrying amo | | | | | | | |
| | Leve | el of energy e | fficiency (EP | score in kW | h/m² of collate | eral) | | Level c |
| | 0; <= 100 | > 100; <= 200 | > 200; <= 300 | > 300; <= 400 | > 400; <= 500 | > 500 | А | В |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

| j | k | | m | n | 0 | р | | |
|--|----------------------|---|---|--------------------------------|---|--|--|--|
| unt amount | unt amount (in MEUR) | | | | | | | |
| of energy efficiency (EPC label of collateral) | | | W | ithout EPC label of collateral | | | | |
| С | D | E | F | G | | Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

Template 3: Banking book - Indicators of potential climate change tr

| | Template 3. Danking book - indicators | or potential climate change ti |
|----------|---|---------------------------------|
| | a | b |
| | Sector | NACE Sectors (a minima) |
| 1 | Power | |
| 2 | Fossil fuel combustion | |
| 3 | Automotive | |
| 4 | Aviation | |
| 5 | Maritime transport | |
| 6 | Cement, clinker and lime production | |
| 7 | Iron and steel, coke, and metal ore | Please refer to the list below* |
| <u> </u> | production | |
| 8 | Chemicals | |
| 9 | potential additions relavant to the business model of the institution | |

^{***} PiT distance to 2030 NZE2050 scenario in % (for each metric)

* List of NACE sectors to be considered

| IEA sector | Column b - NACE Sectors |
|------------------------|-------------------------|
| Sector in the tempalte | sector |
| Maritime transport | shipping |
| Power | power |
| Fossil fuel combustion | oil and gas |
| Fossil fuel combustion | oil and gas |
| Fossil fuel combustion | oil and gas |
| Fossil fuel combustion | oil and gas |
| Fossil fuel combustion | oil and gas |

| Fossil fuel combustion | oil and gas |
|---|-------------|
| Fossil fuel combustion | oil and gas |
| Fossil fuel combustion | oil and gas |
| Fossil fuel combustion | oil and gas |
| Fossil fuel combustion | oil and gas |
| Fossil fuel combustion | oil and gas |
| Fossil fuel combustion | oil and gas |
| Fossil fuel combustion | oil and gas |
| Fossil fuel combustion | oil and gas |
| Fossil fuel combustion | oil and gas |
| Fossil fuel combustion | oil and gas |
| Iron and steel, coke, and metal ore pro | steel |
| Iron and steel, coke, and metal ore pro | steel |
| Iron and steel, coke, and metal ore pro | steel |
| Iron and steel, coke, and metal ore pro | steel |
| Iron and steel, coke, and metal ore pro | steel |
| Iron and steel, coke, and metal ore pro | steel |
| Iron and steel, coke, and metal ore pro | |
| Iron and steel, coke, and metal ore pro | steel |
| Iron and steel, coke, and metal ore pro | steel |
| Iron and steel, coke, and metal ore pro | steel |
| Iron and steel, coke, and metal ore pro | steel |
| Iron and steel, coke, and metal ore pro | steel |
| Iron and steel, coke, and metal ore pro | |
| Iron and steel, coke, and metal ore pro | |
| Iron and steel, coke, and metal ore pro | |
| Iron and steel, coke, and metal ore pro | steel |
| Iron and steel, coke, and metal ore pro | |
| Iron and steel, coke, and metal ore pro | coal |
| Iron and steel, coke, and metal ore pro | coal |
| Iron and steel, coke, and metal ore pro | coal |
| Iron and steel, coke, and metal ore pro | |
| Iron and steel, coke, and metal ore pro | coal |
| Iron and steel, coke, and metal ore pro | steel |
| Iron and steel, coke, and metal ore pro | steel |
| Iron and steel, coke, and metal ore pro | steel |
| Fossil fuel combustion | coal |
| Fossil fuel combustion | coal |
| Cement, clinker and lime production | cement |
| Cement, clinker and lime production | cement |
| Cement, clinker and lime production | cement |
| Cement, clinker and lime production | cement |
| Cement, clinker and lime production | cement |
| Cement, clinker and lime production | cement |
| Cement, clinker and lime production | cement |
| Cement, clinker and lime production | cement |
| Cement, clinker and lime production | cement |
| aviation | aviation |
| aviation | aviation |
| aviation | aviation |
| | |

| aviation | aviation |
|------------|------------|
| aviation | aviation |
| aviation | aviation |
| aviation | aviation |
| automotive | automotive |

ansition risk: Alignment metrics

| С | d | e |
|---|--------------------|-------------------|
| Portfolio gross carrying amount (Mn EUR) | Alignment metric** | Year of reference |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

| s (a minima) - Sectors required code | **Examples of metrics - non- exhaustive list. Institutions shall apply metrics defined by the IEA scenario |
|---------------------------------------|---|
| 301 | |
| 3011 | |
| 3012 | |
| 3315 | Average tonnes of CO2 per |
| 50 | passenger-km |
| 501 | Average gCO₂/MJ |
| 5010 | and |
| 502 | Average share of high carbon |
| 5020 | technologies (ICE). |
| 5222 | |
| 5224 | |
| 5229 | |
| 27 | |
| 2712 | |
| 3314 | Average tonnes of CO2 per |
| 35 | MWh |
| 351 | and |
| 3511 | Average share of high carbon |
| 3512 | technologies (oil, gas, coal). |
| 3513 | teerinologies (on, gas, coar). |
| 3514 | |
| 4321 | |
| 91 | |
| 910 | |
| 192 | |
| 1920 | |
| 2014 | |

| 352 | |
|-------------|---|
| 3521 | Average tons pf CO2 per GJ. |
| 3522 | and |
| 3523 | Average share of high carbon |
| 4612 | technologies (ICE). |
| 4671 | |
| 6 | |
| 61 | |
| 610 | |
| 62 | |
| 620 | |
| 24 | |
| 241 | |
| 2410 | |
| 242 | |
| 2420 | |
| 2434 | |
| 244 | |
| 2442 | |
| 2444 | |
| 2445 | |
| 245 | Average tonnes of CO2 per |
| 2451 | tonne of output |
| 2452 | and |
| 25 | Average share of high carbon |
| 251 | technologies (ICE). |
| 2511 | teciniologies (ice). |
| 4672 | |
| 5 | |
| 51 | |
| 510 | |
| 52 | |
| | |
| 520 | |
| 7 | |
| 72 | |
| 729 | Average tens of CO2 per Cl |
| 8 | Average tons pf CO2 per GJ. |
| 235 | and |
| | |
| 2351 | Average tennes of CO2 nor |
| 2352 | Average tonnes of CO2 per |
| 236 | tonne of output |
| 2361 | and |
| 2363 | Average share of high carbon |
| 2364 | technologies (ICE). |
| 811 | |
| 89 | |
| 3030 | |
| 2216 | ^ |
| 3316 511 | Average share of sustainable aviation fuels |

EBA Regular Use.

| 5110 | and |
|------|------------------------------|
| 512 | Average tonnes of CO2 per |
| 5121 | passenger-km |
| 5223 | |
| 2815 | · |
| 29 | Average tonnes of CO2 per |
| 291 | passenger-km |
| 2910 | and |
| 292 | Average share of high carbon |
| 2920 | technologies (ICE). |
| 293 | technologies (ICL). |
| 2932 | |

| f | g |
|----------------------------------|--------------------------------------|
| Distance to IEA NZE2050 in % *** | Target (year of reference + 3 years) |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Template 4: Banking book - Indicators of potential climate change transitio

| | а | b | С | d |
|---|--------------------------------------|--|--|------------------------------|
| | Gross carrying amount (aggregate) | Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)* | Of which environmentally sustainable (CCM) | Weighted average maturity |
| 1 | | | | |

^{*}For counterparties among the top 20 carbon emitting companies in the world

<u>on risk: Exposures to top 20 carbon-intensive firms</u>

| е |
|---|
| Number of top 20 polluting firms included |
| |

Template 5: Banking book - Indicators of potential climate change physical risk: Exposures su

| Г | a |
|------|--|
| | Variable: Geographical area subject to climate change physical risk - acute and chronic events |
| 1 A | - Agriculture, forestry and fishing |
| 2 B | - Mining and quarrying |
| _ | - Manufacturing |
| _ | - Electricity, gas, steam and air conditioning supply |
| _ | - Water supply; sewerage, waste management and remediation activities |
| - 1 | - Construction |
| | i - Wholesale and retail trade; repair of motor vehicles and motorcycles |
| _ | - Transportation and storage |
| | - Real estate activities |
| _ | oans collateralised by residential immovable property |
| _ | oans collateralised by commercial immovable property |
| _ | epossessed colalterals |
| L3 O | ther relevant sectors (breakdown below where relevant) |

bject to physical risk

| b | С | d | е | f | | | |
|---|------------|----------------------|-----------------------|------------|--|--|--|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | Brea | kdown by maturity bu | cket | | | |
| | | | | | | | |
| | | | | | | | |
| | <= 5 years | > 5 year <= 10 years | > 10 year <= 20 years | > 20 years | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

| g | h | i | j | | k |
|---------------------------------|---|---|---|--|---|
| Gross carrying amount (MIn EUR) | | | | | |

of which exposures sensitive to impact from climate change physical events

| Average weighted maturity | of which exposures sensitive to impact from chronic climate change events | of which exposures sensitive to impact from acute climate change events | of which exposures sensitive to impact both from chronic and acute climate change events | Of which Stage 2 exposures |
|---------------------------|--|--|--|-------------------------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

| I | m | n | 0 |
|--|---|--|--------------------|
| | | | |
| | | | |
| | | | |
| Of which non- performing exposures | | ulated impairment, nanges in fair value and provision of which Stage 2 exposures | due to credit risk |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Template 6. Summary of GAR KPIs

| | Climate change mitigation | Climate change adaptation |
|-----------|---------------------------|---------------------------|
| GAR stock | | |
| GAR flow | | |

^{* %} of assets covered by the KPI over banks' total assets

| KPI | % coverage (ever total assets)* | |
|---|---------------------------------|--|
| Total (Climate change mitigation + Climate change adaptation) | % coverage (over total assets)* | |
| | | |
| | | |

Template 7 - Mitigating actions: Assets for the calculation of GAR

Million EUR

| | GAR - Covered assets in both numerator and denominator | | | | | | |
|----|---|--|--|--|--|--|--|
| 1 | Loans and advances, debt securities and equity instruments not HfT | | | | | | |
| _ | eligible for GAR calculation | | | | | | |
| 2 | Financial corporations | | | | | | |
| 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 corporations (subject to NFRD disclosure obligations) | | | | | | |
| 21 | Loans and advances | | | | | | |
| 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 governments financing | | | | |
| 31 | Collateral obtained by taking possession: residential and commercial | | | | |
| 31 | immovable properties | | | | |
| 32 | TOTAL GAR ASSETS | | | | |
| | Assets excluded from the numerator for GAR calculation (covered in the | | | | |
| | denominator) | | | | |
| 33 | EU Non-financial corporations (not subject to NFRD disclosure | | | | |
| | obligations) | | | | |
| 34 | Loans and advances | | | | |
| 35 | Debt securities | | | | |
| 36 | Equity instruments | | | | |
| 37 | Non-EU Non-financial corporations (not subject to NFRD disclosure | | | | |
| 37 | obligations) | | | | |
| 38 | Loans and advances | | | | |
| 39 | Debt securities | | | | |
| 40 | Equity instruments | | | | |
| 41 | Derivatives | | | | |
| 42 | On demand interbank loans | | | | |
| 43 | Cash and cash-related assets | | | | |
| 44 | Other assets (e.g. Goodwill, commodities etc.) | | | | |
| 45 | TOTAL ASSETS IN THE DENOMINATOR (GAR) | | | | |
| | Other assets excluded from both the numerator and denominator for | | | | |
| | GAR-calculation | | | | |
| 46 | Sovereigns | | | | |
| 47 | Central banks exposure | | | | |
| 48 | Trading book | | | | |
| 49 | TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR | | | | |
| 50 | TOTAL ASSETS | | | | |
| | | | | | |

| a | b | С | d | е | f | g |
|-----------------|-------|-----------------|-------------------|------------------|---------------------------------------|----------|
| | | | | ! | | |
| | | | | | | |
| | | | nate Change Mitig | | | 26 111 |
| | Of wr | nich towards ta | axonomy relevant | sectors (Taxono | my-eligible) | Of which |
| Total gross | | Of which e | nvironmentally su | stainable (Taxon | nomv-aligned) | |
| carrying amount | | | Of which | <u> </u> | , , , , , , , , , , , , , , , , , , , | ! , |
| | | | specialised | Of which | Of which | |
| | | | lending | transitional | enabling | |
| | l | | Т | I | ı | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

| h | i | j | k | 1 | m | n |
|---|---|---|---|---|---|---|

)isclosure reference date T

| isclosure reference date i | | | | | | | | |
|---|---------------------------------|---------------------|-------------------|--------------------------------------|--|------------------------------------|--|--|
| Clima | Climate Change Adaptation (CCA) | | | | | TOTAL (CCM + C | | |
| towards ta | xonomy relevan | t sectors (Taxono | omy-eligible) | Of which towards taxonomy relevant s | | | | |
| Of which environmentally sustainable (Taxonomy- aligned) | | | | Of which environmentally s | | | | |
| | Of which specialised lending | Of which adaptation | Of which enabling | | | Of which specialised lending | | |
| | | | | | | T 1 | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

| 0 | р | | | | |
|-----------------------------------|--------------|--|--|--|--|
| | | | | | |
| CCA) | | | | | |
| ectors (Taxonor | ny-eligible) | | | | |
| tainable (Taxon | omy-aligned) | | | | |
| Of which transitional/ad aptation | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Template 8 - GAR (%)

| | | а |
|----|---|-------|
| | | |
| | | |
| | | |
| | | Propo |
| | | 11000 |
| | | |
| | | |
| | % (compared to total covered assets in the denominator) | |
| | | |
| 1 | GAR | |
| 2 | Loans and advances, debt securities and equity instruments not HfT eligible | |
| | for GAR calculation | |
| 3 | Financial corporations | |
| 4 | Credit institutions | |
| 5 | Other financial corporations | |
| 6 | of which investment firms | |
| 7 | of which management companies | |
| 8 | of which insurance undertakings | |
| 9 | Non-financial corporations subject to NFRD disclosure obligations | |
| 10 | Households | |
| 11 | of which loans collateralised by residential immovable property | |
| 12 | of which building renovation loans | |
| 13 | of which motor vehicle loans | |
| 14 | Local government financing | |
| 15 | Housing financing | |
| 16 | Other local governments financing | |
| 17 | Collateral obtained by taking possession: residential and commercial | |
| 17 | immovable properties | |

| b | С | d | е | f | g | h | |
|--|---------------------------------|--------------------------|----------------------|---------|------------------------------|-----------------------------|--|
| | | | | | | Disclosure refere | |
| Clima | Climate Change Mitigation (CCM) | | | | Clim | ate Change Ada _l | |
| rtion of eligible assets funding taxonomy relevant sectors | | | | Proport | tion of eligib | le assets funding | |
| Of | which environn | nentally sustain | able | | (| of which environ | |
| | Of which specialised lending | Of which transitional | Of which enabling | | Of which specialised lending | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

| i | j | k | I | m | n | О | |
|-----------------------------|-------------------|--------|---|------------------------------|---|-------------------|--|
| ence date T: KPIs on stock | | | | | | | |
| ptation (CCA) | | | TOTAL (CCM + CCA) | | | | |
| g taxonomy relevant sectors | | Propoi | Proportion of eligible assets funding taxonomy relevant sectors | | | | |
| mentally sustai | nable | | Of which environmentally sustainable | | | | |
| Of which adaptation | Of which enabling | | | Of which specialised lending | Of which transitional/ad aptation | Of which enabling | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

| р | q | r | S | t | u | V |
|----------------------------|---------------------------------|-----------------|----------------------------------|------------------------------------|-------------------|-----------|
| | | | | | | |
| | Climate Change Mitigation (CCM) | | | | | |
| Proportion of total assets | Proportion | on of new eligi | ble assets fund which environ | ing taxonomy relementally sustaina | | Proportic |
| covered | | | Of which specialised lending | Of which transitional | Of which enabling | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

| W | Х | У | Z | aa | ab | ac |
|---|------------------------------------|---------------------|-------------------|-----------|----------------|------------------------------|
| | Disclosure refe | rence date T: KPIs | on flows | | | |
| Clin | nate Change Ada | ptation (CCA) | | | TOTA | |
| on of new eligible assets funding taxonomy relevant sectors | | | | Proportio | on of new elig | ible assets fundiı |
| | Of which enviror | nmentally sustaina | ble | | 0 | f which environn |
| | Of which specialised lending | Of which adaptation | Of which enabling | | | Of which specialised lending |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

| ad | ae | af |
|--|---------------|--------------------------------|
| | | |
| | | |
| AL (CCM + CCA) | | |
| ng taxonomy rel | evant sectors | Droportion of total |
| nentally sustaina | able | Proportion of total new assets |
| Of which transitional/ad aptation Of which | | covered |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Template 9 - Mitigating actions: BTAR

Template 9.1 - Mitigating actions: Assets for the calculation of BTAR

| | Million EUR |
|----|--|
| | |
| 1 | Total GAR Assets |
| | Assets excluded from the numerator for GAR calculation (covered in the |
| | denominator) but included in the numerator and denominator of the |
| | BTAR |
| 2 | EU Non-financial corporations (not subject to NFRD disclosure obligations) |
| 3 | Loans and advances |
| 4 | of which loans collateralised by commercial immovable property |
| 5 | of which building renovation loans |
| 6 | Debt securities |
| 7 | Equity instruments |
| 8 | Non-EU Non-financial corporations (not subject to NFRD disclosure obligations) |
| 9 | Loans and advances |
| 10 | Debt securities |
| 11 | Equity instruments |
| 12 | TOTAL BTAR ASSETS |
| | Assets excluded from the numerator of BTAR (covered in the |
| | denominator) |
| 13 | Derivatives |
| 14 | On demand interbank loans |
| 15 | Cash and cash-related assets |
| 16 | Other assets (e.g. Goodwill, commodities etc.) |
| 17 | TOTAL ASSETS IN THE DENOMINATOR |
| | Other assets excluded from both the numerator and denominator for |
| | BTAR calculation |
| 18 | TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR |
| 19 | TOTAL ASSETS |

Template 9.2 - BTAR %

| | % (compared to total covered assets in the denominator) |
|---|--|
| 1 | BTAR |
| 2 | GAR |
| 3 | EU Non-financial corporations not subject to NFRD disclosure obligations |
| 4 | of which loans collateralised by commercial immovable property |
| 5 | of which building renovation loans |
| 5 | Non-EU country counterparties not subject to NFRD disclosure obligations |

Template 9.3 - Summary table - BTAR %

| | КРІ |
|------------|---------------------------------|
| | |
| | Climate change mitigation (CCM) |
| BTAR stock | |
| BTAR flow | |

| а | b | С | d | е | f | g |
|-----------------------------|-------|----------------|-------------------|------------------|--------------|------------|
| | | | | | | D |
| | | Clim | nate Change Mitig | ation (CCM) | | |
| | Of wh | | axonomy relevant | | nv-eligihle) | Of which |
| T. 1. 1 | OI WI | nen towards to | | | my engine, | Of Willeli |
| Total gross carrying amount | | Of which e | nvironmentally su | stainable (Taxon | omy-aligned) | |
| , 0 | | | Of which | Of which | Of which | |
| | | | specialised | transitional | enabling | |
| | | | lending | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

| а | b | С | d | е | f | g |
|------------|-------------|------------------------------|--------------------------|-------------------|--------------|----------------|
| | | | | | | Disclosu |
| | Climat | e Change Miti | gation (CCM) | | | Climate (|
| Proportion | of eligible | assets funding | g taxonomy releva | nt sectors | Proportion o | of eligible as |
| | | Of which envir | onmentally sustai | nable | | Of |
| | | Of which specialised lending | Of which transitional | Of which enabling | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

| | _ | % coverage |
|----------------|--------|----------------------|
| Climate change | Total | (over total assets)* |
| adaptation | (CCM + | |
| (CCA) | CCA) | |
| | | |
| | | |

| h | İ | j | k | I | m | n |
|---------------|------------------------------|-----------------------------|------------------------------------|---|--------------|------------------------------|
|)isclosure re | eference date T | | | | | |
| Clima | ate Change Ada | ptation (CCA) | | | | TOTAL (CCM + C |
| towards tax | xonomy relevan | t sectors (Taxono | Of which towards taxonomy relevant | | | |
| Of whic | | lly sustainable (1 gned) | Гахопоту- | | Of which env | vironmentally sus |
| | Of which specialised lending | Of which adaptation | Of which enabling | | | Of which specialised lending |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

| h | i | j | k | I | m | n |
|------------------------------|---------------------|-------------------|------------|---------------|------------------------------|---|
| re reference | e date T: KPIs on | stock | | | | |
| Change Ada | ptation (CCA) | | | | TOTAL (CCM | + CCA) |
| ssets fundin | g taxonomy rele | vant sectors | Proportion | n of eligible | e assets fundir | ng taxonomy relev |
| which envi | ronmentally sust | tainable | | (| of which envir | onmentally susta |
| Of which specialised lending | Of which adaptation | Of which enabling | | | Of which specialised lending | Of which transitional/ad aptation |
| | | | | | | |
| | | | | | | |
| | | | | | | |

| 0 | р |
|---|-------------------|
| | |
| CCA) | |
| ectors (Taxonor | ny-eligible) |
| tainable (Taxon | omy-aligned) |
| Of which transitional/ad aptation | Of which enabling |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | ı |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| 0 | р | q | r | S | t | u | V | W |
|-------------------|-------------------|-----------|------------|-----------------------------|------------------------------|-------------------|-----------|--------------------|
| | | | | | | | | Disclosure |
| | | | Climate Ch | ange Mitiga | ation (CCM |) | | Climate Cha |
| vant sectors | Proportion | Proportio | | ligible asse levant sect | ts funding t ors | taxonomy | Proportio | n of new el rel |
| inable | of total | | Of whic | h environm | entally sus | tainable | | Of whicl |
| Of which enabling | assets covered | | | 1 | Of which transition al | Of which enabling | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

| Х | У | Z | aa | ab | ac | ad | ae | af | |
|----------------------------|----------------------------|----------------------|-----------|---|-------------------------------------|---|----------------------|--------------------------|--|
| reference | date T: KPI | s on flows | | | | | | | |
| inge Adapt | tation (CCA |) | | | TOTAL (C | CM + CCA) | | | |
| ligible asse evant sect | ts funding t ors | axonomy | Proportio | Proportion of new eligible assets funding taxonomy relevant sectors | | | | | |
| h environm | nentally sus | tainable | | Of whic | h environm | nentally sus | tainable | n of total | |
| specialise | Of which adaptatio n | Of which enabling | | | Of which specialise d lending | Of which transition al/adapta tion | Of which enabling | new assets covered | |
| | | | | | | | | | |
| | | | | | | | | | |

Template 10 - Other climate change mitigating actions that are not covere

| | a |
|-----------------------|--|
| | Type of financial instrument |
| 2 | Bonds (e.g. green, sustainable, sustainability-linked under standards other than the EU standards) |
| 4 | anan and 20 stantaurus, |
| 5 6 7 8 9 | Loans (e.g. green, sustainable, sustainability-linked under standards other than the EU standards) |
| 11 | |

Template 10 - Other climate change mitigating actions that are not covere

| | а |
|-----------------------------------|---|
| | Type of financial instrument |
| 1 2 3 4 | Bonds (e.g. green, sustainable, sustainability-linked under standards other than the EU standards) |
| 5 6 7 8 9 10 11 | Loans (e.g. green, sustainable, sustainability-linked under standards other than the EU standards) |

ed in the EU Taxonomy

| b |
|---|
| Type of counterparty |
| Financial corporations |
| Non-financial corporations |
| Of which Loans collateralised by commercial immovable property |
| Other counterparties |
| Financial corporations |
| Non-financial corporations |
| Of which Loans collateralised by commercial immovable property |
| Households |
| Of which Loans collateralised by residential immovable property |
| Of which building renovation loans |
| Other counterparties |

ed in the EU Taxonomy

| b |
|---|
| Type of counterparty |
| Financial corporations |
| Non-financial corporations |
| Of which Loans collateralised by commercial immovable property |
| Other counterparties |
| Financial corporations |
| Non-financial corporations |
| Of which Loans collateralised by commercial immovable property |
| Households |
| Of which Loans collateralised by residential immovable property |
| Of which building renovation loans |
| Other counterparties |

| С | d |
|-------------------------------------|---|
| Gross carrying amount (million EUR) | Type of risk mitigated (Climate change transition risk) |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| С | d |
|-------------------------------------|---|
| Gross carrying amount (million EUR) | Type of risk mitigated (Climate change transition risk) |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| e | f |
|--|--|
| Type of risk mitigated (Climate change | Qualitative information on the nature of the |
| physical risk) | mitigating actions |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| е | f |
|--|--|
| Type of risk mitigated (Climate change | Qualitative information on the nature of the |
| physical risk) | mitigating actions |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |