

# Questionnaire: Call for Advice on green loans and mortgages – input on costs and benefits

Fields marked with \* are mandatory.

## Introduction

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This questionnaire has been prepared to support the EBA's ongoing work on green loans and mortgages.

The ongoing work on green loans and mortgages is a response to the European Commission's call for advice<sup>[1]</sup> to the EBA as part of the European Commission Strategy on Financing the Transition to a Sustainable Economy of July 2021.

The objective of the questionnaire is to collect qualitative information on the costs and benefits of originating and monitoring green loans for credit institutions. The scope of the questionnaire is limited to green loans to households and SMEs covering three product categories including mortgages, loans to finance the purchase of movable property (e.g. cars, mini vans, trucks) and other loans (e.g. loans to finance the purchase of green home equipment and heating systems).

The questionnaire is addressed to credit institutions that voluntarily participated in the industry survey completed in May 2023 as part of the same policy work.

The answers to the questionnaire should be provided by credit institutions with an institution-specific focus and information. Answers can be provided on a best-effort basis, but the EBA expects that participants answer as many questions as possible in a well-founded manner.

The **deadline** for submitting the responses is **20 October 2023**

The feedback provided to the questionnaire will be used to inform and support the development of the EBA's response to the European Commission's call for advice on green loans and mortgages. The EBA reserves the right to follow-up on the answers to the questionnaire through the relevant contact points.

[1] [https://www.eba.europa.eu/sites/default/documents/files/document\\_library/About%20Us/Missions%20and%20tasks/Call%20for%20Advice/2022/CfA%20on%20green%20loans%20and%20mortgages/1043881/EBA%20Call%20for%20Advice%20Green%20Loans%20and%20Mortgages\\_Clean.pdf](https://www.eba.europa.eu/sites/default/documents/files/document_library/About%20Us/Missions%20and%20tasks/Call%20for%20Advice/2022/CfA%20on%20green%20loans%20and%20mortgages/1043881/EBA%20Call%20for%20Advice%20Green%20Loans%20and%20Mortgages_Clean.pdf)

## Structure of the questionnaire

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The questionnaire has a total of 24 questions, of which 20 are close-ended multiple-choice questions and four are open questions with free text to receive additional information.

The questionnaire is structured into the following two sections divided in two sub-sections:

1. **Section 1: Cost and benefits of originating and monitoring green loans to households and SMEs in the status quo situation where a harmonised EU definition for green loans does not exists.** This section is divided in two sub-sections covering questions about the costs and the benefits separately.
  1. **Sub-section 1.1: Costs:** Questions about the costs of originating and monitoring green loans are divided by the type of borrower (loans to households and loans to SMEs) and product (mortgages, loans for financing the purchase of movable property and other loans).
  2. **Sub-section 1.2: Benefits:** Questions about the benefits of originating are defined globally without distinguishing by the type of borrower or product.
2. **Section 2: Expected change of cost and benefits of originating and monitoring green loans under a potential EU label for green loans.** Similarly, to the previous section, section 2 is divided in **sub-section 2.1 (Costs)** and **sub-section 2.2 (Benefits)**. The questions about costs are divided by type of borrower and product whereas questions about benefits are defined globally.

## Respondent information

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\* Name of your institution:

\* LEI code of your institution

This code should correspond to the code that the credit institution used in its response to the EBA industry survey carried out in February-May 2023. If LEI does not exist, please use other relevant code.

\* Country

- AT - Austria
- BE - Belgium
- BG - Bulgaria
- HR - Croatia
- CY - Cyprus
- CZ - Czechia
- DK - Denmark
- EE - Estonia
- FI - Finland
- FR - France
- DE - Germany
- EL - Greece
- HU - Hungary
- IE - Ireland
- IT - Italy
- LV - Latvia
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- LT - Lithuania
- LU - Luxembourg
- MT - Malta
- NL - Netherlands
- NO - Norway
- PL - Poland
- PT - Portugal
- RO - Romania
- SK - Slovak Republic
- SI - Slovenia
- ES - Spain
- SE - Sweden

**Before starting to complete the questionnaire, please answer the following questions regarding the scope of your activity. It is important that institutions answer questions A and B first, as the following questions in the questionnaire will depend on the answer provided to these questions (e.g. if the institution does not give loans to SMEs but gives loans to households only, questions in sub-section 1.1 and sub-section 2.1 will be limited to loans to households). This question is related to all loans, whether they are green or non-green.**

**\* Question A: Do you give loans to households?**

- Yes
- No

**\* Question B: Do you give loans to SMEs?**

- Yes
- No

**You answered "No" to question A and question B. This means that your institution does not give loans to households or SMEs. Therefore, the institution is exempt from filling out the questions related to costs. Please verify that your answer is correct. However, you can still answer questions related to benefits of green lending and green lending under a harmonised EU green label for loans.**

## **Section 1: Cost and benefits of originating and monitoring green loans in the status quo situation**

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### **Sub-section 1.1: Costs**

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For this section, the measures of changes in costs (i.e., operating expenses) should be interpreted as following:

Decrease: if the recurring costs decrease, regardless of the amount. [Not applicable for one-off costs]

No change: if the recurring costs do not change. [Not applicable for one-off costs]

Negligible increase: if the increase in recurring costs (or the amount of the cost in the case of one-off costs) is less than 1% of your total annual operating income.

Low increase: if the increase in recurring costs (or the amount of the cost in the case of one-off costs) is between 1% and 5% of your total annual operating income.

Moderate increase: if the increase in recurring costs (or the amount of the cost in the case of one-off costs) is between 5% and 10% of your total annual operating income.

High increase: if the increase in recurring costs (or the amount of the cost in the case of one-off costs) is more than 10% of your total annual operating income.

**Green lending to households: Questions 1 to 6** refer to costs arising from originating and monitoring green loans to households. If your answer to Question A was "No", you don't need to answer these questions.

**Question 1:** Please provide an indication of the one-off costs (i.e., operating expenses) that you have /would incur due to setting up the process to originate and monitor green loans to households. Please consider the total expected one-off costs originated by each type of product. If you originate green loans, what is the cost for the credit institution of green loan origination and monitoring? Please, select one answer (column) per loan product (rows).

Please, select N.A. if you do not give loans for a given type of product.

*at least 3 answered row(s)*

	High	Moderate	Low	Negligible	Don't know /N.A.
* Mortgages	<input type="radio"/>				
* Loans for movable property (e.g., cars, mini vans and trucks)	<input type="radio"/>				
* Other loans (e.g., to finance home equipment and heating systems)	<input type="radio"/>				

**Question 2:**

What are the main sources of one-off costs associated with setting up the process to originate and monitor green loans to households? Please, rank the different source of costs (defined in the rows in the matrix) from 1 to 7 being 1 the most relevant source of cost and 7 the least relevant. The same question is repeated per loan product.

Please, select N.A. if you do not give loans for a given type of product.

**Question 2.a Mortgages:**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Implementing definition criteria, strategies, market analysis and processes related to green loans	<input type="radio"/>							
* Collection of information (e.g., on the economic activity and the use of proceeds), e.g., for the loan stock	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff recruitment costs (including both, recruitment of new employees or external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes one-off costs related to the recruitment of new staff such as costs associated with the recruitment process or fees paid to external consultants for one-off (non-recurring) projects.

**Question 2.b: Loans for movable property (e.g., cars, mini vans and trucks)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Implementing definition criteria, strategies, market analysis and processes related to green loans	<input type="radio"/>							
* Collection of information (e.g., on the economic activity and the use of proceeds), e.g., for the loan stock	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff recruitment costs (including both, recruitment of new employees or external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							

* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes one-off costs related to the recruitment of new staff such as costs associated with the recruitment process or fees paid to external consultants for one-off (non-recurring) projects.

**Question 2.c: Other loans (e.g., to finance home equipment and heating systems)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Implementing definition criteria, strategies, market analysis and processes related to green loans	<input type="radio"/>							
* Collection of information (e.g., on the economic activity and the use of proceeds), e.g., for the loan stock	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff recruitment costs (including both, recruitment of new employees or external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes one-off costs related to the recruitment of new staff such as costs associated with the recruitment process or fees paid to external consultants for one-off (non-recurring) projects.

**Question 3:**

Please provide an indication of the change in recurring costs (i.e., operating expenses) driven by green loan origination and monitoring process towards households. Please consider the expected changes in recurring costs per annum. Please consider the change in recurring costs originated by each type of product.

Please, select N.A. if you do not give loans for a given type of product.

*at least 3 answered row(s)*

	Decrease	No Change	High increase	Moderate increase	Low increase	Negligible increase	Don't Know / N.A.
* Mortgages	<input type="radio"/>						
* Loans for movable property (e.g., cars, mini vans and trucks)	<input type="radio"/>						
* Other loans (e.g., to finance home equipment and heating systems)	<input type="radio"/>						

**Question 4:**

What are the main sources of the change in recurring costs associated with originating and monitoring green loans to households? Please, rank the different source of costs (defined in the rows in the matrix) from 1 to 7 being 1 the most relevant source of cost and 7 the least relevant. The same question is repeated per loan product.

Please, select N.A. if you do not give loans for a given type of product.

**Question 4.1: Mortgages**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Collection of information (e.g., on the economic activity and the use of proceeds)	<input type="radio"/>							
* Additional due diligence	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff costs (including external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes recurring costs associated with additional recruited staff or external consultants such as salaries or recurrent fees.

**Question 4.2: Loans for movable property (e.g., cars, mini vans and trucks)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Collection of information (e.g., on the economic activity and the use of proceeds)	<input type="radio"/>							
* Additional due diligence	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff costs (including external consultancy) (*)	<input type="radio"/>							

* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

**Question 4.3: Other loans (e.g., to finance home equipment and heating systems)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Collection of information (e.g., on the economic activity and the use of proceeds)	<input type="radio"/>							
* Additional due diligence	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff costs (including external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

**Question 5**

Please provide further comments on the costs associated with green lending to households per loan type. (Free text)

**Question 5.1: Mortgages**

**Question 5.2: Loans for movable property (e.g., cars, mini vans and trucks)**

**Question 5.3: Other loans (e.g., to finance home equipment and heating systems)**

**Question 6**

How do (financial) public schemes help reduce the costs of originating and monitoring green loans to households? Please, select one answer (columns) per loan product (rows). Please, select N.A. if you do

not give loans for a given type of product.

For this question, it should be understood:

High: if the costs (one-off and recurring) are reduced by more than 10% of your annual operating income.

Moderate: if the costs (one-off and recurring) are reduced by between 5% and 10% of your annual operating income.

Low: if the costs (one-off and recurring) are reduced by between 1% and 5%

Negligible: if the costs (one-off and recurring) are reduced by less than 1%

*at least 3 answered row(s)*

	High reduction	Moderate reduction	Low reduction	Negligible reduction	Don't know /N.A.
* Mortgages	<input type="radio"/>				
* Loans for movable property (e.g., cars, mini vans and trucks)	<input type="radio"/>				
* Other loans (e.g., to finance home equipment and heating systems)	<input type="radio"/>				

**Green lending to SMEs: Questions 7 to 12** refer to costs arising from originating and monitoring green loans to households. If your answer to Question B was "No", you don't need to answer these questions.

**Question 7:** Please provide an indication of the one-off costs (i.e., operating expenses) that you have /would incur into due to setting up the process to originate and monitor green loans to SMEs. Please consider the total expected one-off costs originated by each type of product. If you originate green loans, what is the cost for the credit institution of green loan origination and monitoring? Please, select one answer (column) per loan product (rows).

Please, select N.A. if you do not give loans for a given type of product.

*at least 3 answered row(s)*

	High	Moderate	Low	Negligible	Don't know /N.A.
* RRE (Residential Real Estate) / CRE (Commercial Real Estate)	<input type="radio"/>				
* Movable property (e.g., cars, mini vans, trucks)	<input type="radio"/>				
* Other loans (e.g., to finance equipment, heating systems)	<input type="radio"/>				

**Question 8:**

What are the main sources of one-off costs associated with setting up the process to originate and monitor green loans to SMEs? Please, rank the different source of costs (defined in the rows in the matrix) from 1 to

7 being 1 the most relevant source of cost and 7 the least relevant. The same question is repeated per loan product.

Please, select N.A. if you do not give loans for a given type of product.

**Question 8.a: RRE (Residential Real Estate) / CRE (Commercial Real Estate)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Implementing definition criteria, strategies, market analysis and processes related to green loans	<input type="radio"/>							
* Collection of information (e.g., on the economic activity and the use of proceeds), e.g., for the loan stock	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff recruitment costs (including both, recruitment of new employees or external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes one-off costs related to the recruitment of new staff such as costs associated with the recruitment process or fees paid to external consultants for one-off (non-recurring) projects.

**Question 8.b: Loans for movable property (e.g., cars, mini vans, trucks)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Implementing definition criteria, strategies, market analysis and processes related to green loans	<input type="radio"/>							
* Collection of information (e.g., on the economic activity and the use of proceeds), e.g., for the loan stock	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							

* Additional staff recruitment costs (including both, recruitment of new employees or external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes one-off costs related to the recruitment of new staff such as costs associated with the recruitment process or fees paid to external consultants for one-off (non-recurring) projects.

**Question 8.c: Other loans (e.g., to finance equipment, heating systems)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Implementing definition criteria, strategies, market analysis and processes related to green loans	<input type="radio"/>							
* Collection of information (e.g., on the economic activity and the use of proceeds), e.g., for the loan stock	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff recruitment costs (including both, recruitment of new employees or external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes one-off costs related to the recruitment of new staff such as costs associated with the recruitment process or fees paid to external consultants for one-off (non-recurring) projects.

**Question 9:**

Please provide an indication of the change in recurring costs (i.e., operating expenses) driven by the SMEs green loan origination and monitoring process. Please consider the expected changes in recurring costs per annum. Please consider the change in recurring costs originated by each type of product.

Please, select N.A. if you do not give loans for a given type of product.

*at least 3 answered row(s)*

	Decrease	No Change	High increase	Moderate increase	Low increase	Negligible increase	Don't Know / N.A.
* RRE (Residential Real Estate) / CRE (Commercial Real Estate)	<input type="radio"/>						
* Loans for movable property( e.g., cars, mini vans, trucks)	<input type="radio"/>						
* Other loans (e.g., to finance equipment, heating systems)	<input type="radio"/>						

**Question 10:**

What are the main sources of the change in recurring costs associated with originating and monitoring green loans to SMEs? Please, rank the different source of costs (defined in the rows in the matrix) from 1 to 7 being 1 the most relevant source of cost and 7 the least relevant. The same question is repeated per loan product.

Please, select N.A. if you do not give loans for a given type of product.

**Question 10.1: RRE (Residential Real Estate) / CRE (Commercial Real Estate)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Collection of information (e.g., on the economic activity and the use of proceeds)	<input type="radio"/>							
* Additional due diligence	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff costs (including external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes recurring costs associated with additional recruited staff or external consultants such as salaries or recurrent fees.

**Question 10.2: Loans for movable property (e.g., cars, mini vans, trucks)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Collection of information (e.g., on the economic activity and the use of proceeds)	<input type="radio"/>							
* Additional due diligence	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff costs (including external consultancy) (*)	<input type="radio"/>							

* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

**Question 10.3: Other loans (e.g., to finance equipment, heating systems)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Collection of information (e.g., on the economic activity and the use of proceeds)	<input type="radio"/>							
* Additional due diligence	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff costs (including external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

**Question 11**

Please provide further comments on the costs associated with green lending to SMEs per loan type. (Free text)

**Question 11.1: RRE (Residential Real Estate) / CRE (Commercial Real Estate)**

**Question 11.2: Loans for movable property (e.g., cars, mini vans, trucks)**

**Question 11.3: Other loans (e.g., to finance equipment, heating systems)**

**Question 12**

How do (financial) public schemes help reduce the costs of originating and monitoring green loans to SMEs? Please, select one answer (columns) per loan product (rows).

Please, select N.A. if you do not give loans for a given type of product.

For this question, it should be understood:

High: if the costs (one-off and recurring) are reduced by more than 10% of your annual operating income.

Moderate: if the costs (one-off and recurring) are reduced by between 5% and 10% of your annual operating income.

Low: if the costs (one-off and recurring) are reduced by between 1% and 5%

Negligible: if the costs (one-off and recurring) are reduced by less than 1%

at least 3 answered row(s)

	High reduction	Moderate reduction	Low reduction	Negligible reduction	Don't know /N.A.
* Mortgages	<input type="radio"/>				
* Loans for movable property (e.g., cars, mini vans and trucks)	<input type="radio"/>				
* Other loans (e.g., to finance home equipment and heating systems)	<input type="radio"/>				

## Sub-section 1.2: Benefits (covering green loans towards all types of borrowers)

### Question 13

To what extent do you agree with the following statements on the benefits of originating green loans for the credit institution?

For each of the benefits (displayed in the rows of the matrix) indicate if you agree by selecting one of the options displayed in the columns of the matrix, being 1= not at all, 2= to some extent but not much, 3= to a reasonable extent, 4= to a great extent. Select Don't know/N.A. if you don't know or you don't consider it as a relevant benefit.

	1	2	3	4	Don't know / N.A.
* Green loans help meeting regulatory expectations and with regulatory compliance such as under Article 8 Taxonomy disclosures including GAR	<input type="radio"/>				
* Green loans help minimise risk such as transition risk of climate change	<input type="radio"/>				
* Green loans help the institution meet its sustainability targets	<input type="radio"/>				
* Green loans help increase the reputation of the institution vis-à-vis investors and borrowers	<input type="radio"/>				

**Question 14**

Please provide further comments on the benefits associated with green lending for credit institutions. (Free text)

## Section 2: Expected costs and benefits under a harmonised framework for green loans with a harmonised EU label for green loans based on the EU Taxonomy

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A common EU label for green loans can be considered as a label that loans issued by credit institutions can receive when they meet a number of predetermined criteria given a specific green loan definition, as well as process and transparency requirements.

An example of such green label could be similar to the label developed for green bonds, i.e., EU Green Bond Standard. Proposal for a regulation of the European Parliament and of the Council on European green bonds.

The following set of questions aim to collect information on potential costs and benefits that credit institutions would incur if a harmonised EU label for green loans based on the EU Taxonomy would be introduced.

### Sub-section 2.1: Costs

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For this section, the measures of changes in costs should be interpreted as the change in comparison to the status quo situation where no harmonised EU-taxonomy-based definition and a green label exists:

Negligible increase: if the costs increase by less than 1%

Low increase: if the costs increase by between 1% and 5%

Moderate increase: if the costs increase by between 5% and 10

High increase: if the costs increase by more than 10%

Negligible decrease: if the costs decrease by less than 1%

Low decrease: if the costs decrease by between 1% and 5%

Moderate decrease: if the costs decrease by between 5% and 10%

High decrease: if the costs decrease by more than 10%

No change: if the costs do not change

**Green lending to households:** Questions 15 to 18 refer to costs arising from originating and monitoring green loans to households. If your answer to Question A was "No", you don't need to answer these questions.

**Question 15:**

How do you expect the one-off costs associated with setting up the process for the origination and monitoring of green loans to households to change under an harmonised EU label for green loans based on the EU Taxonomy? Please estimate the change with respect to the current costs expressed in Question 1. Please, select one answer (column) per loan product (rows).

1. Please, select one answer (column) per loan product (rows).

Please, select N.A. if you do not give loans for a given type of product.

*at least 3 answered row(s)*

	High decrease	Moderate decrease	Low decrease	Negligible decrease	High increase	Moderate increase	Low increase	Negligible increase	No change	N. A.
* Mortgages	<input type="radio"/>									
* Loans for movable property (e.g., cars, mini vans and trucks)	<input type="radio"/>									
* Other loans (e.g., to finance home equipment and heating systems)	<input type="radio"/>									

**Question 16:**

Please, rank the different source of one-off costs increase/decrease/no change (defined in the rows in the matrix) from 1 to 7 being 1 the most relevant source of cost and 7 the least relevant. The same question is repeated per loan product.

Please, select N.A. if you do not give loans for a given type of product.

**Question 16.a Mortgages:**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Implementing definition criteria, strategies, market analysis and processes related to green loans	<input type="radio"/>							
* Collection of information (e.g., on the economic activity and the use of proceeds), e.g., for the loan stock	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff recruitment costs (including both, recruitment of new employees or external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes one-off costs related to the recruitment of new staff such as costs associated with the recruitment process or fees paid to external consultants for one-off (non-recurring) projects.

**Question 16.b: Loans for movable property (e.g., cars, mini vans and trucks)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Implementing definition criteria, strategies, market analysis and processes related to green loans	<input type="radio"/>							
* Collection of information (e.g., on the economic activity and the use of proceeds), e.g., for the loan stock	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							

* Additional staff recruitment costs (including both, recruitment of new employees or external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes one-off costs related to the recruitment of new staff such as costs associated with the recruitment process or fees paid to external consultants for one-off (non-recurring) projects.

**Question 16.c: Other loans (e.g., to finance home equipment and heating systems)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Implementing definition criteria, strategies, market analysis and processes related to green loans	<input type="radio"/>							
* Collection of information (e.g., on the economic activity and the use of proceeds), e.g., for the loan stock	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff recruitment costs (including both, recruitment of new employees or external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes one-off costs related to the recruitment of new staff such as costs associated with the recruitment process or fees paid to external consultants for one-off (non-recurring) projects.

**Question 17:**

How do you expect the change of recurring costs driven by the introduction of green loans origination and monitoring process towards households to vary under an EU-level harmonised green loan label? Select one answer (rows) by each type of product (columns). Please estimate the variation with respect to the change in recurring costs expressed in Question 3.

Please, select N.A. if you do not give loans for a given type of product.

*at least 3 answered row(s)*

	High decrease	Moderate decrease	Low decrease	Negligible decrease	High increase	Moderate increase	Low increase	Negligible increase	No change	N. A.
* Mortgages	<input type="radio"/>									
* Loans for movable property (e.g., cars, mini vans and trucks)	<input type="radio"/>									
* Other loans (e.g., to finance home equipment and heating systems)	<input type="radio"/>									

**Question 18**

Please, rank the source of recurring costs increase/decrease/no change (defined in the rows in the matrix), as relevant from 1 (most relevant) to 7 (least relevant). The same question is repeated per loan product

Please, select N.A. if you do not give loans for a given type of product.

**Question 18.1: Mortgages**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Collection of information (e.g., on the economic activity and the use of proceeds)	<input type="radio"/>							
* Additional due diligence	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff costs (including external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes recurring costs associated with additional recruited staff or external consultants such as salaries or recurrent fees.

**Question 18.2: Loans for movable property (e.g., cars, mini vans and trucks)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Collection of information (e.g., on the economic activity and the use of proceeds)	<input type="radio"/>							
* Additional due diligence	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff costs (including external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
*								

Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

**Question 18.3: Other loans (e.g., to finance home equipment and heating systems)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Collection of information (e.g., on the economic activity and the use of proceeds)	<input type="radio"/>							
* Additional due diligence	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff costs (including external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

**Green lending to SMEs: Questions 19 to 22** refer to costs arising from originating and monitoring green loans to SMEs. If your answer to Question B was "No", you don't need to answer these questions.

**Question 19:**

How do you expect the one-off costs associated with setting up the process for the origination and monitoring of green loans to SMEs to change under an harmonised EU label for green loans based on the EU Taxonomy? Please estimate the change with respect to the current costs expressed in Question 7.

Please, select one answer (column) per loan product (rows).

Please, select N.A. if you do not give loans for a given type of product.

*at least 3 answered row(s)*

	High decrease	Moderate decrease	Low decrease	Negligible decrease	High increase	Moderate increase	Low increase	Negligible increase	No change	N. A.
* RRE (Residential Real Estate) / CRE (Commercial Real Estate)	<input type="radio"/>									
* Movable property( e. g., cars, mini vans, trucks)	<input type="radio"/>									
* Other loans (e.g., to finance equipment, heating systems)	<input type="radio"/>									

**Question 20:**

Please, rank the different source of one-off costs increase/decrease/no change (defined in the rows in the matrix) from 1 to 7 being 1 the most relevant source of cost and 7 the least relevant. The same question is repeated per loan product.

Please, select N.A. if you do not give loans for a given type of product.

**Question 20.a: RRE (Residential Real Estate) / CRE (Commercial Real Estate)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Implementing definition criteria, strategies, market analysis and processes related to green loans	<input type="radio"/>							
* Collection of information (e.g., on the economic activity and the use of proceeds), e.g., for the loan stock	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff recruitment costs (including both, recruitment of new employees or external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes one-off costs related to the recruitment of new staff such as costs associated with the recruitment process or fees paid to external consultants for one-off (non-recurring) projects.

**Question 20.b: Movable property( e.g., cars, mini vans, trucks)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Implementing definition criteria, strategies, market analysis and processes related to green loans	<input type="radio"/>							
* Collection of information (e.g., on the economic activity and the use of proceeds), e.g., for the loan stock	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							

* Additional staff recruitment costs (including both, recruitment of new employees or external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes one-off costs related to the recruitment of new staff such as costs associated with the recruitment process or fees paid to external consultants for one-off (non-recurring) projects.

**Question 20.c: Other loans (e.g., to finance equipment, heating systems)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Implementing definition criteria, strategies, market analysis and processes related to green loans	<input type="radio"/>							
* Collection of information (e.g., on the economic activity and the use of proceeds), e.g., for the loan stock	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff recruitment costs (including both, recruitment of new employees or external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes one-off costs related to the recruitment of new staff such as costs associated with the recruitment process or fees paid to external consultants for one-off (non-recurring) projects.

**Question 21:**

How do you expect the change of recurring costs driven by the introduction of SMEs green loans origination and monitoring process to vary under an EU-level harmonised green loan label? Select one answer (rows) by each type of product (columns). Please estimate the variation with respect to the change in recurring costs expressed in Question 9.

Please, select N.A. if you do not give loans for a given type of product.

*at least 3 answered row(s)*

	High decrease	Moderate decrease	Low decrease	Negligible decrease	High increase	Moderate increase	Low increase	Negligible increase	No change	N. A.
* RRE (Residential Real Estate) / CRE (Commercial Real Estate)	<input type="radio"/>									
* Movable property( e. g., cars, mini vans, trucks)	<input type="radio"/>									
* Other loans (e.g., to finance equipment, heating systems)	<input type="radio"/>									

**Question 22**

Please, rank the source of recurring costs increase/decrease/no change (defined in the rows in the matrix), as relevant from 1 (most relevant) to 7 (least relevant). The same question is repeated per loan product

Please, select N.A. if you do not give loans for a given type of product.

**Question 22.1: RRE (Residential Real Estate) / CRE (Commercial Real Estate)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Collection of information (e.g., on the economic activity and the use of proceeds)	<input type="radio"/>							
* Additional due diligence	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff costs (including external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

(\*) Includes recurring costs associated with additional recruited staff or external consultants such as salaries or recurrent fees.

**Question 22.2: Movable property ( e.g., cars, mini vans, trucks)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Collection of information (e.g., on the economic activity and the use of proceeds)	<input type="radio"/>							
* Additional due diligence	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff costs (including external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
*								

Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

**Question 22.3: Other loans (e.g., to finance equipment, heating systems)**

	1 (most relevant)	2	3	4	5	6	7 (least relevant)	N. A.
* Collection of information (e.g., on the economic activity and the use of proceeds)	<input type="radio"/>							
* Additional due diligence	<input type="radio"/>							
* Investment in in-house skills and expertise	<input type="radio"/>							
* Additional staff costs (including external consultancy) (*)	<input type="radio"/>							
* IT costs and similar operational aspects	<input type="radio"/>							
* Infrastructure costs (other than IT) and other operational aspects	<input type="radio"/>							
Other	<input type="radio"/>							

## Sub-section 2.2: Benefits

**Question 23**

To what extent do you agree with the following statements on the benefits of a common EU label for green loans?

For each of the benefits (displayed in the rows of the matrix) indicate if you agree by selecting one of the options displayed in the columns of the matrix, being 1= not at all, 2= to some extent but not much, 3= to a reasonable extent, 4= to a great extent. Select Don't know/N.A. if you don't know or you don't consider it as a relevant benefit.

	1	2	3	4	Don't know / N.A.
* A common EU label would reduce the cost of issuing green loans	<input type="radio"/>				
* A common EU label would minimise the risk of greenwashing	<input type="radio"/>				
* A common EU label would help credit institutions with regulatory compliance such as under Article 8 Taxonomy disclosures including GAR	<input type="radio"/>				
*					

A common EU label would support the banking sector in the pursuit of EU sustainability objectives, e.g., climate neutrality targets	<input type="radio"/>				
* A common EU label would provide further harmonisation and consistency in the overall EU sustainable finance framework for banking sector	<input type="radio"/>				
* A common EU label would make the market more inclusive across different segments and borrowers, e.g., retail and SME borrowers as well as corporates	<input type="radio"/>				
* A common EU label would support market for green loans and help increase the volume in green lending	<input type="radio"/>				

**Question 24**

Please elaborate on the potential benefits of a common EU green loan label for credit institutions.