

**BANKING
CIRCLE**

Non-Financial Reporting Directive (NFRD) Report

For the financial year ending
31 December 2024

Banking Circle S.A.

bankingcircle.com

Contents

| | |
|---|-----------|
| Contents | 2 |
| Message from the CFO | 4 |
| About the report..... | 5 |
| PART I. GENERAL INFORMATION | 6 |
| 1. BCSA's purpose and mission | 6 |
| 2. Business model and ESG approach | 6 |
| 2.1 Business model | 6 |
| 2.2 Approach to ESG | 6 |
| 3. Double Materiality Assessment..... | 8 |
| 3.1 DMA results..... | 8 |
| 3.2 Looking ahead | 9 |
| PART II. ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) PERFORMANCE | 9 |
| 1. Governance..... | 9 |
| 1.1 Governance Framework | 9 |
| 1.1.1 Suitability assessment of the Management Body and Key Function Holders..... | 10 |
| 1.1.2 Remuneration | 10 |
| 1.1.3 Policies and procedures | 10 |
| 1.2 Impacts, Risks, and Opportunities | 11 |
| 1.3 Metrics | 12 |
| 1.4 Governance areas..... | 12 |
| 1.4.1 Data Security | 12 |
| 1.4.2 Anti-Bribery and Corruption (ABC) | 12 |
| 1.5 Initiatives in 2024 | 13 |
| 1.6 Looking forward | 14 |
| 2. Environment | 14 |
| 2.1 Environmental Framework..... | 14 |
| 2.1.1 Environment in BCSA ESG Policy..... | 14 |
| 2.1.2 CSSF Circular 21/773 Assessment | 15 |
| 2.2 Impacts, Risks, and Opportunities | 16 |
| 2.3 Metrics | 16 |
| 2.3.1 GHG emissions | 17 |
| 2.3.2 Employee Commuting..... | 18 |
| 2.3.3 Energy Consumption..... | 18 |
| 2.4 Environmental areas | 19 |
| 2.4.1 EU Taxonomy | 19 |
| 2.5 Initiatives in 2024 | 19 |

| | |
|---|-----------|
| 2.6 Looking forward | 20 |
| 3. Social..... | 21 |
| 3.1 Social Framework | 21 |
| 3.2 Impacts, Risks, and Opportunities | 21 |
| 3.3 Metrics | 21 |
| 3.3.1 Social | 21 |
| 3.3.2 Diversity, Equality, and Inclusion | 22 |
| 3.4 Social areas..... | 26 |
| 3.4.1 Corporate Social Responsibility | 26 |
| 3.4.2 Diversity and Inclusion | 26 |
| 3.4.3 Human Rights..... | 27 |
| 3.5 Initiatives in 2024 | 28 |
| 3.6 Looking forward | 29 |
| Appendices | 30 |
| Appendix 1 - GHG emissions scope 3 categories..... | 30 |
| Appendix 2 - GHG emissions Methodology..... | 31 |
| Appendix 3 – Energy consumption..... | 32 |
| Appendix 4 - EU Taxonomy | 33 |
| 0. Summary of KPIs to be disclosed by credit institutions under Article 8 of the EU Taxonomy Regulation | 33 |
| 1a. Assets for the calculation of GAR based on turnover | 34 |
| 1b. Assets for the calculation of GAR based on CAPEX..... | 37 |
| 2a. GAR sector information based on turnover | 41 |
| 2b. GAR sector information based on CAPEX | 51 |
| 3a. GAR KPI stock based on turnover..... | 61 |
| 3b. GAR KPI stock based on CAPEX | 63 |
| 4a. GAR KPI flow based on turnover | 65 |
| 4b. GAR KPI flow based on CAPEX | 66 |
| 5a. KPI off-balance sheet exposures based on turnover | 67 |
| 5b. KPI off-balance sheet exposures based on CAPEX..... | 67 |
| 5c. KPI off-balance sheet exposures based on turnover..... | 68 |
| 5d. KPI off-balance sheet exposures based on CAPEX..... | 68 |
| 6. KPI on fees and commissions income from services other than lending and asset management | 69 |

Message from the CFO

ESG responsible, member of Authorised Management:

At Banking Circle, we recognise that long-term success is built not only on financial performance but also on our ability to create value for all stakeholders—our employees, customers, communities, and the environment. This Non-Financial Reporting Directive (NFRD) report reflects our ongoing commitment to transparency, sustainability, and ethical governance.

In 2024, we continued to integrate environmental, social, and governance (ESG) considerations into our core business strategy and processes.

This report outlines our performance, activities, and ambitions in key areas such as climate action, human rights, employee well-being, and anti-corruption practices. It also describes how we are preparing to ensure that our reporting evolves with regulatory expectations and stakeholder needs.

Michael Hansen, CFO

About the report

This Non-Financial Reporting Statement has been prepared in accordance with the requirements of Directive 2014/95/EU of the European Parliament and of the Council, commonly referred to as the Non-Financial Reporting Directive (“NFRD”), as transposed into Luxembourgish regulation.

As a public-interest entity with more than 500 employees, NFRD requires Banking Circle S.A. (“BCSA”, “the Bank”), to disclose relevant information relating to environmental, social and employee matters, respect for human rights, anti-corruption and bribery issues, and diversity on company boards.

This report presents an overview of the policies, outcomes, risks, and performance indicators associated with these areas, providing stakeholders with transparent insight into BCSA’s non-financial impacts and how they are managed.

This statement supplements the BCSA Financial Report for 2024 and covers the operations and initiatives of the Bank and, where applicable, its branches and subsidiaries.¹

Standards

This report has been drafted in accordance with EC Guidelines on non-financial reporting (2017), EC Supplement on reporting climate-related information (2019), and European common enforcement priorities for 2019 annual financial reports (2019).

The report covers the period for the financial year ending 31 December 2024² and has been approved by the Board of Directors on 25 June 2025.

Regulatory Framework in Luxembourg

In addition to requirements of the NFRD, BCSA is subject to complying with the following regulations:

- EU Global Human Rights Sanction Regime (2020/1998/EU)
- Diversity on Management bodies (Luxembourg Law on Financial Services, EBA/GL/2021/06)
- CSSF Circular 21/773 on the Management of Climate-related and Environmental Risks
- Modern Slavery Act 2015 (UK)
- The EU Taxonomy Regulation (2020/852/EU)
- Green House Gas protocol³
- EC Guidelines on non-financial reporting (2017)⁴
- EC Supplement on reporting climate-related information (2019)
- ESMA European common enforcement priorities for 2018 annual financial reports (2018)⁵
- ESMA European common enforcement priorities for 2019 annual financial reports (2019)⁶

¹ In cases where data for subsidiaries or branches is not included, it will be noted in the specific section.

² The financial year of 2024 covering the period from January 1st, 2024, to December 31st, 2024.

³ <https://ghgprotocol.org/>

⁴ [EC guidelines and supplement on non-financial reporting](#)

⁵ [ESMA European common enforcement priorities 2018](#)

⁶ [ESMA European common enforcement priorities 2019](#)

PART I. GENERAL INFORMATION

1. BCSA's purpose and mission

The Bank's value proposition enables a fast and cost-effective way for the clients to make and receive local and cross border payments. BCSA's clients can access clearing mechanisms / payment methods being accompanied by a wide range of local pay-out and collection capabilities. The Bank's mission remains at its forefront, to deliver a multisided platform utilising new technology and network to provide core banking services.

2. Business model and ESG approach

BCSA offers next generation treasury and liquidity management services. The Bank offers cutting-edge physical and virtual accounts in multiple currencies. The Products and Services include Accounts, Payments, Foreign Exchange, Treasury Management, Agency Banking, and Correspondent Banking.

BCSA's significant customer groups are Non-Bank Financial Institutions (NBFIs), Banks, and Corporates.

2.1 Business model

The Bank is a global scale financial utility supporting the payment service propositions of its clients and their customers. It offers business-to-business payment solutions which have been specifically created to meet the needs of businesses who trade globally. These clients consist of a wide spectrum of financial institutions (including card acquirers, payment service providers (PSPs), alternative payment method providers and FX payment providers). The Bank's clients provide business activities qualifying as payment services and thus in turn qualifying as financial customers.

The Bank is directly and indirectly participating in various payment clearing schemes and to provide clearing – in the context of payments – and is the core service of the Bank's business model. This is done by providing clients with access to a global account infrastructure where they can perform local payments in different currencies globally and have local accounts in many parts of the world thus using the clearing mechanisms as if it were a direct member. Moreover, the Bank provides access to clearing mechanisms including Single Euro Payments Area (SEPA), TIPS, RTGS, Faster Payments, Clearing House and Payment Service (CHAPS), and via the usage of SWIFT. Simultaneously providing a sophisticated reconciliation process e.g. inflows from both Payment Service Providers and credit card schemes are collected on the same accounts and reconciled conveniently before settling to merchants. The Bank's business activities cover payments, currency conversions (FX), as well as deposit accounts. These activities form the Bank's core business lines.

2.2 Approach to ESG

BCSA recognises that operating in financial services involves exposure to ESG risks. While these cannot be fully eliminated, the Bank aims to manage them proactively. Materialisation of ESG risks can have reputational, regulatory, and financial consequences and the Bank views ESG risk management as a component of the long-term resilience.

2.2.1 ESG Policy

During 2024, the Bank established an Environmental, Social, and Governance (ESG) Policy. The Policy was approved by the Board of Directors on 8 January 2025, and it applies to the Bank, including its branches and subsidiaries. The Bank's ESG Policy sets out the commitments, principles, and overall responsibilities regarding the identification, measurement, assessment, monitoring, and management of ESG matters, and aligns with the relevant regulatory requirements.

The ESG Policy forms part of BCSA's Risk Management Framework, as well as high-level principles for risk identification, management, mitigation, and reporting. It sets out the overarching principles and Risk Appetite Statements that must be integrated in the Bank's processes in managing ESG risk in its various activities.

2.2.2 Implementation of ESG Policy

The implementation of the ESG policy started in 2024. The core processes where changes were being made include Credit & Treasury Process, Third Party Risk Management, Client on-boarding, and Product Approval Processes. The changes are expected to be fully rolled out over the course of 2025.

2.2.2.1 Credit & Treasury Process

The Bank has integrated ESG considerations into its credit and counterparty risk assessments to identify and mitigate potential environmental, social and governance related risks. BCSA leverages on risk scores extracted from credit rating agencies to ensure its sufficiently covered. This forms part of its internal approval processes and are reviewed as part of the periodic credit reviews.

2.2.2.2 Third Party Risk Management Process

The Supplier Code of Conduct (SCoC) was established to ensure the Third-Party Risk Management process aligns with the ESG Policy. The SCoC requests all suppliers to acknowledge and adhere to its content. If a supplier is unable to sign the Code of Conduct, the Bank will actively engage with the supplier to understand where they might face challenges in meeting the BCSA SCoC.

The Bank will not automatically reject onboarding of new suppliers or off-board existing suppliers due to non-adherence to the Code of Conduct. Rather, the approach is to work with the suppliers and encourage them to strive to meet these standards over time. However, repeated failure or intentional negligence in meeting these standards may result in termination of the relationship.

The Bank will avoid establishing business relationships with stakeholders that do not have any intention to meet the Bank's standards.

The Bank shall monitor the ESG profile of suppliers by applying internal risk scoring based on answers provided within the due diligence process, this process will be reviewed on a periodic basis, based on the supplier's criticality and categorisation.

2.2.2.3 Client Onboarding Process

Targeted ESG related questions have been integrated to the client onboarding and due diligence process and will be fully rolled out in 2025. These questions are then assessed and risk scored to provide the Bank with insight into how its client portfolio is impacted by ESG. The Bank will ensure

that new and existing clients are aligned with its sustainability standards and reflect similar business practices. All clients will be assessed as to whether they meet the Bank's minimum ESG standards before initiating any business relationship.

Clients not initially meeting ESG standards will receive guidance to improve alignment. Consistent non-compliance or failure to meet these standards may result in the reassessment of the relationship, including potential termination of the relationship.

The Bank shall monitor the ESG profile of clients by applying internal risk scoring based on answers provided in the due diligence processes; this process is reviewed on a periodic basis, based on the clients' categorisation.

2.2.2.4 Product Approval Process

The Bank considers ESG risks as part of the development and approval for any new product and as part of the periodic risk review process.

3. Double Materiality Assessment

In the summer of 2024, the Bank carried out the first Double Materiality Assessment ("DMA") in accordance with the ESRS guidelines. Since the EU Omnibus package launched in February 2025, the Bank is no longer in scope of the first wave of CSR Directive reporting obligations. While Double Materiality is not a mandatory concept for NFRD reporting, BCSA decided to consider the DMA results as the basis for the 2024 reporting.

Prior to defining the DMA, BCSA engaged with an external company to ensure expertise in the area. Furthermore, resources were allocated from different departments of the Bank including Finance, Risk, Governance, Compliance, People, and Marketing.

The purpose of the Double Materiality Assessment was to evaluate all relevant and material ESG topics, and the Impacts, Risks, and Opportunities as well as the financial effects of these.

3.1 DMA results

The assessment showed a high impact on the Social and Governance topics. On the social elements, it was concluded that BCSA would have a positive impact by continuing to focus the work on own workforce but also by ensuring the social aspects are incorporated in the value chain with suppliers and clients.⁷

The materiality assessment also concluded that BCSA should continue to focus on good business conduct, both internally and towards its clients and partners.⁸

⁷ For further details, see Part II, 2 Social.

⁸ For further details, see Part II, 1. Governance.

The table below summarises the outcome of the materiality per topic, as well as the combined DMA result. Only the Very high and High materiality topics are considered material for BCSA.

| Materiality legend | |
|---------------------------------------|----------------------|
| ● | Very highly material |
| ● | Highly material |
| ● | Medium material |
| ● | Low materiality |

| Double Materiality Assessment Results | | Assessment | | |
|--|--|---------------------------------------|---------------------------------------|---------------------------------------|
| Topic | Subtopic | Impact | Financial | DMA result |
| Climate change | Climate change adaptation | ● | ● | ● |
| | Climate change mitigation | ● | ● | ● |
| | Sustainability goals | ● | ● | ● |
| | Energy | ● | ● | ● |
| Circular economy | Waste | ● | ● | ● |
| Own workforce and workers in the value chain | Working Conditions | ● | ● | ● |
| | Equal treatment and opportunities for all | ● | ● | ● |
| | Other work-related rights | ● | ● | ● |
| Consumers and end- users | Security of services for partners and clients | ● | ● | ● |
| | Social inclusion of partners and/or clients | ● | ● | ● |
| Business Conduct | Corporate culture | ● | ● | ● |
| | Business Ethics | ● | ● | ● |
| | Prevention and detection of corruption and bribery | ● | ● | ● |
| | Data Security | ● | ● | ● |

3.2 Looking ahead

The Bank believes that the results from the DMA are reliable in the short- (<1Y) and medium term (1-5Y)⁹. That said, the Bank foresees the need to enhance transparency and demonstrate a more robust assessment process in the longer term.

PART II. ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) PERFORMANCE

1. Governance

1.1 Governance Framework

The management bodies of the Bank are constituted of the Board of Directors, management body in its supervisory function and the Executive Committee, management body in its executive function, with support from the relevant sub-committees.

⁹ The Bank recognises that while the results seem plausible for the short to medium term, the regulatory and market sentiment could change rapidly, thus the Bank undertakes the materiality assessment accordingly and on at least biennial basis to ensure the results are constantly reflecting the most accurate picture.

Please refer to the Pillar 3¹⁰ Report, for a detailed description of the organisation, the Board of Directors, and Executive & Operational committees, which is publicly available on the BCSA website.

1.1.1 Suitability assessment of the Management Body and Key Function Holders

BCSA has defined a Suitability Assessment Policy the primary objective of which is to ensure suitability of members of both the Board of Directors and the Authorised Management as well as the key functions holders both when they are initially appointed but also on an ongoing basis. Suitability assessment ensures the management body is collectively diverse, experienced, and knowledgeable.

Suitability Policy governs the elements of the requirements for the position, recruitment, initial and ongoing assessment of skills, as well as the notification to and approval from (where applicable) of the Supervisory Authority.

1.1.2 Remuneration

BCSA has a Remuneration Policy in place which sets out the remuneration practices and procedures applicable to the Bank. The Policy promotes sound and effective risk management, through measures that do not induce excessive risk taking. Furthermore, it ensures alignment with, and support of, BCSA's corporate culture and values, as well as with its long-term interests, including environmental, social, and governance risks.¹¹

1.1.3 Policies and procedures

BCSA has a robust policy framework in place. While an ESG Policy has been put in place and will be fully implemented during 2025, several other policies have been updated to incorporate ESG topics as listed in the below table:

| | |
|--|---------------------------------|
| ESG Policy | Remuneration Policy |
| Supplier Code of Conduct | Suitability Assessment Policy |
| Anti Bribery and Corruption (ABC) Policy | Employee Handbooks |
| AML&CTF Policy | Code of Conduct |
| AML&CTF Risk Appetite Policy | Whistleblowing Policy |
| Privacy Protection Policy | Diversity, Equity and inclusion |
| Risk Appetite Policy | Modern Slavery Act Statement |

Scope and Maintenance of Policies

BCSA's Policies are applicable to all members of staff of BCSA, including the employees of the branches and subsidiaries, and external personnel acting on behalf of the Bank, e.g. directors, employees, working students, consultants, and contractors.

¹⁰ Please note the Pillar 3 disclosure is made at the parent level - Moneyball BidCo S.a.r.l. - of BCSA

¹¹ Detailed description of Remuneration in BCSA can be found in the Pillar 3 Report.

As a rule, all BCSA Policies shall be followed by each legal entity as a minimum standard in the absence of any or stricter local requirements concerning the topic of the individual Policy.

It is the responsibility of each manager within the Bank to ensure that all Policies are known and adhered to within his/her respective area of responsibility.

Each Policy is reviewed at least on an annual basis or when any significant change occurs, including changes in relevant laws or regulations, and is subject to approval of the Board of Directors of BCSA.

All Policies are available to all employees via internal communication channels.

1.2 Impacts, Risks, and Opportunities

BCSA is committed to maintain high standards of ethics, integrity, and accountability, and maintain a robust governance structure to oversee its integration of ESG risks, including climate and social risks, into the risk management framework in compliance with the EBA guidelines. Strong governance practices are central to the Bank's operations, ensuring integrity, accountability, and alignment with stakeholder expectations. The governance risk appetite reflects the importance of transparency and ethical conduct, the Bank has zero appetite for unethical practices, including corruption, bribery, and data breaches.

Furthermore, the Bank ensures its stakeholders, including third-party suppliers and clients, meet the standards and ambitions as described in the SCoC (from 2025) and on-boarding criteria.

Impacts

The Bank's Impact assessment highlighted that strong governance practices are essential for an ethical business conduct and stakeholder trust. One key finding was that strengthening BCSA's existing policies, e.g. Anti Bribery and Corruption Policy, can have a positive material impact, particularly in building a culture of integrity across all levels of the organisation.

Risks

The Financial materiality assessment confirmed that a robust governance and data security framework is important in reducing risk exposure. Effective governance reduces the likelihood of costly incidents related to non-compliance, data breaches, or unethical conduct.

The Financial impact of lapse in ethical conduct is measured through the monetary amount lost because of legal proceedings associated with fraud, insider trading, anti-trust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations. BCSA adheres to internal guidelines to avoid this through its operational conduct.

Opportunities

Continuous improvement of the data governance practices is considered an opportunity. Accurate and well-managed data can support better decision-making, enhance operational efficiency, and reduce compliance risk.

1.3 Metrics

| Anti-corruption | KPI (2024) | KPI (Target) |
|--|------------|--------------|
| % employees who have completed training on anti-corruption | 100% | 100% |
| % employees to complete yearly AML training | 100% | 100% |
| Number of convictions for violation of anti-corruption and anti- bribery laws | 0 | 0 |
| Number of fines for violation of anti-corruption and anti- bribery laws | 0 | 0 |
| Number of confirmed incidents in which own workers were dismissed or disciplined for corruption or bribery-related incidents | 0 | 0 |

1.4 Governance areas

1.4.1 Data Security

BCSA maintains a comprehensive, dynamic, and robust privacy protection framework under the control of a designated Data Protection Officer to ensure compliance with all legal obligations pertaining to data privacy across all jurisdictions where the organisation operates.

Full details are provided in the Bank's privacy notice and maintained in the Privacy Policy.

1.4.2 Anti-Bribery and Corruption (ABC)

It is of utmost importance to the Bank that there is a clear anti-bribery and corruption awareness throughout the organisation. This is done through mandatory yearly training courses, applicable to all employees, and by reviewing the policies at least on annual basis and making them available to all staff on the intranet.

ABC Policy Statement

All employees have the responsibility to actively avoid and prevent incidents of bribery involving BCSA, its employees, and any persons or organisations associated with or acting on behalf of BCSA.

Commercial considerations shall never be permitted to take precedence over BCSA's anti-bribery and corruption commitments.

BCSA also takes into consideration ABC standards with respect to onboarding and maintaining of client relationships. In accordance with the Policy on AML and CTF, BCSA has developed a Country Risk Matrix to classify the risk of money laundering and terrorist financing regarding payments to and from territories.

How BCSA prevents, detects, and addresses allegations or incidents of corruption or bribery:

- By requesting all employees to complete a mandatory training on annual basis, and
- By providing gift/hospitality reminders on regularly basis.

Impact of Anti-bribery and Corruption Policy

The approach is risk based and subject to objective standards using the following indexes:

- EEA (European Economic Area) countries and equivalent third countries
- FATF (Financial Action Task Force) list of non-cooperative jurisdictions and improving jurisdictions
- EU Commission's list of high-risk third countries
- UK's list of high-risk countries
- Corruption Perceptions Index of Transparency International
- EU's and OFAC's (Office of Foreign Assets Control) list of sanctioned countries
- The Basel AML Index
- The FFP's Fragile States Index
- Financial Secrecy Index of TJN
- The OECD's (Organisation for Economic Co-operation and Development) Tax Transparency Index

The use of these indexes is intended to create a balanced assessment of risks involving money laundering, terrorist financing, tax evasion, corruption, and general risks associated with fragile countries.

Risks associated with bribery or corruption

Risk: Failure to detect and protect against bribery and corruption in relation to employees, associated parties and client base (i.e., by receiving or demanding payments or gifts in exchange for preferential treatment, the acceptance of gifts meant to influence third parties).

Consequences: Corruption scandals can severely damage the Bank's reputation, leading to loss of trust among clients, partners, and stakeholders. This can result in decreased business opportunities, loss of contracts, and difficulties in attracting new clients or investors.

Risk mitigation measures: BCSA has policies and procedures in place for how much gift and entertainment can be received from clients and vice versa. In addition, bribery of civil servants is illegal and in the UK the UK Bribery Act is broader in scope. As consequence if BCSA or one of its employees is associated with bribery or corruption, and BCSA are seen not to have any effective framework in place, the Bank could potentially be penalised/fined.

1.5 Initiatives in 2024

During 2024, the Bank implemented a comprehensive strategy to comply with the Digital Operational Resilience Act (DORA) including a root and branch review of the ICT Risk Framework, supporting processes and documentation resulting in significant re-alignment and convergence. In addition, BCSA was successfully attained the ISO27001 security standard.

For 2024, the Bank has improved its data collection process as going more towards automatic collection. Part of this is done with better registration in the Bank's ERP systems and local responsibilities for data collection. This has also contributed to improved calculations of CO2 emissions.

1.6 Looking forward

In 2025, the key focus for BCSA will be to continue executing on the implementation of the ESG topics elaborated on the Bank's policies, with key focus on ensuring compliance with all local laws and regulations, especially in relation to the AML, anti-corruption, and anti-bribery topics.

| Initiative | Implemented by |
|---|----------------|
| Enhance existing policies and strengthen internal processes, where necessary | On-going |
| Implementation of targeted ESG related questions integrated to the client onboarding, the product approval, credit-, Third Party Risk Management- and due diligence processes | 2025 |
| Continue to align with the regulatory framework and ESG reporting requirements, for example CSRD implementation if/when relevant for Banking Circle S.A. | 2027 |

2. Environment

The materiality of Climate change is considered *low or immaterial* for BCSA, supported by the Bank's low direct environmental impact, and the nature of stakeholder concerns that prioritise financial and governance-related disclosures over specific environmental ones. The Double Materiality Assessment completed in 2024, as well as the Assessment of CSSF 21/773, supports this conclusion.

While BCSA does rely on third-party providers for cloud infrastructure and related services, its supplier risk management processes ensure that partners comply with regulatory and operational standards.¹² This reduces the likelihood of material environmental risks arising from external service providers. During 2025, the Bank will further improve the registration and reporting on this.

In 2024, the Bank has strengthened its focus on the environmental areas and will continuously be developing its framework to facilitate the implementation of Environmental commitments.

2.1 Environmental Framework

BCSA has an Environment, Social and Governance Policy, which captures environment and climate related risks. The Bank is in the process of implementing the Environmental aspects as part of the below policies and Internal guidelines related to managing the impacts, risks, and opportunities. The most significant supporting policies and procedures are the Code of Conduct, Risk Appetite Policy, and Supplier Code of Conduct.

2.1.1 Environment in BCSA ESG Policy

BCSA's ESG Policy sets out the Bank's commitment to Climate and Environmental Risks.

The Bank's commitment to sustainability is central to its mission to promote responsible operations, financial inclusion, and long-term value creation for its stakeholders.

¹² [Supplier-Code-of-Conduct.pdf](#) and [ISO27001-Certificate.pdf](#).

The Bank acknowledges that environmental risks, while not currently material to its core business operations, may pose long-term challenges to its strategy. The risk appetite for environmental factors reflects a commitment to compliance, operational sustainability, and proactive risk management.

The Bank must ensure that climate related risks are considered as part of its core processes¹³, including but not limited to credit and counterparty risk assessments, treasury processes, third party risk management, product approvals, and client onboarding. This will ensure that the risks are managed and monitored.

Our Commitments

The Bank maintains its commitment to comply with environmental regulations across its jurisdictions and will ensure it adheres to the applicable laws.

The Bank strives to reduce risks associated with its environmental footprint, aiming to identify and implement improvements in operations where feasible.

This includes any acute and chronic risks that could disrupt economic activities or impact business value, and mitigation measures shall be adopted to minimise vulnerability.

The Bank strives to reduce the risks for systemic changes related to climate transition, provided these risks align with strategic opportunities for long-term sustainability and growth.

2.1.2 CSSF Circular 21/773 Assessment

In alignment with CSSF 21/773, BCSA conducted an assessment to determine the materiality of ESG risks within its existing risk universe. This assessment aimed to integrate ESG considerations into the Bank's established Risk Management Framework.

The Bank utilised its existing risk management tools—such as its risk matrix and methodology—to evaluate ESG risks in relation to traditional risk categories, including credit, market, liquidity, and operational risks. This approach ensured that the ESG risk assessment was not conducted in isolation but embedded within the broader risk governance structure and assessed using the same metrics as the other risks, giving account for the Bank's risk appetite.

The Bank's materiality determination followed a structured risk-based approach by mapping ESG related risks to risks in the Bank's risk universe, ensuring a direct link between ESG factors and financial or operational impact. Using the established risk assessment methodology, this measured significance of ESG risks through likelihood and impact scoring, like the Bank's traditional risk assessments.

The Bank documented the ESG risk assessment process, providing justifications for materiality determinations and conclusions, and thus also supports regulatory compliance and internal decision-making.

¹³ ESG requirements, as set out in the Bank's policy, will become operational in 2025.

2.2 Impacts, Risks, and Opportunities

The Bank has minimal direct exposure to physical climate risks, given the absence of own physical data centres. The Bank's primary exposure stems from indirect risks through its value chain.

The Bank primarily serves financial institutions and payment service providers, which typically have lower direct environmental risk exposure compared to other sectors. However, the Bank acknowledges that its clients' environmental practices and industry exposures could introduce indirect risks. In other parts of the value chain, the indirect risk is also through the Bank's suppliers. Future risk assessments will place greater emphasis on evaluating these indirect exposures within the value chain to ensure a comprehensive understanding of potential impacts.

Transition Risk

Transition Risk is primarily focused on the possible financial loss that can result, directly or indirectly, from the process of adjustment towards a lower-carbon and more environmentally sustainable economy. This could occur through an abrupt adoption of climate and environmental policies, technological progress or changes in market sentiment (i.e. future capital impacts), regulatory changes, changes in client requirements, and/or impacts of partners, and preferences for which the Bank has not foreseen or catered for (i.e. changes in Third Party and Client preferences). That said, BCSA has embedded changes into its core processes to address the key risk categories with a lens focused on the transitional risks for each of these areas.

Physical Climate Risk

The most prominent financial impact of a changing climate, including more frequent extreme weather events and gradual changes in climate, as well as of environmental degradation, such as air, water, and land pollution, water stress, etc, is in the chronic form i.e. meaning permanent deterioration in ESG target achievement with lasting adverse effects on its economic activities. This could include the risk that damage to property or reduced productivity, or indirectly lead to subsequent events, such as the disruption of supply chains. The latter would be the biggest concern for BCSA. That said, over the reporting period, BCSA has embedded changes to its core processes to address the key risk categories with a lens focused on the physical risks for each of these areas.

2.3 Metrics

BCSA's environmental metrics cover energy usage and GHG emissions for scope 1,2, and 3.

BCSA is currently not able to determine the amount of waste produced in its locations. However, as the waste produced is mainly in the category of "household waste", this is not currently considered a major issue. The Bank is also taking reasonable action to sort and recycle waste in all its locations.

2.3.1 GHG emissions

Sources and categories

| Scope 1 Direct emissions | Scope 2 Indirect (Energy) | Scope 3 Indirect (Other) |
|---|--|----------------------------------|
| Mobile combustion: Diesel, Gasoline, Hybrid | Consumption of purchased electric power and heat steam: Electricity, District Heating, Electric cars | Purchased goods & Services |
| | | Fuel & Energy-Related Activities |
| | | Business travel |
| | | Employee Commuting |
| | | Third Party Provider |

Scope 1 consists of BCSA's direct emissions. In 2024, the emissions consist of emissions of the company cars.¹⁴ The Bank does not have other direct emissions, e.g. from production.

Scope 2 consists of BCSA's indirect emissions from energy usage. In 2024, the emissions consist of emissions from the consumption of purchased or acquired electricity and district heating. This includes energy used in the offices, energy used for company owned electric cars, and district heating in the Danish office premises.

Scope 3¹⁵ consists of BCSA's indirect emissions from other categories than energy. In 2024, the emissions consist of emissions from purchased goods & services, fuel- and energy-related activities (not included in scope 1 or scope 2), business travel (including hotel stays, rental cars, taxis, flights), employee commuting, and emissions of the Bank's biggest third-party provider.¹⁶

Methodology

BCSA's GHG emissions are calculated by an external provider. The Bank provided data either activity based (usage) or spend based (costs). The GHG emissions were calculated in line with the requirements of the GHG Protocol¹⁷ which is the industry recognised standard for calculating GHG emissions.

Total GHG emissions

In 2024, BCSA improved the data collection for calculating the GHG emissions.

¹⁴ Company owned cars or long-term leased vehicles where the Bank carries the costs

¹⁵ See appendix 1 for GHG emission categories

¹⁶ See appendix 2 for methodology on GHG emissions

¹⁷ [GHG Protocol](#) was developed by the World Business Council for Sustainable Development (WBCSD) in collaboration with the World Resources Institute (WRI)

The GHG emissions for FY24 are calculated based on more precise and complete data which means the data is not comparable to previous years.

| Metrics (2024) | Value FY24 |
|---|--------------------|
| GHG emissions – Scope 1 (tons CO ₂ e) | 12 |
| GHG emissions – Scope 2 Market Based (tons CO ₂ e) | 126,7 |
| GHG emissions – Scope 2 Location Based (tons CO ₂ e) | 133,1 |
| GHG emissions – Scope 3 (tons CO ₂ e) | 2447 ¹⁸ |
| Total GHG emissions (Scope 1, 2 and 3) (tons CO ₂ e) | 2592 |
| Total GHG emissions (Scope 1, 2 and 3) (tons CO ₂ e) per employee (total of 657 employees) | 3,95 |

2.3.2 Employee Commuting

BCSA conducted an internal survey on employee commuting patterns and means of transportation in 2024 which was sent to 10% of the workforce¹⁹ in the beginning of 2025. The sample was chosen so it represents the geographical set-up of the Bank and is representative of the whole workforce.

The results are disclosed in the table below. Based on the survey 82,41% of the Bank's employees commute to work by public transport, on foot or by bike. Less than 10% are commuting using a diesel or petrol-based car.

GHG emissions from the Employee Commuting are part of total scope 3 GHG emissions.

| Means of Transportation for Commuting 2024 | Percentage |
|--|------------|
| By car (diesel) | 3,97% |
| By car (petrol) | 5,28% |
| By car (electric) | 5,66% |
| By car (hybrid) | 2,68% |
| Public transport | 74,78% |
| On foot or by bike | 7,63% |

2.3.3 Energy Consumption²⁰

| Electricity ²¹ | Value FY24 |
|---|------------|
| Total energy consumption (MWh) | 409,2 |
| Total energy consumption from renewable sources (MWh) | 169,7 |
| % Energy consumption from renewable sources (MWh) | 41% |

¹⁸ Scope 3 emissions include data from external data provider + emissions from third party provider

¹⁹ HR department chose 10% of the workforce which is representative for the entire organisation

²⁰ For more details of Energy Consumption, see Appendix 3 1 Energy Consumption

²¹ In 2024, the energy usage is reported for the following offices: Luxembourg, Liechtenstein, Denmark, Germany (Munich), Germany (Regensburg), UK and Singapore. The Australian office is a shared office set-up with net-zero emissions, and it was not possible to collect the exact energy use for the Bank's activities.

| Heating | Value FY24 |
|---|------------|
| Total district heating consumption (MWh) ²² | 530 |
| Total district heating consumption per employee in CPH Office (MWh) ²³ | 1,62 |

2.4 Environmental areas

2.4.1 EU Taxonomy

By being subject to the Non-Financial Reporting Directive (NFRD), the Bank must disclose information related to the EU Taxonomy in its non-financial reports.

The EU Taxonomy Regulation provides a common framework for classification of environmentally sustainable economic activities, which can assist companies in reporting their alignment with sustainable practices in accordance with the NFRD requirements.

For more information and reporting in accordance with the taxonomy framework, see appendix 4.

EU Taxonomy eligibility analysis

| Financial Activities | Status as per 31/12/2024 | Note |
|-------------------------------|--------------------------|---|
| Loans and advances activities | Not eligible | BCSA does not offer traditional lending and has per 31/12/2024 no loans and advances other than to credit institutions, which are considered out of the eligibility scope defined by the EU Taxonomy. |
| Investments | Not eligible | BCSA mainly invests in government bonds which are considered out of the eligibility scope defined by the EU Taxonomy. As per the EU Taxonomy Navigator, intra-group investments are not considered as potential eligible activity. |
| Fees and commissions | Not eligible | As mentioned in the EU Taxonomy delegated act, as of January 2026, credit institutions will be required to provide alignment of their trading book, and fees & commissions for non-banking activities. As of now, BCSA's fees and commissions are considered out of scope. |

2.5 Initiatives in 2024

The Bank recycles in all its locations and encourages the employees to bring forward initiatives that can lower consumption or minimise waste. In 2024, the Bank's initiatives included:

- Reduction in the use of plastic bags.
- Change of the office set-up in the Bank's offices in London and Luxembourg. The old monitors were either granted to employees for home offices or given to charity.
- The Bank planted trees as a part of the employees' Christmas gifts.

²² Only separate district heating in the Danish office.

²³ Danish office had a total of 328 employees at end of 2024

Integration of Climate and Environmental considerations into the product approval process

In 2024, BCSA entered a new market by the issuance of the Eurite stable coin (EURI) under MiCAR ²⁴, as part of the product approval, it was risk assessed to have a low environmental impact.

The blockchain technology (ETH, BSC), selected for the initial issuance of EURI, uses a Proof of Stake and Proof of Stake Authority consensus mechanism for transaction verification.

Proof of stake (PoS) is a consensus mechanism used in blockchain networks as an alternative to proof of work (PoW). PoS relies on validators holding a certain amount of cryptocurrency to secure the network and validate transactions, as opposed to the energy-intensive mining process used in PoW.

Compared to PoW, PoS has a much lower environmental impact²⁵. PoW requires miners to solve complex mathematical problems using large amounts of computational power, which consumes a significant amount of electricity. This has led to concerns about the environmental impact of PoW, as it contributes to greenhouse gas emissions and climate change.

In contrast, PoS requires much less energy to operate, as validators are not required to perform complex calculations. This means that the environmental impact of PoS is significantly lower than that of PoW. Additionally, some PoS networks have implemented various sustainability measures, such as using renewable energy sources or carbon offsets, to further reduce their environmental impact.

2.6 Looking forward

As the ESG framework continues to evolve, the Bank acknowledges that it is still learning about its environmental impact and associated risks.

Although the current assessment identifies environmental factors as non-material, the Bank is committed to refining its approach to align with the dynamic nature of climate-related risks and regulations. BCSA remains committed to proactively identifying climate-related activities that could influence future materiality considerations. This includes refining risk assessments, adapting governance structures, and continuously monitoring regulatory developments to ensure alignment with evolving sustainability expectations.

| Initiative | Time frame |
|--|------------|
| The Bank will purchase renewable energy for its UK office | From 2025 |
| The Bank will work on adapting initiatives to lower energy consumption throughout the organisation during 2025 | From 2025 |
| The Bank will improve its data collection for GHG emissions | From 2025 |

²⁴ Markets in Crypto-Assets Regulation (MiCA).

²⁵ As argued in among others: [What Is Difference Between PoW and PoS In Detail? → Question](#)

3. Social

3.1 Social Framework

Social risks form part of BCSA's wider business and include focus on equality, social integration, and diversity matters. These are managed through the various policies already in existence, as well as the Bank's Employee Handbooks and Code of Conduct.

3.2 Impacts, Risks, and Opportunities

Social factors are material to the Bank's business and integral to fostering a sustainable, inclusive, and ethical operating environment. The risk appetite prioritises equity, ethical practices, and is overall focused on stakeholder alignment. The Bank is committed to continue to invest in its workforce and ensure staff are supported, both in personal and career ambitions, within the HR policies, including its Diversity and Inclusion (DEI) Policy.

The result from the Impact assessment highlighted a positive material impact on the implementation of the current DEI Policy as well as continuous initiatives to promote equal treatment and opportunities for all employees.

In general, the Impact assessment confirms that all initiatives, that the Bank currently is implementing and future implementations for all work-related rights both for BCSA's own employees and for workers in the value chain, are material with a positive impact.

BCSA has a continuous high focus on securing its services for partners and clients by further improving the aspects such as cybersecurity measures, fraud prevention, and maintaining the confidentiality and integrity of transactions. This is the backbone of the Bank's business and the trust it has built with its clients.

The Impact assessment also showed a positive material impact if BCSA would consider providing services for all demographic groups, support for underserved geographical areas, and to promote financial inclusion. BCSA will enter the demographic areas that align with its business model but not engage in business with a charity like purpose.

Even though BCSA acknowledges the importance of continuously working and improving in these areas, none of the social risks or opportunities were assessed to have a material financial impact.

3.3 Metrics

3.3.1 Social

BCSA employees

In end of year 2024, BCSA had a total of 657 employees across all locations. The Bank continuously works on having a good environment for its employees for the benefit of the well-being among its

colleagues. The Bank ensures that its employees always can raise their concerns either to management or anonymously through its whistleblowing channel²⁶.

Employee survey

The Bank conducts the employee engagement survey on an annual basis to ensure it get information on, and can assess, the general state as voiced by its employees. The Bank has once again seen a slight increase in the overall score, which has moved from a score of 7.9 to 8.0²⁷ on a 1-10 scale. This increase continues a trend of increased satisfaction over the past three years as the Bank continues to be slightly above the Industry Benchmark.

The Bank's overall Employee Net Promoter Score (eNPS)²⁸ for 2024 is 42.0 which is also above the Industry Benchmark of 23. The high eNPS indicates that the Bank has a satisfied and loyal workforce in a positive workplace culture with highly engaged employees who act as promoters for BCSA as employer.

The average employment time for the Bank's employees at the end of 2024 is 32 months (2,7 years).

| Reporting time | Employee Net Promotor Score | Satisfaction Score |
|----------------|-----------------------------|--------------------|
| Feb/23 | - | 7.7 |
| Feb/24 | 37.0 | 7.9 |
| Feb/25 | 42.0 | 8.0 |

| Industry Benchmark FY24 ²⁹ | |
|---------------------------------------|-----|
| Employee Net Promotor Score (eNPS) | 23 |
| Satisfaction score (Engagement) | 7.8 |

3.3.2 Diversity, Equality, and Inclusion

BCSA follows its commitments laid out in its DE&I Policy by monitoring certain central indicators related to Diversity, Equality, and Inclusion.

| Overall, Gender split | | | |
|-----------------------|--------|------|-------|
| Year | Female | Male | Other |
| 2023 | 37% | 63% | 0% |
| 2024 | 37% | 63% | 0% |

The overall gender split of the Bank, across all the seniority levels, is shown in the table.

Diversity of Management

When the gender split is considered for managers, the representation is slightly tilted towards higher number of men in the management positions. However, it is to be noted that considering the higher overall percentage of male workforce across the seniority levels the representation of wom-

²⁶ This is informed via information on the intranet – webpage and in the yearly mandatory training.

²⁷ The employee satisfactory survey was launched in January 2025 and results were launched in February 2025.

²⁸ The eNPS is calculated by subtracting the percentage of Detractors from the percentage of Promoters

Survey Question: Employees are asked, "On a scale of 0 to 10, how likely are you to recommend the organisation as a place to work?"

- Scoring: Based on their responses, employees are categorised into three groups:
 - Promoters (score 9-10): Highly engaged and satisfied employees.
 - Passives (score 7-8): Moderately satisfied but not enthusiastic.
 - Detractors (score 0-6): Unhappy employees who may negatively impact the company's reputation.

²⁹ The Benchmark is provided by the Employee Survey Vendor. It is an "industry benchmark," meaning measurements that the Employee Survey Vendor has conducted for companies within the banking/finance sector globally, based on surveys their customers conduct.

en/other is more or less aligned and women make 32% of all managers of the Bank compared to 37% of the whole workforce.

| Gender split - Overall Management level | | | |
|---|--------|------|-------|
| Year | Female | Male | Other |
| 2024 | 32% | 68% | 0% |

The statistics slightly change when gender diversity is considered on C-suite³⁰ level.

| C-suite (FTE) employees | | |
|---|------|------|
| Year | 2024 | 2023 |
| Total number of C-suite (FTE) employees | 15 | 15 |
| Number of women C-suite (FTE) employees | 2 | 3 |
| % women in C-suite positions | 13% | 20% |
| % men in C-suite positions | 87% | 80% |
| % other in C-suite positions | 0% | 0% |

Males also hold more of the Executive level positions, both on the level Authorised Management and the Board of Directors. The below table details the current composition of the Authorised Management and Board of directors of BCSA.³¹

| Metrics BCSA | | |
|---|-----------|-----------|
| Year | 2024 | 2023 |
| Total number of employees in Authorised Management | 3 | 3 |
| % women/other in Authorised Management | 0% | 0% |
| Total number of Board of Directors | 4 | 4 |
| % independent members of Board of directors (target min 1 member) | 50% (25%) | 50% (25%) |
| Board members responsible for ESG matters | 1 | 1 |
| % women/other in Board of directors | 25% | 25% |

For the Bank's subsidiaries, the statistics are as follows:

| Liechtenstein (Bank) Subsidiary 2024 | Metrics |
|---|---------|
| Total number of employees in Executive Management | 3 |
| % women/other in Executive Management | 67% |
| Total number of Board of Directors | 4 |
| % independent members of Board of directors | 25% |
| % women/other in Board of directors | 0% |

³⁰ C-suite employees are those employees who report directly to Authorised Management or are Authorised Managers (3 in 2024).

³¹ These statistics do not include the numbers for the subsidiaries of BCSA.

| Australia and Singapore (Payment Institutions) subsidiaries 2024 | AU ³² | SG ³³ |
|--|------------------|------------------|
| Total number of Directors | 2 | 2 |
| % women/other of Directors | 0% | 0% |

Promotions

Promotions of both genders follow the same percentual split that the overall split on managerial level.

| Gender split – Promotions | | | |
|---------------------------|--------|------|-------|
| Year | Female | Male | Other |
| 2024 | 31% | 69% | 0% |

New Hires and Leavers

The Bank sees on its external applicants in 2024, that it has a split of 62,4% men, 36,4% women, and 1,2% unknown³⁴ who apply for an open position with BCSA. The number of female applicants rose from 2023 when the split was 70% men and 30% women. In 2024 Bank increased its efforts and initiatives in the area, e.g. by ensuring the job ads to be gender neutral.

In 2024, there was a slight increase in number of women hired.

| New joiners % | | | | Leavers % | | | |
|---------------|--------|------|-------|-----------|--------|------|-------|
| Year | Female | Male | Other | Year | Female | Male | Other |
| 2023 | 35% | 65% | 0% | 2024 | 36% | 64% | 0% |
| 2024 | 37% | 63% | 0% | | | | |

In 2024, the Bank's voluntary turnover on a 12-month rolling scale was 7,20%.

Internal hiring

BCSA has an established internal procedure which outlines specific guidance and expectations on internal hiring and mobility. The Bank wants to cater for internal growth and career opportunities across the organisation and engages employees in seeking new career opportunities internally.

Diverse cultural and educational background and age split

The Bank aims to have a broad range of employees in relation to age and education, which is reflected in the Bank's Overall Age Split and the Educational Level of employees. The Bank will always hire the best candidate for the position, though in some cases, experience surpasses educational level, in other cases it is the opposite.

| Age Split FY24 | |
|----------------|------|
| Age | % |
| <30 | 25.0 |
| 30-50 | 66.8 |
| >50 | 8.2 |

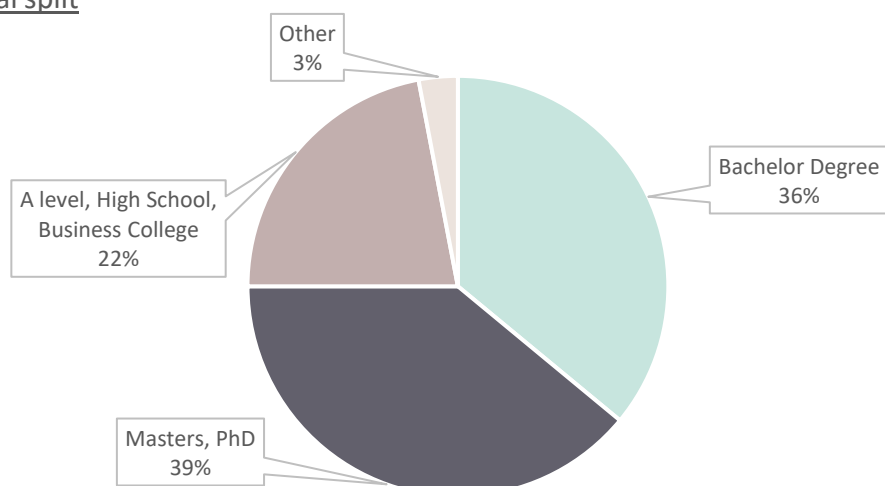
³² Australian entity has a payment institution license.

³³ Singaporean entity has payment institution license since April 2025 and therefore not required to have local Authorised management.

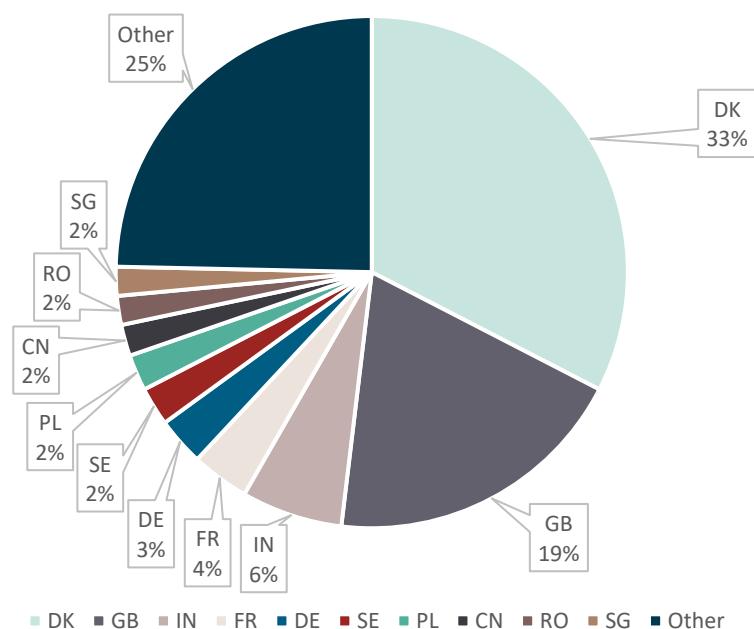
³⁴ Unknown applicants are those who does not wish to disclose their gender, identify as something else than male/female or a few who has been uploaded manually where the recruitment partner hasn't stated the gender.

BCSA is proud to have a truly diverse workforce with employees from all around the world. At the end of the year 2024, the Bank's had employees from 58 different nationalities, the most common nationalities being 1. Danish, 2. British, and 3. Indian.³⁵

Educational split



Top 10 nationalities



³⁵ Considering Copenhagen office is the biggest office with 358 employees and London office on a 2nd place with 170 employees, 1st and 2nd place were as expected.

3.4 Social areas

3.4.1 Corporate Social Responsibility

In BCSA's Code of Conduct Policy, the Bank describes its due diligence related to Corporate Social Responsibility and respect of human rights.

BCSA strives to be a good and reliable corporate citizen and contribute to a sustainable development. BCSA supports universally recognised human rights and is accountable for ethical and environmental issues within the business. BCSA seeks to contribute to sustainable economic growth, avoiding any unnecessary negative impact on the environment.

BCSA has been engaged in the OPU program³⁶ for almost 10 years. The Bank is not only proud of offering this program that gives young people engaging in this an opportunity to work and live abroad in their first year after high school – the Bank has certainly experienced that this is a mutual win-win. The OPU's are employed in the Bank's Luxembourg and Munich locations.

Beside this, the Bank has hired student assistants at its locations in Germany, UK, and Denmark.

3.4.2 Diversity and Inclusion

Diversity and Inclusion Policy

BCSA is committed to encourage and promote equality, diversity, and inclusion in the workplace and will create and support a working environment free of bullying, harassment, victimisation, and discrimination, promoting dignity and respect for all, and where individual differences and the contributions of all employees are recognised and valued.

BCSA is committed to recruiting, promoting, and compensating employees based on merit and performance only. Equal opportunity for all employees and applicants is deemed critical to successful recruitment and career development. The Bank consequently strives to develop an organisation where employees with different background, knowledge, experience, perspective, and belief can all realise their full potential. Hence, the Bank ensures that the language in its job adverts is gender-neutral and strive for balanced shortlists and interview panels also regarding internal promotion and succession planning to promote gender diversity on management levels and across the organisation.

The Bank expect all BCSA leaders to be role modelling inclusive leadership behaviours by being committed to building diverse teams of complementary strengths, valuing diverse perspectives and creating a psychologically safe space where all employees can contribute fully and feel free to speak up.

All staff should understand that they can be held liable for acts of bullying, harassment, victimisation, and unlawful discrimination, in the course of their employment, against fellow employees, customers, suppliers, and the public. Such acts will be dealt with as misconduct, and appropriate action

³⁶ The OPU program originates from Denmark ("Oplæring i Udlandet"/Stay abroad) and is for young people that wishes to use a gap year after high school on living, studying and working abroad.

will be taken and managed by the People Department in accordance with internal processes and procedures.

Particularly serious complaints could amount to gross misconduct and lead to dismissal without notice.

BCSA will make sure that opportunities for training, development, and progress are available to all employees, who will be helped and encouraged to develop their full potential, so their talents and resources can be fully utilised to maximise the efficiency of the organisation.

DEI risks

As a Bank, with +650 employees and a presence in multiple jurisdictions, social and diversity risks are inherently high.

Employees are looking for a workplace where they are treated fairly and there is a diverse group of people - and for each employee to feel respected, acknowledged, able to perform to the highest level of their abilities and to bring their whole self to work.

3.4.3 Human Rights

As a credit institution, BCSA is mainly exposed to indirect risks in relation to Human Rights; discrimination, equality, and labour rights violations are identified as the key industry risks relevant for BCSA.

By adopting the UK Modern Slavery Act, BCSA is strengthening its position regarding the management of these risks, and BCSA adheres to the UK Modern Slavery Act in all its locations. The Act requires the disclosure by organisations, of the steps taken to prevent modern slavery and human trafficking from occurring in their own operations and in their supply chains and to reflect a drive to eradicate modern slavery in commercial organisations.³⁷

BCSA operates in an industry where the risk of modern slavery is mitigated by controls in place at onboarding and employee's awareness in line with the nature of the products and the services consumed. Nevertheless, the Bank recognises the prevalence of modern slavery and the importance of taking the necessary steps to combat it.

BCSA has a zero-tolerance approach to all forms of modern slavery and human trafficking, including ensuring there is no modern slavery or human trafficking in its supply chains, and thrives to ensure that BCSA:

- will not knowingly support and/or do business with suppliers who are involved in slavery.
- remains committed to continue improving the way it detects and addresses modern slavery risks.
- will continue its commitment to working with not just colleagues but also its suppliers, clients, and other stakeholders to continue to drive change and avoid modern slavery.

³⁷ For BCSA's Annual Modern Slavery Statement see BCSA website: [Modern Slavery Act Statement](#)

Furthermore, BCSA has developed internal training and awareness regarding modern slavery and is, for the next financial year, committed to further enhance existing policies and strengthen internal processes, where necessary.

Respect of Human Rights in the value chain

Suppliers are expected to uphold BCSA's commitment to ethical business practices and the protection of human rights throughout their operations. This includes:

- **Prohibition of Forced and Child Labor:** Suppliers must not engage in practices such as forced labour, bonded labour, or child labour, and must comply with applicable child labour laws.
- **Non-Discrimination and Inclusive Practices:** Suppliers must ensure a respectful workplace, free from discrimination and harassment, and provide equal opportunities regardless of gender, race, religion, or other protected characteristics.
- **Fair Wages and Working Conditions:** Suppliers must comply with laws governing wages, working hours, and occupational health and safety, ensuring a safe environment for employees.
- **Health and Safety Standards:** Suppliers must prioritise employee health and safety by complying with applicable regulations and implementing robust safety measures to prevent accidents and ensure well-being.

Human Rights Metrics

| Human Rights Metrics | 2024 |
|---|------|
| Number of severe human rights issues and incidents connected to own workforce | 0 |
| Amount of material fines, penalties, and compensation for damages as result of violations regarding social and human rights factors | 0 |
| Amount of material fines, penalties, and compensation for severe human rights issues and incidents connected to own workforce | 0 |
| Number of incidents of discrimination | 0 |

3.5 Initiatives in 2024

The Bank has committees in place that come up with initiatives to create a good working environment for the Bank's employees. These include:

- Locally appointed responsible for employee Health and Safety employees (In 2024, BCSA reported 0 work-related injuries).
- Fire safety and first aid training available for all employees.
- Several volunteer-run social clubs, e.g. running, walking, and biking clubs.
- Social committees that arrange social events at each location.

3.6 Looking forward

| Initiatives – Social, DE&I, and Human Rights areas | Implemented by |
|---|----------------|
| Reporting on Pay Transparency | Latest by 2027 |
| Ensuring respect of human rights in the value chain | 2025 |
| BCSA's Diversity & Inclusion group will continue to deliver on DE&I initiatives across the organisation by facilitating various events throughout the year. | On-going |
| Enhance existing policies and strengthen internal processes, where necessary | On-going |
| Implementation of targeted ESG related questions integrated to the client onboarding and due diligence process | 2025 |

Appendices

Appendix 1 - GHG emissions scope 3 categories

| # | Scope 3 Activity Type | Sources | Reported 2024 |
|----|---|--|---------------|
| 1 | Purchased Goods & Services | All upstream (cradle-to-gate) emissions of purchased goods and services | Yes |
| 2 | Capital Goods | All upstream (cradle-to-gate) emissions of capital goods | N/A |
| 3 | Fuel & Energy-Related Activities | All upstream (cradle-to-gate) emissions of purchased fuels and energy (from raw material extraction up to the point of, but excluding, combustion, including T&D losses | Yes |
| 4 | Upstream transport | The scope 1 & 2 emissions of transportation and distribution providers that occur during use of vehicles and facilities (e.g., from energy use) | N/A |
| 5 | Waste generated in operations | The scope 1 & 2 emissions of waste management suppliers that occur during disposal or treatment | N/A |
| 6 | Business travel | The scope 1 & 2 emissions of transportation carriers that occur during use of vehicles (e.g., from energy use) for transportation of employees for business purposes | Yes |
| 7 | Employee commuting | The scope 1 & 2 emissions of transportation of employees between their homes and their worksites | Yes |
| 8 | Upstream leased assets | The scope 1 & 2 emissions from the operation of leased assets that are not already included in scope 1 & 2 | N/A |
| 9 | Downstream transport | The emissions from transportation and distribution of sold products in vehicles and facilities not owned or controlled by BCSA | N/A |
| 10 | Processing of sold products | All emissions from processing of sold intermediate products by third parties (e.g., manufacturers) subsequent to sale by BCSA | N/A |
| 11 | Use of sold products | The direct use-phase emissions of sold products over their expected lifetime (i.e., the scope 1 and scope 2 emissions of end users that occur from the use of products that directly consume energy (fuels or electricity) during use; <ul style="list-style-type: none"> - fuels and feedstocks - GHGs | N/A |
| 12 | End-of-life treatment of sold products | The scope 1 & 2 emissions of waste management companies that occur during disposal or treatment of sold products | N/A |
| 13 | Downstream leased assets | The scope 1 & 2 emissions from the operation of leased assets that are owned or controlled by BCSA and leased to other entities that are not already included in scope 1 & 2 | N/A |
| 14 | Franchises | The scope 1 & 2 emissions from the operation of franchises not included in scope 1 & 2 | N/A |
| 15 | Investments | The scope 1 & 2 emissions from investments not included in scope 1 & 2 | N/A |

Appendix 2 - GHG emissions Methodology

GHG emissions – Scope 1

| Scope 1 GHG emissions | | |
|-----------------------|--------------|---|
| Location | Category | Method for calculation |
| Luxembourg | Company Cars | Activity based (Type of cars and km driven for corporate use) |
| Germany | Company Cars | Spend based (Type of cars and amount spent) |

GHG emissions – Scope 2

All data provided for the calculation of scope 2 emissions is activity-based data which means it is calculated based on the actual energy usage and not costs spend on energy.

| Scope 2 GHG emissions | | |
|-----------------------|-------------------------|--|
| Location | Category | Method for calculation |
| Luxembourg | Company Cars (Electric) | Type of cars and km driven for corporate use |
| Denmark | District Heating | Activity based = kWh |
| All locations | Energy Usage | Activity based = kWh |

GHG emissions – Scope 3

| Scope 3 GHG emissions: C1 Purchased Goods & Services | | |
|--|--|---|
| Location | Category | Method for calculation |
| Denmark, Germany, Luxembourg, England | Emissions from the production of products purchased or acquired by BCSA in 2024. Products include both goods (tangible products) and services (intangible products). | Spend based (Costs spend by vendor). The vendors from each location were allocated a NAICS code. Then the total costs (in Euro) for each NAICS codes were calculated. Lastly, the costs were converted to US dollars using the USD closing rate against EUR used in the 2024 Financial Statement which is 1.03885. |

| Scope 3 GHG emissions: C6 Business travel | | |
|---|------------|---|
| Location | Category | Method for calculation |
| All locations | Flights | Activity based, Km, class, category (Short, medium, long haul) |
| All locations | Taxi | Spend based (Country and amount spent) |
| All locations | Hotel | Activity based (Nights spent) |
| Luxembourg | Car rental | Spend based (The country the car was rented and the amount spent) |

| Scope 3 GHG emissions: C7 Employee Commuting | | |
|--|---|--|
| Location | Category | Method for calculation |
| All locations | Emissions from the transportation of employees between their homes and their worksites. | Activity based (Means of Transportation for Commuting & Number of Employees & Commuting Distance as Inputs). BCSA conducted an internal survey on employee commuting patterns and means of transportation which was sent to 10% of the Bank's workforce and managed to get 90% response rate. The Bank's HR department chose 10% of the workforce which is representative for the entire organisation. |

Scope 3 GHG emissions: Other

| Location | Category | Method for calculation |
|---------------|------------------------------|--|
| All locations | Biggest third-party provider | Supplier based. GHG emissions calculated directly by the supplier. |

Appendix 3 – Energy consumption

| Location | Energy label | Energy usage |
|----------------------|---|--|
| Liechtenstein | | 50% renewable energy |
| Singapore | | 0% green energy as this is not common in to have in Singapore |
| Australia | The office is a WeWork style set up, which is called The Hub Wynyard. They are carbon neutral certified and are a certified B Corp organisation | |
| Germany (Regensburg) | | 100% green energy |
| Germany (Munich) | The Bank has no Energy label or Energy certificate for its office in Germany because the building is a Denkmalschutz, a protected monument. | 100% green energy |
| Denmark | The building has Energy label A2010, which is one of the highest energy labels that can be achieved in Denmark. This indicates that the office meets the strictest energy requirements and is more energy efficient than buildings with lower energy labels. Buildings with energy label A2010 have a lower energy consumption and a better indoor climate. | 100% green energy |
| Luxembourg | The Energy Performance and Thermal insulation class is H. This is primarily because the building was built before 1966. | 100% green energy |
| England | | The Bank has moved to a new location which doesn't have renewable energy in 2024 |

Appendix 4 - EU Taxonomy

0. Summary of KPIs to be disclosed by credit institutions under Article 8 of the EU Taxonomy Regulation

| Year 2024 | | Total environmentally sustainable assets (millions) | KPI Turnover(%) | KPI CAPEX (%) | % coverage (over total assets) | % of assets included from the numerator of the GAR (article 7(2) and (3) and section 1.1.2 of Annex V) | % of assets excluded from the denominator of the GAR (Article 7(1) and section 1.2.4 of Annex V) |
|--|-------------------------------|---|-----------------|---------------|--------------------------------|--|--|
| Main KPI | Green asset ratio (GAR) Stock | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | | | | |
| | | | | | | | |
| Year 2024 | | Total environmentally sustainable assets (millions) | KPI Turnover(%) | KPI CAPEX (%) | % coverage (over total assets) | % of assets included from the numerator of the GAR (article 7(2) and (3) and section 1.1.2 of Annex V) | % of assets excluded from the denominator of the GAR (Article 7(1) and section 1.2.4 of Annex V) |
| Additional KPIs | GAR (Flow)* | 0 | 0 | 0 | 0 | 0 | 0 |
| | Trading book | | | | | | |
| | Financial guarantees | | | | | | |
| | Assets under management | | | | | | |
| | Fees and commissions income | | | | | | |
| * The KPIs are based on the gross carrying amount of new exposures i.e. new covered assets within the numerator of GAR | | | | | | | |

* For credit institutions that do not meet the conditions of Article 94(1) of the CRR or the conditions set out in Article 325a(1) of the CRR

** Fee and commissions income from services other than lending and AuM

Institutions shall disclose forward-looking information for this KPIs, including information in terms of targets, together with relevant explanations on the methodology applied.

*** % of assets covered by the KPI over bank's total assets

**** based on the Turnover KPI of the counterparty

***** based on the Capex KPI of the counterparty, except for lending activities where for general lending Turnover KPI is used.

1a. Assets for the calculation of GAR based on turnover

| | Total Gross Carrying amount | 31/12/2024 | | | | | | | | | | | |
|--|--------------------------------|---|--------------------------|----------------------|--|--|---|----------------------|--|--------------------------------|--|----------------------|--|
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | TOTAL (CCM + CCA) | | |
| | | Of which towards Taxonomy-relevant sectors (Taxonomy-eligible) | | | | | Of which towards Taxonomy-relevant sectors (Taxonomy-eligible) | | | | | | |
| | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | Of which environmentally sustainable (Taxonomy-aligned) | | |
| | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | |
| GAR- Covered assets in both numerator and denominator | | | | | | | | | | | | | |
| 1 | | | | | | | | | | | | | |
| Loans and advances, debt securities and equity instruments not HfT eligible for GAR Calculation | 12.466.108 | | | | | | | - | | | | - | |
| 2 Financial undertakings | 11.210.125 | | | | | | | - | | | | - | |
| 3 Credit institutions | 11.210.125 | | | | | | | - | | | | - | |
| 4 Loans and advances, debt securities and equity instruments not HfT eligible for GAR Calculation | | | | | | | | | | | | | |
| 5 Debt securities, including UoP | | | | | | | | | | | | | |
| 6 Equity Instruments | 11.210.125 | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | |

- This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities (house financing).
- The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts.
- Banks with non-EU subsidiaries should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU Taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations.
- For more vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure.

| | Total Gross Carrying amount | 31/12/2024 | | | | | | | | |
|---|--------------------------------|---|--------------------------|----------------------|---|----------------------|--|--|--------------------------|----------------------|
| | | Climate Change Mitigation (CCM) | | | Climate Change Adaptation (CCA) | | | TOTAL (CCM + CCA) | | |
| | | Of which towards Taxonomy-relevant sectors (Taxonomy-eligible) | | | Of which towards Taxonomy-relevant sectors (Taxonomy-eligible) | | | | | |
| | | Of which environmentally sustainable (Taxonomy-aligned) | | | Of which environmentally sustainable (Taxonomy-aligned) | | | Of which environmentally sustainable (Taxonomy-aligned) | | |
| | | Of which Use of Proceeds | Of which transitional | Of which enabling | Of which Use of Proceeds | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling |
| <u>GAR- Covered assets in both numerator and denominator</u> | | | | | | | | | | |
| 20 Non-financial undertakings | 1.255.983 | | | | - | | | - | | |
| 21 <i>Loans and advances</i> | | | | | | | | | | |
| 22 <i>Debt securities, including UoP</i> | | | | | | | | | | |
| 23 <i>Equity Instruments</i> | 1.225.983 | | | | | | | | | |
| 24 Households | | | | | | | | | | |
| 25 <i>of which loans collateralised by residential immovable property</i> | | | | | | | | | | |
| 26 <i>of which building renovations loans</i> | | | | | | | | | | |
| 27 <i>of which motor vehicle loans</i> | | | | | | | | | | |
| 28 Local governments financing | | | | | | | | | | |
| 29 Housing financing | | | | | | | | | | |
| 30 Other local government financing | | | | | | | | | | |
| 31 Collateral obtained by taking possession: residential and commercial immovable properties | | | | | | | | | | |
| 32 Assets excluded from the numerator for GAR calculation (covered in the denominator) | 373.197.371 | | | | - | | | - | | |
| 33 Financial and Non-financial undertakings | 215.353.883 | | | | - | | | - | | |
| 34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations | 215.353.883 | | | | - | | | - | | |
| 35 <i>Loans and advances</i> | | | | | | | | | | |
| 36 <i>of which loans and collateralised by commercial immovable property</i> | | | | | | | | | | |
| 37 <i>of which building renovations loans</i> | | | | | | | | | | |
| 38 <i>Debt securities</i> | 215.353.883 | | | | | | | | | |
| 39 <i>Equity instruments</i> | | | | | | | | | | |

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities (house financing).
2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts.
3. Banks with non-EU subsidiaries should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU Taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations.
4. For more vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure.

| | Total Gross Carrying amount | 31/12/2024 | | | | | | | | |
|--|--------------------------------|---|--------------------------|----------------------|---|--------------------------|----------------------|--|--------------------------|----------------------|
| | | Climate Change Mitigation (CCM) | | | Climate Change Adaptation (CCA) | | | TOTAL (CCM + CCA) | | |
| | | Of which towards Taxonomy-relevant sectors (Taxonomy-eligible) | | | Of which towards Taxonomy-relevant sectors (Taxonomy-eligible) | | | Of which environmentally sustainable (Taxonomy-aligned) | | |
| | | Of which environmentally sustainable (Taxonomy-aligned) | | | Of which environmentally sustainable (Taxonomy-aligned) | | | Of which environmentally sustainable (Taxonomy-aligned) | | |
| | | Of which Use of Proceeds | Of which transitional | Of which enabling | Of which Use of Proceeds | Of which transitional | Of which enabling | Of which Use of Proceeds | Of which transitional | Of which enabling |
| <u>GAR- Covered assets in both numerator and denominator</u> | | | | | | | | | | |
| 40 Non-EU country counterparties not subject to NFRD disclosure obligations | | | | | - | | | - | | |
| 41 <i>Loans and advances</i> | | | | | | | | | | |
| 42 <i>Debts Securities</i> | | | | | | | | | | |
| 43 <i>Equity instruments</i> | | | | | | | | | | |
| 44 <i>Derivatives</i> | | | | | - | | | - | | |
| 45 On demand interbank loans | | | | | | | | | | |
| 46 Cash and cash-related assets | 157.843.488 | | | | | | | | | |
| 47 Other categories of assets (e.g. Goodwill, commodities etc.) | | | | | | | | | | |
| 48 Total GAR assets | 385.663.479 | | | | | | | - | | |
| 49 | | | | | | | | | | |
| <i>Assets not covered for GAR calculation</i> | 3.945.134.034 | | | | | | | | | |
| 50 <i>Central governments and Supranational issuers</i> | 1.630.852.211 | | | | | | | | | |
| 51 <i>Central banks exposure</i> | 2.202.793.437 | | | | | | | | | |
| 52 <i>Trading book</i> | | | | | | | | | | |
| 53 Total assets | 4.330.797.513 | | | | - | | | - | | |
| <u>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</u> | | | | | | | | | | |
| 54 Financial guarantees | | | | | | | | | | |
| 55 Assets under management | 6.075.399.566 | | | | | | | | | |
| 56 Of which debt securities | | | | | | | | | | |
| 57 Of which equity Instruments | | | | | | | | | | |

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities (house financing).
2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts.
3. Banks with non-EU subsidiaries should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU Taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations.
4. For more vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure.

1b. Assets for the calculation of GAR based on CAPEX

| | | Total Gross Carrying amount | 31/12/2024 | | | | | | | | | | | |
|---|---|--------------------------------|--|-----------------------|-------------------|--|--|---------------------------------|--|--------------------------|---|-------------------|--|--|
| | | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | TOTAL (CCM + CCA) | | |
| | | | Of which towards Taxonomy-relevant sectors (Taxonomy-eligible) | | | | Of which towards Taxonomy-relevant sectors (Taxonomy-eligible) | | | | | | | |
| | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | |
| | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | |
| GAR- Covered assets in both numerator and denominator | | | | | | | | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR Calculation | 12.466.108 | | | | | | - | | | - | | | |
| 2 | Financial undertakings | 11.210.125 | | | | | | - | | | - | | | |
| 3 | Credit institutions | 11.210.125 | | | | | | - | | | - | | | |
| 4 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR Calculation | | | | | | | | | | | | | |
| 5 | Debt securities, including UoP | | | | | | | | | | | | | |
| 6 | Equity Instruments | 11.210.125 | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | |

- This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities (house financing).
- The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts.
- Banks with non-EU subsidiaries should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU Taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations.
- For more vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure.

| | | 31/12/2024 | | | | | | | | | | | |
|---|---|--------------------------------|--|-----------------------|-------------------|--|-------------------|--|---|-----------------------|-------------------|--|--|
| | | Total Gross Carrying amount | Climate Change Mitigation (CCM) | | | Climate Change Adaptation (CCA) | | | TOTAL (CCM + CCA) | | | | |
| | | | Of which towards Taxonomy-relevant sectors (Taxonomy-eligible) | | | Of which towards Taxonomy-relevant sectors (Taxonomy-eligible) | | | | | | | |
| | | | Of which environmentally sustainable (Taxonomy-aligned) | | | Of which environmentally sustainable (Taxonomy-aligned) | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | |
| | | | Of which Use of Proceeds | Of which transitional | Of which enabling | Of which Use of Proceeds | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | |
| GAR- Covered assets in both numerator and denominator | | | | | | | | | | | | | |
| 18 | Debt securities, including UoP | | | | | | | | | | | | |
| 19 | Equity Instruments | | | | | | | | | | | | |
| 20 | Non-financial undertakings | 1.255.983 | | | | - | | | - | | | | |
| 21 | Loans and advances | | | | | | | | | | | | |
| 22 | Debt securities, including UoP | | | | | | | | | | | | |
| 23 | Equity Instruments | 1.255.983 | | | | | | | | | | | |
| 24 | Households | | | | | | | | | | | | |
| 25 | of which loans collateralised by residential immovable property | | | | | | | | | | | | |
| 26 | of which building renovations loans | | | | | | | | | | | | |
| 27 | of which motor vehicle loans | | | | | | | | | | | | |
| 28 | Local governments financing | | | | | | | | | | | | |
| 29 | Housing financing | | | | | | | | | | | | |
| 30 | Other local government financing | | | | | | | | | | | | |
| 31 | Collateral obtained by taking possession: residential and commercial immovable properties | | | | | | | | | | | | |
| 32 | Assets excluded from the numerator for GAR calculation (covered in the denominator) | 373.197.371 | | | | - | | | - | | | | |
| 33 | | | | | | | | | | | | | |
| | Financial and Non-financial undertakings | 215.353.883 | | | | - | | | - | | | | |

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities (house financing).
2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts.
3. Banks with non-EU subsidiaries should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU Taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations.
4. For more vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure.

| | | 31/12/2024 | | | | | | | | | | | | |
|---|--|--------------------------------|--|-----------------------|-------------------|--|-------------------|---|---|-----------------------|-------------------|--|--|--|
| | | Total Gross Carrying amount | Climate Change Mitigation (CCM) | | | Climate Change Adaptation (CCA) | | | TOTAL (CCM + CCA) | | | | | |
| | | | Of which towards Taxonomy-relevant sectors (Taxonomy-eligible) | | | Of which towards Taxonomy-relevant sectors (Taxonomy-eligible) | | | | | | | | |
| | | | Of which environmentally sustainable (Taxonomy-aligned) | | | Of which environmentally sustainable (Taxonomy-aligned) | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | |
| | | | Of which Use of Proceeds | Of which transitional | Of which enabling | Of which Use of Proceeds | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | |
| GAR- Covered assets in both numerator and denominator | | | | | | | | | | | | | | |
| 34 | SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations | 215.353.883 | | | | | | - | | | - | | | |
| 35 | Loans and advances | | | | | | | | | | | | | |
| 36 | of which loans and collateralised by commercial immovable property | | | | | | | | | | | | | |
| 37 | of which building renovations loans | | | | | | | | | | | | | |
| 38 | Debt securities | 215.353.883 | | | | | | | | | | | | |
| 39 | Equity instruments | | | | | | | | | | | | | |
| 40 | subject to NFRD disclosure obligations | | - | | | | | - | | | - | | | |
| 41 | Loans and advances | | | | | | | | | | | | | |
| 42 | Debts Securities | | | | | | | | | | | | | |
| 43 | Equity instruments | | | | | | | | | | | | | |
| 44 | Derivatives | | - | | | | | - | | | - | | | |
| 45 | On demand interbank loans | | | | | | | | | | | | | |
| 46 | Cash and cash-related assets | 157.843.488 | | | | | | | | | | | | |

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities (house financing).
2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts.
3. Banks with non-EU subsidiaries should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU Taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations.
4. For more vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure.

| | | 31/12/2024 | | | | | | | | | | | | |
|---|--|--------------------------------|--|-----------------------|-------------------|--|---------------------------------|-------------------|---|--------------------------|-----------------------|-------------------|--|--|
| | | Total Gross Carrying amount | Climate Change Mitigation (CCM) | | | | Climate Change Adaptation (CCA) | | | | TOTAL (CCM + CCA) | | | |
| | | | Of which towards Taxonomy-relevant sectors (Taxonomy-eligible) | | | Of which towards Taxonomy-relevant sectors (Taxonomy-eligible) | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | Of which environmentally sustainable (Taxonomy-aligned) | | | Of which environmentally sustainable (Taxonomy-aligned) | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | |
| | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | |
| GAR- Covered assets in both numerator and denominator | | | | | | | | | | | | | | |
| 47 | Other categories of assets (e.g. Goodwill, commodities etc.) | | | | | | | | | | | | | |
| 48 | Total GAR assets | 385.663.479 | | | | | | | | | | | | |
| 49 | Assets not covered for GAR calculation | 3.945.134.034 | | | | | | | | | | | | |
| 50 | Central governments and Supranational issuers | 1.630.852.211 | | | | | | | | | | | | |
| 51 | Central banks exposure | 2.202.793.437 | | | | | | | | | | | | |
| 52 | Trading book | | | | | | | | | | | | | |
| 53 | Total assets | 4.330.797.513 | | | | - | | | - | | | | | |
| Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations | | | | | | | | | | | | | | |
| 54 | Financial guarantees | | | | | | | | | | | | | |
| 55 | Assets under management | 6.075.399.566 | | | | | | | | | | | | |
| 56 | Of which debt securities | | | | | | | | | | | | | |
| 57 | Of which equity Instruments | | | | | | | | | | | | | |

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities (house financing).
2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts.
3. Banks with non-EU subsidiaries should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU Taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations.
4. For more vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure.

2a. GAR sector information based on turnover

| | Breakdown by sector- NACE 4 digits level (Code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Total (CCM+CCA) | |
|----|--|--|--|--|--|---|--|
| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 1 | 01.47 - Raising Poultry | | | | | | |
| 2 | 02.10 - Silviculture and other forestry activities | | | | | | |
| 3 | 03.21 - Marine aquaculture | | | | | | |
| 4 | 06.10 - Extraction of crude petroleum | | | | | | |
| 5 | 08.12 - Operation of gravel and sand pits, mining of clays and kaolin | | | | | | |
| 6 | 08.99 - Other mining and quarrying n.e.c. | | | | | | |
| 7 | 09.10 - Support activities of petroleum and natural gas extraction | | | | | | |
| 8 | 10.12 - Processings and preserving of poultry meat | | | | | | |
| 9 | 10.13 - Production of meat and poultry meat products | | | | | | |
| 10 | 10.61 - Manufacture of grain mill products | | | | | | |
| 11 | 10.71 - Manufacture of bread, manufacture of fresh pastry goods and cakes | | | | | | |
| 12 | 10.85 - Manufacture of prepared meals and dishes | | | | | | |
| 13 | 10.89 - Manufacture of other food products n.e.c. | | | | | | |
| 14 | 10.91 - Manufacture of prepared feeds for farm animals | | | | | | |
| 15 | 11.01 - Distilling, rectifying and blending of spirits | | | | | | |
| 16 | 11.05 - Manufacture of beer | | | | | | |
| 17 | 11.07 - Manufacture of soft drinks, production of mineral waters and other bottled waters | | | | | | |
| 18 | 13.92 - Manufacture of made-up textile articles, except apparel | | | | | | |
| 19 | 13.96 - Manufacture of other technical and industrial textiles | | | | | | |
| 20 | 16.10 - Sawmilling and planing of wood | | | | | | |
| 21 | 16.23 - Manufacture of other builders' carpentry and joinery | | | | | | |
| 22 | 16.29 - Manufacture of other products of wood, manufacture of articles of cork, straw and plaiting materials | | | | | | |
| 23 | 17.12 - Manufacture of paper and paperboard | | | | | | |
| 24 | 17.22 - Manufacture of household and sanitary goods and of toilet requisites | | | | | | |
| 25 | 17.29 - Manufacture of other articles of paper and paperboard | | | | | | |

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| | Breakdown by sector- NACE 4 digits level (Code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Total (CCM+CCA) | |
|----|--|--|--|--|--|---|--|
| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 26 | 18.11 - Printing of newspapers | | | | | | |
| 27 | 18.12 - Other printing | | | | | | |
| 28 | 19.20 - Manufacture of refined petroleum products | | | | | | |
| 29 | 20.13 - Manufacture of other inorganic basic chemicals | | | | | | |
| 30 | 20.14 - Manufacture of other organic basic chemicals | | | | | | |
| 31 | 20.20 - Manufacture of pesticides and other agrochemical products | | | | | | |
| 32 | 20.59 - Manufacture of other chemical products n.e.c | | | | | | |
| 33 | 21.20 - Manufacture of pharmaceutical preparations | | | | | | |
| 34 | 22.11 - Manufacture of rubber tyres and tubes, retreading and rebuilding of rubber tyres | | | | | | |
| 35 | 22.21 - Manufacture of plastic plates, sheets, tubes and profiles | | | | | | |
| 36 | 22.22 - Manufacture of plastic packing goods | | | | | | |
| 37 | 22.29 - Manufacture of other plastic products | | | | | | |
| 38 | 23.51 - Manufacture of cement | | | | | | |
| 39 | 23.99 - Manufacture of other non-metallic mineral products n.e.c. | | | | | | |
| 40 | 24.10 - Manufacture of basic iron and steel and of ferro-alloys | | | | | | |
| 41 | 24.20 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel | | | | | | |
| 42 | 24.42 - Aluminium production | | | | | | |
| 43 | 24.44 - Copper production | | | | | | |
| 44 | 24.51 - Casting of iron | | | | | | |
| 45 | 25.11 - Manufacture of metal structures and parts of structures | | | | | | |
| 46 | 25.12 - Manufacture of doors and windows of metal | | | | | | |
| 47 | 25.21 - Manufacture of central heating radiators and boilers | | | | | | |
| 48 | 25.40 - Manufacture of weapons and ammunition | | | | | | |
| 49 | 25.61 - Treatment and coating of metals | | | | | | |
| 50 | 25.62 - Machining | | | | | | |

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|----|---|--|--|--|--|---|--|
| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 51 | 25.73 - Manufacture of tools | | | | | | |
| 52 | 25.93 - Manufacture of wire products, chain and springs | | | | | | |
| 53 | 25.94 - Manufacture of fasteners and screw machine products | | | | | | |
| 54 | 25.99 - Manufacture of other fabricated metal products n.e.c | | | | | | |
| 55 | 26.11 - Manufacture of electronic components | | | | | | |
| 56 | 26.12 - Manufacture of loaded electronic boards | | | | | | |
| 57 | 26.20 - Manufacture of computers and peripheral equipment | | | | | | |
| 58 | 26.30 - Manufacture of communication equipment | | | | | | |
| 59 | 26.51 - Manufacture of instruments and appliances for measuring, testing and navigation | | | | | | |
| 60 | 26.60 - Manufacture of irradiation, electromedical and electrotherapeutic equipment | | | | | | |
| 61 | 27.11 - Manufacture of electric motors, generators and transformers | | | | | | |
| 62 | 27.12 - Manufacture of electricity distribution and control apparatus | | | | | | |
| 63 | 27.31 - Manufacture of fibre optic cables | | | | | | |
| 64 | 27.32 - Manufacture of other electronic and electric wires and cables | | | | | | |
| 65 | 27.40 - Manufacture of electric lighting equipment | | | | | | |
| 66 | 27.51 - Manufacture of electric domestic appliances | | | | | | |
| 67 | 27.90 - Manufacture of other electrical equipment | | | | | | |
| 68 | 28.11 - Manufacture of engines and turbines, except aircraft, vehicle and cycle engines | | | | | | |
| 69 | 28.13 - Manufacture of other pumps and compressors | | | | | | |
| 70 | 28.21 - Manufacture of ovens, furnaces and furnace burners | | | | | | |
| 71 | 28.22 - Manufacture of lifting and handling equipment | | | | | | |
| 72 | 28.24 - Manufacture of power driven hand tools | | | | | | |
| 73 | 28.25 - Manufacture of non-domestic cooling and ventilation equipment | | | | | | |
| 74 | 28.29 - Manufacture of other general-purpose machinery n.e.c. | | | | | | |
| 75 | 28.30 - Manufacture of agricultural and forestry machinery | | | | | | |

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|-----|---|--|--|--|--|---|--|
| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 76 | 28.91 - Manufacture of machinery for metallurgy | | | | | | |
| 77 | 28.92 - Manufacture of machinery for mining, quarrying and construction | | | | | | |
| 78 | 28.93 - Manufacture of machinery for food, beverage and tobacco processing | | | | | | |
| 79 | 28.94 - Manufacture of machinery for textile, apparel and leather production | | | | | | |
| 80 | 28.95 - Manufacture of machinery for paper and paperboard production | | | | | | |
| 81 | 28.99 - Manufacture of other special-purpose machinery n.e.c. | | | | | | |
| 82 | 29.10 - Manufacture of motor vehicles | | | | | | |
| 83 | 29.20 - Manufacture of bodies (coachwork) for motor vehicles, manufacture of trailers and semi-trailers | | | | | | |
| 84 | 29.32 - Manufacture of other parts and accessories for motor vehicles | | | | | | |
| 85 | 30.11 - Building of ships and floating structures | | | | | | |
| 86 | 31.01 - Manufacture of office and shop furniture | | | | | | |
| 87 | 31.02 - Manufacture of kitchen furniture | | | | | | |
| 88 | 31.09 - Manufacture of other furniture | | | | | | |
| 89 | 32.50 - Manufacture of medical and dental instruments and supplies | | | | | | |
| 90 | 32.99 - Other manufacturing n.e.c. | | | | | | |
| 91 | 33.12 - Repair of machinery | | | | | | |
| 92 | 33.20 - Installation of industrial machinery and equipment | | | | | | |
| 93 | 35.11 - Production of electricity | | | | | | |
| 94 | 35.13 - Distribution of electricity | | | | | | |
| 95 | 35.22 - Distribution of gaseous fuels through mains | | | | | | |
| 96 | 35.30 - Steam and air conditioning supply | | | | | | |
| 97 | 37.00 - Sewerage | | | | | | |
| 98 | 38.11 - Collection of non hazardous waste | | | | | | |
| 99 | 38.12 - Collection of hazardous waste | | | | | | |
| 100 | 38.22 - Treatment and disposal of hazardous waste | | | | | | |

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| | Breakdown by sector- NACE 4 digits level (Code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Total (CCM+CCA) | |
|-----|--|--|--|--|--|---|--|
| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 101 | 38.32 - Recovery of sorted materials | | | | | | |
| 102 | 41.10 - Development of building projects | | | | | | |
| 103 | 41.20 - Construction of residential and non-residential buildings | | | | | | |
| 104 | 42.11 - Construction of roads and motorways | | | | | | |
| 105 | 42.12 - Construction of railways and underground railways | | | | | | |
| 106 | 42.21 - Construction of utility projects for fluids | | | | | | |
| 107 | 42.22 - Construction of utility projects for electricity and telecommunications | | | | | | |
| 108 | 42.99 - Construction of other civil engineering projects n.e.c. | | | | | | |
| 109 | 43.11 - Demolition | | | | | | |
| 110 | 43.12 - Site preparation | | | | | | |
| 111 | 43.21 - Electrical installation | | | | | | |
| 112 | 43.22 - Plumbing, heat and air conditioning installation | | | | | | |
| 113 | 43.29 - Other construction installation | | | | | | |
| 114 | 43.31 - Plastering | | | | | | |
| 115 | 43.32 - Joinery installation | | | | | | |
| 116 | 43.33 - Floor and wall covering | | | | | | |
| 117 | 43.91 - Roofing activities | | | | | | |
| 118 | 43.99 - Other specialised construction activities n.e.c. | | | | | | |
| 119 | 45.11 - Sale of cars and light motor vehicles | | | | | | |
| 120 | 45.19 - Sale of other motor vehicles | | | | | | |
| 121 | 45.31 - Wholesale trade of motor vehicle parts and accessories | | | | | | |
| 122 | 45.32 - Retail trade of motor vehicle parts and accessories | | | | | | |
| 123 | 46.13 - Agents involved in the sale of timber and building materials | | | | | | |
| 124 | 46.14 - Agents involved in the sale of machinery, industrial equipment, ships and aircraft | | | | | | |
| 125 | 46.17 - Agents involved in the sale of food, beverages and tobacco | | | | | | |

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| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 126 | 46.19 - Agents involved in the sale of a variety of goods | | | | | | |
| 127 | 46.21 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds | | | | | | |
| 128 | 46.34 - Wholesale of beverages | | | | | | |
| 129 | 46.36 - Wholesale of sugar and chocolate and sugar confectionery | | | | | | |
| 130 | 46.39 - Non-specialised wholesale of food, beverages and tobacco | | | | | | |
| 131 | 46.42 - Wholesale of clothing and footwear | | | | | | |
| 132 | 46.43 - Wholesale of electrical household appliances | | | | | | |
| 133 | 46.44 - Wholesale of china and glassware and cleaning materials | | | | | | |
| 134 | 46.45 - Wholesale of perfume and cosmetics | | | | | | |
| 135 | 46.46 - Wholesale of pharmaceutical goods | | | | | | |
| 136 | 46.47 - Wholesale of furniture, carpets and lighting equipment | | | | | | |
| 137 | 46.48 - Wholesale of watches and jewellery | | | | | | |
| 138 | 46.49 - Wholesale of other household goods | | | | | | |
| 139 | 46.51 - Wholesale of computers, computer peripheral equipment and software | | | | | | |
| 140 | 46.52 - Wholesale of electronic and telecommunications equipment and parts | | | | | | |
| 141 | 46.62 - Wholesale of machine tools | | | | | | |
| 142 | 46.63 - Wholesale of mining, construction and civil engineering machinery | | | | | | |
| 143 | 46.65 - Wholesale of office furniture | | | | | | |
| 144 | 46.66 - Wholesale of other office machinery and equipment | | | | | | |
| 145 | 46.69 - Wholesale of other machinery and equipment | | | | | | |
| 146 | 46.71 - Wholesale of solid, liquid and gaseous fuels and related products | | | | | | |
| 147 | 46.72 - Wholesale of metals and metal ores | | | | | | |
| 148 | 46.73 - Wholesale of wood, construction materials and sanitary equipment | | | | | | |
| 149 | 46.74 - Wholesale of hardware, plumbing and heating equipment and supplies | | | | | | |
| 150 | 46.75 - Wholesale of chemical products | | | | | | |

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| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 151 | 46.76 - Wholesale of other intermediate products | | | | | | |
| 152 | 46.90 - Non-specialised wholesale trade | | | | | | |
| 153 | 47.11 - Retail sale in non-specialised stores with food, beverages or tobacco predominating | | | | | | |
| 154 | 47.19 - Other retail sale in non-specialised stores | | | | | | |
| 155 | 47.30 - Retail sale of automotive fuel in specialised stores | | | | | | |
| 156 | 47.41 - Retail sale of computers, peripheral units and software in specialised stores | | | | | | |
| 157 | 47.51 - Retail sale of textiles in specialised stores | | | | | | |
| 158 | 47.52 - Retail sale of hardware, paints and glass in specialised stores | | | | | | |
| 159 | 47.71 - Retail sale of clothing in specialised stores | | | | | | |
| 160 | 47.76 - Retail sale of flowers, plants, seeds, fertilisers, pet animals and pet food in specialised stores | | | | | | |
| 161 | 47.78 - Other retail sale of new goods in specialised stores | | | | | | |
| 162 | 47.91 - Retail sale via mail order houses or via Internet | | | | | | |
| 163 | 49.32 - Taxi operation | | | | | | |
| 164 | 49.41 - Freight transport by road | | | | | | |
| 165 | 49.42 - Removal services | | | | | | |
| 166 | 50.10 - Sea and coastal passenger water transport | | | | | | |
| 167 | 50.20 - Sea and coastal freight water transport | | | | | | |
| 168 | 51.10 - Passenger air transport | | | | | | |
| 169 | 51.21 - Freight air transport | | | | | | |
| 170 | 52.10 - Warehousing and storage | | | | | | |
| 171 | 52.22 - Service activities incidental to water transportation | | | | | | |
| 172 | 52.23 - Service activities incidental to air transportation | | | | | | |
| 173 | 52.24 - Cargo handling | | | | | | |
| 174 | 52.29 - Other transportation support activities | | | | | | |
| 175 | 53.10 - Postal activities under universal service obligation | | | | | | |

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| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 176 | 53.20 - Other postal and courier activities | | | | | | |
| 177 | 56.10 - Restaurants and mobile food service activities | | | | | | |
| 178 | 56.29 - Other food service activities | | | | | | |
| 179 | 58.11 - Book publishing | | | | | | |
| 180 | 58.13 - Publishing of newspapers | | | | | | |
| 181 | 58.14 - Publishing of journals and periodicals | | | | | | |
| 182 | 58.29 - Other software publishing | | | | | | |
| 183 | 59.11 - Motion picture, video and television programme production activities | | | | | | |
| 184 | 59.13 - Motion picture, video and television programme distribution activities | | | | | | |
| 185 | 59.20 - Sound recording and music publishing activities | | | | | | |
| 186 | 60.20 - Television programming and broadcasting activities | | | | | | |
| 187 | 61.10 - Wired telecommunications activities | | | | | | |
| 188 | 61.20 - Wireless telecommunications activities | | | | | | |
| 189 | 61.90 - Other telecommunications activities | | | | | | |
| 190 | 62.01 - Computer programming activities | | | | | | |
| 191 | 62.02 - Computer consultancy activities | | | | | | |
| 192 | 62.03 - Computer facilities management activities | | | | | | |
| 193 | 62.09 - Other information technology and computer service activities | | | | | | |
| 194 | 63.11 - Data processing, hosting and related activities | | | | | | |
| 195 | 63.12 - Web portals | | | | | | |
| 196 | 64.20 - Activities of holding companies | | | | | | |
| 197 | 64.30 - Trusts, funds and similar financial entities | | | | | | |
| 198 | 64.99 - Other financial service activities, except insurance and pension funding n.e.c. | | | | | | |
| 199 | 66.12 - Security and commodity contracts brokerage | | | | | | |
| 200 | 66.19 - Other activities auxiliary to financial services, except insurance and pension funding | | | | | | |

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| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 201 | 66.30 - Fund management activities | | | | | | |
| 202 | 68.10 - Buying and selling of own real estate | | | | | | |
| 203 | 68.20 - Renting and operating of own or leased real estate | | | | | | |
| 204 | 68.31 - Real estate agencies | | | | | | |
| 205 | 69.20 - Accounting, bookkeeping and auditing activities, tax consultancy | | | | | | |
| 206 | 70.10 - Activities of head offices | | | | | | |
| 207 | 70.22 - Business and other management consultancy activities | | | | | | |
| 208 | 71.11 - Architectural activities | | | | | | |
| 209 | 71.12 - Engineering activities and related technical consultancy | | | | | | |
| 210 | 72.19 - Other research and experimental development on natural sciences and engineering | | | | | | |
| 211 | 72.20 - Research and experimental development on social sciences and humanities | | | | | | |
| 212 | 73.11 - Advertising agencies | | | | | | |
| 213 | 73.20 - Market research and public opinion polling | | | | | | |
| 214 | 74.10 - Specialised design activities | | | | | | |
| 215 | 74.90 - Other professional, scientific and technical activities n.e.c. | | | | | | |
| 216 | 77.11 - Renting and leasing of cars and light motor vehicles | | | | | | |
| 217 | 77.32 - Renting and leasing of construction and civil engineering machinery and equipment | | | | | | |
| 218 | 77.39 - Renting and leasing of other machinery, equipment and tangible goods n.e.c. | | | | | | |
| 219 | 78.10 - Activities of employment placement agencies | | | | | | |
| 220 | 78.20 - Temporary employment agency activities | | | | | | |
| 221 | 80.10 - Private security activities | | | | | | |
| 222 | 80.20 - Security systems service activities | | | | | | |
| 223 | 81.10 - Combined facilities support activities | | | | | | |
| 224 | 81.21 - General cleaning of buildings | | | | | | |
| 225 | 81.22 - Other building and industrial cleaning activities | | | | | | |

1. Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty.
2. The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, disaggregation required in the template.

| | Breakdown by sector- NACE 4 digits level (Code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Total (CCM+CCA) | |
|-----|---|--|--|--|--|---|--|
| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 226 | 81.29 - Other cleaning activities | | | | | | |
| 227 | 82.11 - Combined office administrative service activities | | | | | | |
| 228 | 82.20 - Activities of call centres | | | | | | |
| 229 | 82.91 - Activities of collection agencies and credit bureaus | | | | | | |
| 230 | 82.99 - Other business support service activities n.e.c. | | | | | | |
| 231 | 85.31 - General secondary education | | | | | | |
| 232 | 85.41 - Post-secondary non tertiary education | | | | | | |
| 233 | 85.42 - Tertiary education | | | | | | |
| 234 | 85.52 - Cultural education | | | | | | |
| 235 | 85.59 - Other education n.e.c. | | | | | | |
| 236 | 86.21 - General medical practice activities | | | | | | |
| 237 | 86.22 - Specialist medical practice activities | | | | | | |
| 238 | 86.90 - Other human health activities | | | | | | |
| 239 | 87.10 - Residential nursing care activities | | | | | | |
| 240 | 87.30 - Residential care activities for the elderly and disabled | | | | | | |
| 241 | 88.10 - Social work activities without accommodation for the elderly and disabled | | | | | | |
| 242 | 88.99 - Other social work activities without accommodation n.e.c. | | | | | | |
| 243 | 90.02 - Support activities to performing arts | | | | | | |
| 244 | 93.12 - Activities of sport clubs | | | | | | |
| 245 | 93.13 - Fitness facilities | | | | | | |
| 246 | 93.21 - Activities of amusement parks and theme parks | | | | | | |
| 247 | 94.12 - Activities of professional membership organisations | | | | | | |
| 248 | 95.12 - Repair of communication equipment | | | | | | |
| 249 | 96.01 - Washing and (dry-) cleaning of textile and fur products | | | | | | |
| 250 | 96.09 - Other personal service activities n.e.c. | | | | | | |

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- The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, disaggregation required in the template.

2b. GAR sector information based on CAPEX

| | Breakdown by sector- NACE 4 digits level (Code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Total (CCM+CCA) | |
|----|--|--|--|--|--|---|--|
| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 1 | 01.47 - Raising Poultry | | | | | | |
| 2 | 02.10 - Silviculture and other forestry activities | | | | | | |
| 3 | 03.21 - Marine aquaculture | | | | | | |
| 4 | 06.10 - Extraction of crude petroleum | | | | | | |
| 5 | 08.12 - Operation of gravel and sand pits, mining of clays and kaolin | | | | | | |
| 6 | 08.99 - Other mining and quarrying n.e.c. | | | | | | |
| 7 | 09.10 - Support activities of petroleum and natural gas extraction | | | | | | |
| 8 | 10.12 - Processings and preserving of poultry meat | | | | | | |
| 9 | 10.13 - Production of meat and poultry meat products | | | | | | |
| 10 | 10.61 - Manufacture of grain mill products | | | | | | |
| 11 | 10.71 - Manufacture of bread, manufacture of fresh pastry goods and cakes | | | | | | |
| 12 | 10.85 - Manufacture of prepared meals and dishes | | | | | | |
| 13 | 10.89 - Manufacture of other food products n.e.c. | | | | | | |
| 14 | 10.91 - Manufacture of prepared feeds for farm animals | | | | | | |
| 15 | 11.01 - Distilling, rectifying and blending of spirits | | | | | | |
| 16 | 11.05 - Manufacture of beer | | | | | | |
| 17 | 11.07 - Manufacture of soft drinks, production of mineral waters and other bottled waters | | | | | | |
| 18 | 13.92 - Manufacture of made-up textile articles, except apparel | | | | | | |
| 19 | 13.96 - Manufacture of other technical and industrial textiles | | | | | | |
| 20 | 16.10 - Sawmilling and planing of wood | | | | | | |
| 21 | 16.23 - Manufacture of other builders' carpentry and joinery | | | | | | |
| 22 | 16.29 - Manufacture of other products of wood, manufacture of articles of cork, straw and plaiting materials | | | | | | |
| 23 | 17.12 - Manufacture of paper and paperboard | | | | | | |
| 24 | 17.22 - Manufacture of household and sanitary goods and of toilet requisites | | | | | | |
| 25 | 17.29 - Manufacture of other articles of paper and paperboard | | | | | | |

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- The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, disaggregation required in the template.

| | Breakdown by sector- NACE 4 digits level (Code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Total (CCM+CCA) | |
|----|--|--|--|--|--|---|--|
| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 26 | 18.11 - Printing of newspapers | | | | | | |
| 27 | 18.12 - Other printing | | | | | | |
| 28 | 19.20 - Manufacture of refined petroleum products | | | | | | |
| 29 | 20.13 - Manufacture of other inorganic basic chemicals | | | | | | |
| 30 | 20.14 - Manufacture of other organic basic chemicals | | | | | | |
| 31 | 20.20 - Manufacture of pesticides and other agrochemical products | | | | | | |
| 32 | 20.59 - Manufacture of other chemical products n.e.c | | | | | | |
| 33 | 21.20 - Manufacture of pharmaceutical preparations | | | | | | |
| 34 | 22.11 - Manufacture of rubber tyres and tubes, retreading and rebuilding of rubber tyres | | | | | | |
| 35 | 22.21 - Manufacture of plastic plates, sheets, tubes and profiles | | | | | | |
| 36 | 22.22 - Manufacture of plastic packing goods | | | | | | |
| 37 | 22.29 - Manufacture of other plastic products | | | | | | |
| 38 | 23.51 - Manufacture of cement | | | | | | |
| 39 | 23.99 - Manufacture of other non-metallic mineral products n.e.c. | | | | | | |
| 40 | 24.10 - Manufacture of basic iron and steel and of ferro-alloys | | | | | | |
| 41 | 24.20 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel | | | | | | |
| 42 | 24.42 - Aluminium production | | | | | | |
| 43 | 24.44 - Copper production | | | | | | |
| 44 | 24.51 - Casting of iron | | | | | | |
| 45 | 25.11 - Manufacture of metal structures and parts of structures | | | | | | |
| 46 | 25.12 - Manufacture of doors and windows of metal | | | | | | |
| 47 | 25.21 - Manufacture of central heating radiators and boilers | | | | | | |
| 48 | 25.40 - Manufacture of weapons and ammunition | | | | | | |
| 49 | 25.61 - Treatment and coating of metals | | | | | | |
| 50 | 25.62 - Machining | | | | | | |

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| | Breakdown by sector- NACE 4 digits level (Code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Total (CCM+CCA) | |
|----|---|--|--|--|--|---|--|
| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 51 | 25.73 - Manufacture of tools | | | | | | |
| 52 | 25.93 - Manufacture of wire products, chain and springs | | | | | | |
| 53 | 25.94 - Manufacture of fasteners and screw machine products | | | | | | |
| 54 | 25.99 - Manufacture of other fabricated metal products n.e.c | | | | | | |
| 55 | 26.11 - Manufacture of electronic components | | | | | | |
| 56 | 26.12 - Manufacture of loaded electronic boards | | | | | | |
| 57 | 26.20 - Manufacture of computers and peripheral equipment | | | | | | |
| 58 | 26.30 - Manufacture of communication equipment | | | | | | |
| 59 | 26.51 - Manufacture of instruments and appliances for measuring, testing and navigation | | | | | | |
| 60 | 26.60 - Manufacture of irradiation, electromedical and electrotherapeutic equipment | | | | | | |
| 61 | 27.11 - Manufacture of electric motors, generators and transformers | | | | | | |
| 62 | 27.12 - Manufacture of electricity distribution and control apparatus | | | | | | |
| 63 | 27.31 - Manufacture of fibre optic cables | | | | | | |
| 64 | 27.32 - Manufacture of other electronic and electric wires and cables | | | | | | |
| 65 | 27.40 - Manufacture of electric lighting equipment | | | | | | |
| 66 | 27.51 - Manufacture of electric domestic appliances | | | | | | |
| 67 | 27.90 - Manufacture of other electrical equipment | | | | | | |
| 68 | 28.11 - Manufacture of engines and turbines, except aircraft, vehicle and cycle engines | | | | | | |
| 69 | 28.13 - Manufacture of other pumps and compressors | | | | | | |
| 70 | 28.21 - Manufacture of ovens, furnaces and furnace burners | | | | | | |
| 71 | 28.22 - Manufacture of lifting and handling equipment | | | | | | |
| 72 | 28.24 - Manufacture of power driven hand tools | | | | | | |
| 73 | 28.25 - Manufacture of non-domestic cooling and ventilation equipment | | | | | | |
| 74 | 28.29 - Manufacture of other general-purpose machinery n.e.c. | | | | | | |
| 75 | 28.30 - Manufacture of agricultural and forestry machinery | | | | | | |

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| | Breakdown by sector- NACE 4 digits level (Code and label) | Climate Change Mitigation (CCM) | | | | Climate Change Adaptation (CCA) | | | | Total (CCM+CCA) | | | |
|-----|---|--|--|--|--|--|--|--|--|---|--|--|--|
| | | Non-financial Corporates subject to NFRD | | SMEs and other NFC not subject to NFRD | | Non-financial Corporates subject to NFRD | | SMEs and other NFC not subject to NFRD | | Non-financial Corporates subject to NFRD | | SMEs and other NFC not subject to NFRD | |
| | | (Gross) Carrying Amount | | (Gross) Carrying Amount | | (Gross) Carrying Amount | | (Gross) Carrying Amount | | (Gross) Carrying Amount | | (Gross) Carrying Amount | |
| | | Of which environmentally sustainable (CCM) | | Of which environmentally sustainable (CCM) | | Of which environmentally sustainable (CCA) | | Of which environmentally sustainable (CCA) | | Of which environmentally sustainable (CCM+ CCA) | | Of which environmentally sustainable (CCM+CCA) | |
| 76 | 28.91 - Manufacture of machinery for metallurgy | | | | | | | | | | | | |
| 77 | 28.92 - Manufacture of machinery for mining, quarrying and construction | | | | | | | | | | | | |
| 78 | 28.93 - Manufacture of machinery for food, beverage and tobacco processing | | | | | | | | | | | | |
| 79 | 28.94 - Manufacture of machinery for textile, apparel and leather production | | | | | | | | | | | | |
| 80 | 28.95 - Manufacture of machinery for paper and paperboard production | | | | | | | | | | | | |
| 81 | 28.99 - Manufacture of other special-purpose machinery n.e.c. | | | | | | | | | | | | |
| 82 | 29.10 - Manufacture of motor vehicles | | | | | | | | | | | | |
| 83 | 29.20 - Manufacture of bodies (coachwork) for motor vehicles, manufacture of trailers and semi-trailers | | | | | | | | | | | | |
| 84 | 29.32 - Manufacture of other parts and accessories for motor vehicles | | | | | | | | | | | | |
| 85 | 30.11 - Building of ships and floating structures | | | | | | | | | | | | |
| 86 | 31.01 - Manufacture of office and shop furniture | | | | | | | | | | | | |
| 87 | 31.02 - Manufacture of kitchen furniture | | | | | | | | | | | | |
| 88 | 31.09 - Manufacture of other furniture | | | | | | | | | | | | |
| 89 | 32.50 - Manufacture of medical and dental instruments and supplies | | | | | | | | | | | | |
| 90 | 32.99 - Other manufacturing n.e.c. | | | | | | | | | | | | |
| 91 | 33.12 - Repair of machinery | | | | | | | | | | | | |
| 92 | 33.20 - Installation of industrial machinery and equipment | | | | | | | | | | | | |
| 93 | 35.11 - Production of electricity | | | | | | | | | | | | |
| 94 | 35.13 - Distribution of electricity | | | | | | | | | | | | |
| 95 | 35.22 - Distribution of gaseous fuels through mains | | | | | | | | | | | | |
| 96 | 35.30 - Steam and air conditioning supply | | | | | | | | | | | | |
| 97 | 37.00 - Sewerage | | | | | | | | | | | | |
| 98 | 38.11 - Collection of non hazardous waste | | | | | | | | | | | | |
| 99 | 38.12 - Collection of hazardous waste | | | | | | | | | | | | |
| 100 | 38.22 - Treatment and disposal of hazardous waste | | | | | | | | | | | | |

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| | Breakdown by sector- NACE 4 digits level (Code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Total (CCM+CCA) | | | |
|-----|--|--|--|--|--|---|---|--|--|
| | | Non-financial Corporates subject to NFRD | | SMEs and other NFC not subject to NFRD | | Non-financial Corporates subject to NFRD | | SMEs and other NFC not subject to NFRD | |
| | | (Gross) Carrying Amount | | (Gross) Carrying Amount | | (Gross) Carrying Amount | | (Gross) Carrying Amount | |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) | Of which environmentally sustainable (CCM+CCA) |
| 101 | 38.32 - Recovery of sorted materials | | | | | | | | |
| 102 | 41.10 - Development of building projects | | | | | | | | |
| 103 | 41.20 - Construction of residential and non-residential buildings | | | | | | | | |
| 104 | 42.11 - Construction of roads and motorways | | | | | | | | |
| 105 | 42.12 - Construction of railways and underground railways | | | | | | | | |
| 106 | 42.21 - Construction of utility projects for fluids | | | | | | | | |
| 107 | 42.22 - Construction of utility projects for electricity and telecommunications | | | | | | | | |
| 108 | 42.99 - Construction of other civil engineering projects n.e.c. | | | | | | | | |
| 109 | 43.11 - Demolition | | | | | | | | |
| 110 | 43.12 - Site preparation | | | | | | | | |
| 111 | 43.21 - Electrical installation | | | | | | | | |
| 112 | 43.22 - Plumbing, heat and air conditioning installation | | | | | | | | |
| 113 | 43.29 - Other construction installation | | | | | | | | |
| 114 | 43.31 - Plastering | | | | | | | | |
| 115 | 43.32 - Joinery installation | | | | | | | | |
| 116 | 43.33 - Floor and wall covering | | | | | | | | |
| 117 | 43.91 - Roofing activities | | | | | | | | |
| 118 | 43.99 - Other specialised construction activities n.e.c. | | | | | | | | |
| 119 | 45.11 - Sale of cars and light motor vehicles | | | | | | | | |
| 120 | 45.19 - Sale of other motor vehicles | | | | | | | | |
| 121 | 45.31 - Wholesale trade of motor vehicle parts and accessories | | | | | | | | |
| 122 | 45.32 - Retail trade of motor vehicle parts and accessories | | | | | | | | |
| 123 | 46.13 - Agents involved in the sale of timber and building materials | | | | | | | | |
| 124 | 46.14 - Agents involved in the sale of machinery, industrial equipment, ships and aircraft | | | | | | | | |
| 125 | 46.17 - Agents involved in the sale of food, beverages and tobacco | | | | | | | | |

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| | Breakdown by sector- NACE 4 digits level (Code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Total (CCM+CCA) | |
|-----|--|--|--|--|--|---|--|
| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 126 | 46.19 - Agents involved in the sale of a variety of goods | | | | | | |
| 127 | 46.21 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds | | | | | | |
| 128 | 46.34 - Wholesale of beverages | | | | | | |
| 129 | 46.36 - Wholesale of sugar and chocolate and sugar confectionery | | | | | | |
| 130 | 46.39 - Non-specialised wholesale of food, beverages and tobacco | | | | | | |
| 131 | 46.42 - Wholesale of clothing and footwear | | | | | | |
| 132 | 46.43 - Wholesale of electrical household appliances | | | | | | |
| 133 | 46.44 - Wholesale of china and glassware and cleaning materials | | | | | | |
| 134 | 46.45 - Wholesale of perfume and cosmetics | | | | | | |
| 135 | 46.46 - Wholesale of pharmaceutical goods | | | | | | |
| 136 | 46.47 - Wholesale of furniture, carpets and lighting equipment | | | | | | |
| 137 | 46.48 - Wholesale of watches and jewellery | | | | | | |
| 138 | 46.49 - Wholesale of other household goods | | | | | | |
| 139 | 46.51 - Wholesale of computers, computer peripheral equipment and software | | | | | | |
| 140 | 46.52 - Wholesale of electronic and telecommunications equipment and parts | | | | | | |
| 141 | 46.62 - Wholesale of machine tools | | | | | | |
| 142 | 46.63 - Wholesale of mining, construction and civil engineering machinery | | | | | | |
| 143 | 46.65 - Wholesale of office furniture | | | | | | |
| 144 | 46.66 - Wholesale of other office machinery and equipment | | | | | | |
| 145 | 46.69 - Wholesale of other machinery and equipment | | | | | | |
| 146 | 46.71 - Wholesale of solid, liquid and gaseous fuels and related products | | | | | | |
| 147 | 46.72 - Wholesale of metals and metal ores | | | | | | |
| 148 | 46.73 - Wholesale of wood, construction materials and sanitary equipment | | | | | | |
| 149 | 46.74 - Wholesale of hardware, plumbing and heating equipment and supplies | | | | | | |
| 150 | 46.75 - Wholesale of chemical products | | | | | | |

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| | Breakdown by sector- NACE 4 digits level (Code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Total (CCM+CCA) | |
|-----|--|--|--|--|--|---|--|
| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 151 | 46.76 - Wholesale of other intermediate products | | | | | | |
| 152 | 46.90 - Non-specialised wholesale trade | | | | | | |
| 153 | 47.11 - Retail sale in non-specialised stores with food, beverages or tobacco predominating | | | | | | |
| 154 | 47.19 - Other retail sale in non-specialised stores | | | | | | |
| 155 | 47.30 - Retail sale of automotive fuel in specialised stores | | | | | | |
| 156 | 47.41 - Retail sale of computers, peripheral units and software in specialised stores | | | | | | |
| 157 | 47.51 - Retail sale of textiles in specialised stores | | | | | | |
| 158 | 47.52 - Retail sale of hardware, paints and glass in specialised stores | | | | | | |
| 159 | 47.71 - Retail sale of clothing in specialised stores | | | | | | |
| 160 | 47.76 - Retail sale of flowers, plants, seeds, fertilisers, pet animals and pet food in specialised stores | | | | | | |
| 161 | 47.78 - Other retail sale of new goods in specialised stores | | | | | | |
| 162 | 47.91 - Retail sale via mail order houses or via Internet | | | | | | |
| 163 | 49.32 - Taxi operation | | | | | | |
| 164 | 49.41 - Freight transport by road | | | | | | |
| 165 | 49.42 - Removal services | | | | | | |
| 166 | 50.10 - Sea and coastal passenger water transport | | | | | | |
| 167 | 50.20 - Sea and coastal freight water transport | | | | | | |
| 168 | 51.10 - Passenger air transport | | | | | | |
| 169 | 51.21 - Freight air transport | | | | | | |
| 170 | 52.10 - Warehousing and storage | | | | | | |
| 171 | 52.22 - Service activities incidental to water transportation | | | | | | |
| 172 | 52.23 - Service activities incidental to air transportation | | | | | | |
| 173 | 52.24 - Cargo handling | | | | | | |
| 174 | 52.29 - Other transportation support activities | | | | | | |
| 175 | 53.10 - Postal activities under universal service obligation | | | | | | |

- Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty.
- The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, disaggregation required in the template.

| | Breakdown by sector- NACE 4 digits level (Code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Total (CCM+CCA) | |
|-----|--|--|--|--|--|---|--|
| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 176 | 53.20 - Other postal and courier activities | | | | | | |
| 177 | 56.10 - Restaurants and mobile food service activities | | | | | | |
| 178 | 56.29 - Other food service activities | | | | | | |
| 179 | 58.11 - Book publishing | | | | | | |
| 180 | 58.13 - Publishing of newspapers | | | | | | |
| 181 | 58.14 - Publishing of journals and periodicals | | | | | | |
| 182 | 58.29 - Other software publishing | | | | | | |
| 183 | 59.11 - Motion picture, video and television programme production activities | | | | | | |
| 184 | 59.13 - Motion picture, video and television programme distribution activities | | | | | | |
| 185 | 59.20 - Sound recording and music publishing activities | | | | | | |
| 186 | 60.20 - Television programming and broadcasting activities | | | | | | |
| 187 | 61.10 - Wired telecommunications activities | | | | | | |
| 188 | 61.20 - Wireless telecommunications activities | | | | | | |
| 189 | 61.90 - Other telecommunications activities | | | | | | |
| 190 | 62.01 - Computer programming activities | | | | | | |
| 191 | 62.02 - Computer consultancy activities | | | | | | |
| 192 | 62.03 - Computer facilities management activities | | | | | | |
| 193 | 62.09 - Other information technology and computer service activities | | | | | | |
| 194 | 63.11 - Data processing, hosting and related activities | | | | | | |
| 195 | 63.12 - Web portals | | | | | | |
| 196 | 64.20 - Activities of holding companies | | | | | | |
| 197 | 64.30 - Trusts, funds and similar financial entities | | | | | | |
| 198 | 64.99 - Other financial service activities, except insurance and pension funding n.e.c. | | | | | | |
| 199 | 66.12 - Security and commodity contracts brokerage | | | | | | |
| 200 | 66.19 - Other activities auxiliary to financial services, except insurance and pension funding | | | | | | |

- Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty.
- The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, disaggregation required in the template.

| | Breakdown by sector- NACE 4 digits level (Code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Total (CCM+CCA) | |
|-----|---|--|--|--|--|---|--|
| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 201 | 66.30 - Fund management activities | | | | | | |
| 202 | 68.10 - Buying and selling of own real estate | | | | | | |
| 203 | 68.20 - Renting and operating of own or leased real estate | | | | | | |
| 204 | 68.31 - Real estate agencies | | | | | | |
| 205 | 69.20 - Accounting, bookkeeping and auditing activities, tax consultancy | | | | | | |
| 206 | 70.10 - Activities of head offices | | | | | | |
| 207 | 70.22 - Business and other management consultancy activities | | | | | | |
| 208 | 71.11 - Architectural activities | | | | | | |
| 209 | 71.12 - Engineering activities and related technical consultancy | | | | | | |
| 210 | 72.19 - Other research and experimental development on natural sciences and engineering | | | | | | |
| 211 | 72.20 - Research and experimental development on social sciences and humanities | | | | | | |
| 212 | 73.11 - Advertising agencies | | | | | | |
| 213 | 73.20 - Market research and public opinion polling | | | | | | |
| 214 | 74.10 - Specialised design activities | | | | | | |
| 215 | 74.90 - Other professional, scientific and technical activities n.e.c. | | | | | | |
| 216 | 77.11 - Renting and leasing of cars and light motor vehicles | | | | | | |
| 217 | 77.32 - Renting and leasing of construction and civil engineering machinery and equipment | | | | | | |
| 218 | 77.39 - Renting and leasing of other machinery, equipment and tangible goods n.e.c. | | | | | | |
| 219 | 78.10 - Activities of employment placement agencies | | | | | | |
| 220 | 78.20 - Temporary employment agency activities | | | | | | |
| 221 | 80.10 - Private security activities | | | | | | |
| 222 | 80.20 - Security systems service activities | | | | | | |
| 223 | 81.10 - Combined facilities support activities | | | | | | |
| 224 | 81.21 - General cleaning of buildings | | | | | | |
| 225 | 81.22 - Other building and industrial cleaning activities | | | | | | |

- Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty.
- The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, disaggregation required in the template.

| | Breakdown by sector- NACE 4 digits level (Code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Total (CCM+CCA) | |
|-----|---|--|--|--|--|---|--|
| | | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD | Non-financial Corporates subject to NFRD | SMEs and other NFC not subject to NFRD |
| | | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount | (Gross) Carrying Amount |
| | | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCM) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCA) | Of which environmentally sustainable (CCM+ CCA) | Of which environmentally sustainable (CCM+CCA) |
| 226 | 81.29 - Other cleaning activities | | | | | | |
| 227 | 82.11 - Combined office administrative service activities | | | | | | |
| 228 | 82.20 - Activities of call centres | | | | | | |
| 229 | 82.91 - Activities of collection agencies and credit bureaus | | | | | | |
| 230 | 82.99 - Other business support service activities n.e.c. | | | | | | |
| 231 | 85.31 - General secondary education | | | | | | |
| 232 | 85.41 - Post-secondary non tertiary education | | | | | | |
| 233 | 85.42 - Tertiary education | | | | | | |
| 234 | 85.52 - Cultural education | | | | | | |
| 235 | 85.59 - Other education n.e.c. | | | | | | |
| 236 | 86.21 - General medical practice activities | | | | | | |
| 237 | 86.22 - Specialist medical practice activities | | | | | | |
| 238 | 86.90 - Other human health activities | | | | | | |
| 239 | 87.10 - Residential nursing care activities | | | | | | |
| 240 | 87.30 - Residential care activities for the elderly and disabled | | | | | | |
| 241 | 88.10 - Social work activities without accommodation for the elderly and disabled | | | | | | |
| 242 | 88.99 - Other social work activities without accommodation n.e.c. | | | | | | |
| 243 | 90.02 - Support activities to performing arts | | | | | | |
| 244 | 93.12 - Activities of sport clubs | | | | | | |
| 245 | 93.13 - Fitness facilities | | | | | | |
| 246 | 93.21 - Activities of amusement parks and theme parks | | | | | | |
| 247 | 94.12 - Activities of professional membership organisations | | | | | | |
| 248 | 95.12 - Repair of communication equipment | | | | | | |
| 249 | 96.01 - Washing and (dry-) cleaning of textile and fur products | | | | | | |
| 250 | 96.09 - Other personal service activities n.e.c. | | | | | | |

- Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty.
- The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, disaggregation required in the template.

3a. GAR KPI stock based on turnover

| %(Compared to total covered assets in the denominator) | | 31/12/2024 | | | | | | | | | | | | Proportion of total assets covered |
|--|---|--|-----------------------|-------------------|--|-------------------|--------------------------|--|-------------------|--|--|--|--|------------------------------------|
| | | Climate Change Mitigation (CCM) | | | Climate Change Adaptation (CCA) | | | TOTAL (CCM + CCA) | | | | | | |
| | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | | | | |
| | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | | | | |
| | | Of which Use of Proceeds | Of which transitional | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which transitional | Of which enabling | | | | | |
| | GAR- Covered assets in both numerator and denominator | | | | | | | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HFT eligible for GAR Calculation | | | | | | | | | | | | | |
| 2 | Financial undertakings | | | | | | | | | | | | | |
| 3 | Credit institutions | | | | | | | | | | | | | |
| 4 | Loans and advances, debt securities and equity instruments not HFT eligible for GAR Calculation | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | |

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.
2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR.
3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmentally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentally sustainable assets compared to total assets.

| | | 31/12/2024 | | | | | | | | | | |
|----|---|--|-----------------------|-------------------|--|-----------------------|-------------------|--|-----------------------|-------------------|------------------------------------|--|
| | | Climate Change Mitigation (CCM) | | | Climate Change Adaptation (CCA) | | | TOTAL (CCM + CCA) | | | | |
| | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | | |
| | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | | |
| | | Of which Use of Proceeds | Of which transitional | Of which enabling | Of which Use of Proceeds | Of which transitional | Of which enabling | Of which Use of Proceeds | Of which transitional | Of which enabling | Proportion of total assets covered | |
| | %(Compared to total covered assets in the denominator) | | | | | | | | | | | |
| | GAR- Covered assets in both numerator and denominator | | | | | | | | | | | |
| 18 | Debt securities, including UoP | | | | | | | | | | | |
| 19 | Equity Instruments | | | | | | | | | | | |
| 20 | Non-financial undertakings | | | | | | | | | | | |
| 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 renovations loans | | | | | | | | | | | |
| 27 | of which motor vehicle loans | | | | | | | | | | | |
| 28 | Local governments financing | | | | | | | | | | | |
| 29 | Housing financing | | | | | | | | | | | |
| 30 | Other local government financing | | | | | | | | | | | |
| 31 | Collateral obtained by taking possession: residential and commercial immovable properties | | | | | | | | | | | |
| 32 | Total GAR assets | | | | | | | | | | | |

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.
2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR.
3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmentally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentally sustainable assets compared to total assets.

3b. GAR KPI stock based on CAPEX

| %(Compared to total covered assets in the denominator) | | 31/12/2024 | | | | | | | | | | | Proportion of total assets covered |
|--|---|--|-------------------|--|--|-------------------|--|--|-----------------------|-------------------|--|--|------------------------------------|
| | | Climate Change Mitigation (CCM) | | | Climate Change Adaptation (CCA) | | | TOTAL (CCM + CCA) | | | | | |
| | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | | | |
| | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | | | |
| | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | |
| | GAR- Covered assets in both numerator and denominator | | | | | | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR Calculation | | | | | | | | | | | | |
| 2 | Financial undertakings | | | | | | | | | | | | |
| 3 | Credit institutions | | | | | | | | | | | | |
| 4 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR Calculation | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | |

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.
2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR.
3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmentally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentally sustainable assets compared to total assets.

| %(Compared to total covered assets in the denominator) | | 31/12/2024 | | | | | | | | | | | | | Proportion of total assets covered |
|--|---|--|-----------------------|-------------------|--|--|--------------------------|-------------------|--|--|--------------------------|-----------------------|-------------------|--|------------------------------------|
| | | Climate Change Mitigation (CCM) | | | | Climate Change Adaptation (CCA) | | | | TOTAL (CCM + CCA) | | | | | |
| | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | | | |
| | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | | | |
| | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | |
| | GAR- Covered assets in both numerator and denominator | | | | | | | | | | | | | | |
| 18 | Debt securities, including UoP | | | | | | | | | | | | | | |
| 19 | Equity Instruments | | | | | | | | | | | | | | |
| 20 | Non-financial undertakings | | | | | | | | | | | | | | |
| 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 renovations loans | | | | | | | | | | | | | | |
| 27 | of which motor vehicle loans | | | | | | | | | | | | | | |
| 28 | Local governments financing | | | | | | | | | | | | | | |
| 29 | Housing financing | | | | | | | | | | | | | | |
| 30 | Other local government financing | | | | | | | | | | | | | | |
| 31 | Collateral obtained by taking possession: residential and commercial immovable properties | | | | | | | | | | | | | | |
| 32 | Total GAR assets | | | | | | | | | | | | | | |

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.
2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR.
3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmentally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentally sustainable assets compared to total assets.

4a. GAR KPI flow based on turnover

| %(Compared to flow of total eligible assets) | 31/12/2024 | | | | | | | | | | | | Proportion of total new assets covered |
|---|--|-----------------------|-------------------|--|-------------------|--------------------------|--|-------------------|--|--|--|--|--|
| | Climate Change Mitigation (CCM) | | | Climate Change Adaptation (CCA) | | | TOTAL (CCM + CCA) | | | | | | |
| | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | | | | |
| | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | | | | |
| | Of which Use of Proceeds | Of which transitional | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which transitional | Of which enabling | | | | | |
| GAR- Covered assets in both numerator and denominator | | | | | | | | | | | | | |
| 1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR Calculation | | | | | | | | | | | | | |
| 2 Financial undertakings | | | | | | | | | | | | | |
| 3 Credit institutions | | | | | | | | | | | | | |
| 4 Loans and advances, debt securities and equity instruments not HFT eligible for GAR Calculation | | | | | | | | | | | | | |
| 5 Debt securities, including UoP | | | | | | | | | | | | | |
| 6 Equity Instruments | | | | | | | | | | | | | |
| 7 Other financial corporations | | | | | | | | | | | | | |
| 8 of which investment firms | | | | | | | | | | | | | |
| 9 Loans and advances | | | | | | | | | | | | | |
| 10 Debt securities, including UoP | | | | | | | | | | | | | |
| 11 Equity instruments | | | | | | | | | | | | | |
| 12 of which management companies | | | | | | | | | | | | | |
| 13 loans and advances | | | | | | | | | | | | | |
| 14 Debt securities, including UoP | | | | | | | | | | | | | |
| 15 Equity Instruments | | | | | | | | | | | | | |
| 16 of which insurance undertakings | | | | | | | | | | | | | |
| 17 Loans and advances | | | | | | | | | | | | | |
| 18 Debt securities, including UoP | | | | | | | | | | | | | |
| 19 Equity Instruments | | | | | | | | | | | | | |
| 20 Non-financial undertakings | | | | | | | | | | | | | |
| 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 renovations loans | | | | | | | | | | | | | |
| 27 of which motor vehicle loans | | | | | | | | | | | | | |
| 28 Local governments financing | | | | | | | | | | | | | |
| 29 Housing financing | | | | | | | | | | | | | |
| 30 Other local government financing | | | | | | | | | | | | | |
| 31 Collateral obtained by taking possession: residential and commercial immovable properties | | | | | | | | | | | | | |
| 32 Total GAR assets | | | | | | | | | | | | | |

1. Institution shall disclose in this template the GAR KPIs on flow of loans calculated (new loans on a net basis) based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

4b. GAR KPI flow based on CAPEX

| %(Compared to flow of total eligible assets) | | 31/12/2024 | | | | | | | | | | | | Proportion of total new assets covered. |
|--|---|--|-------------------|--|--------------------------|--|--|--------------------------|-----------------------|--|--|--|--|---|
| | | Climate Change Mitigation (CCM) | | | | Climate Change Adaptation (CCA) | | | | TOTAL (CCM + CCA) | | | | |
| | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | | |
| | | | | | | | | | | | | | | |
| | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | | |
| | Of which Use of Proceeds | Of which transitional | Of which enabling | | Of which Use of Proceeds | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | | |
| | GAR- Covered assets in both numerator and denominator | | | | | | | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HFT eligible for GAR Calculation | | | | | | | | | | | | | |
| 2 | Financial undertakings | | | | | | | | | | | | | |
| 3 | Credit institutions | | | | | | | | | | | | | |
| 4 | Loans and advances, debt securities and equity instruments not HFT eligible for GAR Calculation | | | | | | | | | | | | | |
| 5 | Debt securities, including UoP | | | | | | | | | | | | | |
| 6 | Equity Instruments | | | | | | | | | | | | | |
| 7 | Other financial corporations | | | | | | | | | | | | | |
| 8 | of which investment firms | | | | | | | | | | | | | |
| 9 | Loans and advances | | | | | | | | | | | | | |
| 10 | Debt securities, including UoP | | | | | | | | | | | | | |
| 11 | Equity instruments | | | | | | | | | | | | | |
| 12 | of which management companies | | | | | | | | | | | | | |
| 13 | loans and advances | | | | | | | | | | | | | |
| 14 | Debt securities, including UoP | | | | | | | | | | | | | |
| 15 | Equity Instruments | | | | | | | | | | | | | |
| 16 | of which insurance undertakings | | | | | | | | | | | | | |
| 17 | Loans and advances | | | | | | | | | | | | | |
| 18 | Debt securities, including UoP | | | | | | | | | | | | | |
| 19 | Equity Instruments | | | | | | | | | | | | | |
| 20 | Non-financial undertakings | | | | | | | | | | | | | |
| 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 renovations loans | | | | | | | | | | | | | |
| 27 | of which motor vehicle loans | | | | | | | | | | | | | |
| 28 | Local governments financing | | | | | | | | | | | | | |
| 29 | Housing financing | | | | | | | | | | | | | |
| 30 | Other local government financing | | | | | | | | | | | | | |
| 31 | Collateral obtained by taking possession: residentialand comercial immovable properties | | | | | | | | | | | | | |
| 32 | Total GAR assets | | | | | | | | | | | | | |

1. Institution shall disclose in this template the GAR KPIs on flow of loans calculated (new loans on a net basis) based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

5a. KPI off-balance sheet exposures based on turnover

| | | 31/12/2024 | | | | | | | | |
|---|------------------------------------|--|-----------------------|-------------------|--|-------------------|--|--|-----------------------|-------------------|
| | | Climate Change Mitigation (CCM) | | | Climate Change Adaptation (CCA) | | | TOTAL (CCM + CCA) | | |
| % (Compared to flow of total eligible assets) | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | |
| | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | |
| | | Of which Use of Proceeds | Of which transitional | Of which enabling | Of which Use of Proceeds | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling |
| 1 | Financial guarantees (FinGuar KPI) | | | | | | | | | |
| 2 | Assets under management (AuM KPI) | | | | | | | | | |

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

5b. KPI off-balance sheet exposures based on CAPEX

| | | 31/12/2024 | | | | | | | | |
|---|------------------------------------|--|-----------------------|-------------------|--|-------------------|--|--|-----------------------|-------------------|
| | | Climate Change Mitigation (CCM) | | | Climate Change Adaptation (CCA) | | | TOTAL (CCM + CCA) | | |
| % (Compared to flow of total eligible assets) | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | |
| | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | |
| | | Of which Use of Proceeds | Of which transitional | Of which enabling | Of which Use of Proceeds | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling |
| 1 | Financial guarantees (FinGuar KPI) | | | | | | | | | |
| 2 | Assets under management (AuM KPI) | | | | | | | | | |

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

5c. KPI off-balance sheet exposures based on turnover

| | | 31/12/2024 | | | | | | | | |
|--|------------------------------------|--|-----------------------|-------------------|--|-------------------|--|--|-----------------------|-------------------|
| | | Climate Change Mitigation (CCM) | | | Climate Change Adaptation (CCA) | | | TOTAL (CCM + CCA) | | |
| %(Compared to flow of total eligible assets) | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | |
| | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | |
| | | Of which Use of Proceeds | Of which transitional | Of which enabling | Of which Use of Proceeds | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling |
| 1 | Financial guarantees (FinGuar KPI) | | | | | | | | | |
| 2 | Assets under management (AuM KPI) | | | | | | | | | |

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

5d. KPI off-balance sheet exposures based on CAPEX

| | | 31/12/2024 | | | | | | | | |
|--|------------------------------------|--|-----------------------|-------------------|--|-------------------|--|--|-----------------------|-------------------|
| | | Climate Change Mitigation (CCM) | | | Climate Change Adaptation (CCA) | | | TOTAL (CCM + CCA) | | |
| %(Compared to flow of total eligible assets) | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible) | | |
| | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | | Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned) | | |
| | | Of which Use of Proceeds | Of which transitional | Of which enabling | Of which Use of Proceeds | Of which enabling | | Of which Use of Proceeds | Of which transitional | Of which enabling |
| 1 | Financial guarantees (FinGuar KPI) | | | | | | | | | |
| 2 | Assets under management (AuM KPI) | | | | | | | | | |

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

6. KPI on fees and commissions income from services other than lending and asset management

| | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x |
|--|---|----|-------------------|----|---|----|-------------------|----|---|----|-------------------|----|---|----|-------------------|----|---|----|-------------------|----|---|----|-------------------|----|
| | F&C KPI - Disclosure reference date T | | | | | | | | | | | | | | | | | | | | | | | |
| Total (Million EUR) | Climate Change Mitigation (CCM) | | | | Climate Change Adaption (CCA) | | | | Water and marine resources (WTR) | | | | Circular economy (CE) | | | | Pollution (PPC) | | | | Biodiversity and Ecosystems (BIO) | | | |
| | Of which towards taxonomy-relevant sectors (%) (Taxonomy-aligned) | | | | Of which towards taxonomy-relevant sectors (%) (Taxonomy-aligned) | | | | Of which towards taxonomy-relevant sectors (%) (Taxonomy-aligned) | | | | Of which towards taxonomy-relevant sectors (%) (Taxonomy-aligned) | | | | Of which towards taxonomy-relevant sectors (%) (Taxonomy-aligned) | | | | Of which towards taxonomy-relevant sectors (%) (Taxonomy-aligned) | | | |
| | Of which environmentally sustainable (%) (Taxonomy-aligned) | | | | Of which environmentally sustainable (%) (Taxonomy-aligned) | | | | Of which environmentally sustainable (%) (Taxonomy-aligned) | | | | Of which environmentally sustainable (%) (Taxonomy-aligned) | | | | Of which environmentally sustainable (%) (Taxonomy-aligned) | | | | Of which environmentally sustainable (%) (Taxonomy-aligned) | | | |
| | Of which transitional | | Of which enabling | | Of which transitional | | Of which enabling | | Of which transitional | | Of which enabling | | Of which transitional | | Of which enabling | | Of which transitional | | Of which enabling | | Of which transitional | | Of which enabling | |
| Fees and commission income from NFRD corporates - Services other than lending | 19.3m | | | | | | | | | | | | | | | | | | | | | | | |
| Services towards financial undertakings | | | | | | | | | | | | | | | | | | | | | | | | |
| Credit institutions | | | | | | | | | | | | | | | | | | | | | | | | |
| Other financial undertakings | | | | | | | | | | | | | | | | | | | | | | | | |
| of which investment firms | | | | | | | | | | | | | | | | | | | | | | | | |
| of which management companies | | | | | | | | | | | | | | | | | | | | | | | | |
| of which insurance undertakings | | | | | | | | | | | | | | | | | | | | | | | | |
| Non-financial undertakings | | | | | | | | | | | | | | | | | | | | | | | | |
| Counterparties not subject to NFRD disclosures obligations, including third-country counterparties | | | | | | | | | | | | | | | | | | | | | | | | |
| | z | aa | ab | ac | ad | ae | af | ag | ah | ai | aj | ak | al | am | an | ao | ap | aq | ar | as | at | au | av | aw |
| | F&C KPI - Disclosure reference date T | | | | | | | | | | | | | | | | | | | | | | | |
| Total (Million EUR) | Climate Change Mitigation (CCM) | | | | Climate Change Adaption (CCA) | | | | Water and marine resources (WTR) | | | | Circular economy (CE) | | | | Pollution (PPC) | | | | Biodiversity and Ecosystems (BIO) | | | |
| | Of which towards taxonomy-relevant sectors (%) (Taxonomy-aligned) | | | | Of which towards taxonomy-relevant sectors (%) (Taxonomy-aligned) | | | | Of which towards taxonomy-relevant sectors (%) (Taxonomy-aligned) | | | | Of which towards taxonomy-relevant sectors (%) (Taxonomy-aligned) | | | | Of which towards taxonomy-relevant sectors (%) (Taxonomy-aligned) | | | | Of which towards taxonomy-relevant sectors (%) (Taxonomy-aligned) | | | |
| | Of which environmentally sustainable (%) (Taxonomy-aligned) | | | | Of which environmentally sustainable (%) (Taxonomy-aligned) | | | | Of which environmentally sustainable (%) (Taxonomy-aligned) | | | | Of which environmentally sustainable (%) (Taxonomy-aligned) | | | | Of which environmentally sustainable (%) (Taxonomy-aligned) | | | | Of which environmentally sustainable (%) (Taxonomy-aligned) | | | |
| | Of which transitional | | Of which enabling | | Of which transitional | | Of which enabling | | Of which transitional | | Of which enabling | | Of which transitional | | Of which enabling | | Of which transitional | | Of which enabling | | Of which transitional | | Of which enabling | |
| Fees and commission income from NFRD corporates - Services other than lending | | | | | | | | | | | | | | | | | | | | | | | | |
| Services towards financial undertakings | | | | | | | | | | | | | | | | | | | | | | | | |
| Credit institutions | | | | | | | | | | | | | | | | | | | | | | | | |
| Other financial undertakings | | | | | | | | | | | | | | | | | | | | | | | | |
| of which investment firms | | | | | | | | | | | | | | | | | | | | | | | | |
| of which management companies | | | | | | | | | | | | | | | | | | | | | | | | |
| of which insurance undertakings | | | | | | | | | | | | | | | | | | | | | | | | |
| Non-financial undertakings | | | | | | | | | | | | | | | | | | | | | | | | |
| Counterparties not subject to NFRD disclosures obligations, including third-country counterparties | | | | | | | | | | | | | | | | | | | | | | | | |

Note: This value represents only companies where a determination of company classification was possible.

- Institutions shall disclose in this template information on the percentage (%) of fees and Commission income towards taxonomy relevant sectors and environmentally sustainable (with breakdown for transitional/adaption and enabling activities) compared to total fees and commission income from NFRD corporates for services other than lending and asset management

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