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Message from the CFO

ESG responsible, member of Authorised Management:

“During 2023 Banking Circle S.A. reached the threshold of 500 average number of employees, putting us in scope for publishing our first non-financial report.

In 2023, we have strengthened our focus on environmental, social as well as governance areas. We are continuously developing our framework to facilitate the implementation of ESG principles and are committed to continue this important journey with our employees, clients, suppliers and other external stakeholders.”

Michael Hansen, CFO (ESG responsible member of Authorised Management)

About the report

The descriptions and initiatives included in this report cover Banking Circle S.A. and our branches.

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 from January 1st, 2023, to December 31st, 2023, and has been approved by the Board of Directors on 27 June 2024.

PART I. GENERAL INFORMATION

1. Our purpose and mission

1.1 Purpose

Our purpose is to deliver fast, low-cost global payments and banking services securely and compliantly.

1.2 Mission

Our mission is to increase efficiency and reduce costs around cross-border transactions.

We are taking on a challenge that very few other Banks or FinTechs want to tackle. We have committed significantly to building a unique super-correspondent banking network so that a cross-border transaction that used to take 5 days and cost 50 Euros, will take only 5 seconds and cost 50 cents in the future.

2. Our business model and ESG approach

2.1 Business model

Banking Circle S.A. is a global scale financial utility supporting the payment service propositions of its clients and their customers.

As a fully licenced bank, free of legacy systems, Banking Circle S.A. enables Payments businesses and Banks of any scale to seize opportunities in the new economy – quickly, at low cost and in line with high standards of compliance and security – with direct access to clearing across multiple currencies that bypass old, bureaucratic and expensive systems.

Banking Circle S.A.'s solutions are increasing financial inclusion by lowering the barrier for participation in the digital economy. From multi-currency accounts, international payments and local clearing to real-time FX, Banking Circle S.A.'s technology is helping thousands of businesses transact across borders in a way that was previously not possible.

2.2 Approach to ESG

We are continuously developing our framework to facilitate the implementation of ESG principles and are committed to continue this important journey with our employees, clients, suppliers, and other external stakeholders.

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

1. Governance

1.1 Governance Framework

Our activities are overseen by robust corporate governance, including (in top-down order): a Board of Directors and an Authorised Management Committee. Overall, and adhering to legislations in force, Banking Circle S.A. has set up robust internal governance arrangements as part of its three-lines-of-defence model.

In our Pillar 3 Report, we disclose a detailed description of our organisation, and our committees. This report is publicly available on our website.

Policies and procedures

We are working on incorporating ESG topics in our Governance Framework. Currently, we have a robust framework with many relevant Policies in place (non-exhaustive list):

- Anti Bribery and Corruption (ABC) Policy
- AML Policy and Procedures

- Client Due Diligence (CDD) and Ongoing Due Diligence (ODD) Procedure
- Client Risk Assessment Procedure
- Code of Conduct
- Credit Risk Policy
- Credit Risk Procedure
- Diversity and Inclusion Policy
- Diversity and Suitability Assessment Procedure
- Offboarding of Employee Procedure
- Personal Data Breach Response and Notification Procedure
- Physical and Environmental Threats Standard
- Privacy Protection Policy
- Remuneration Policy
- Risk Appetite Policy
- Teleworking Policy
- Whistleblowing Policy

Scope and mentation of our Policies

Our Policies are applicable to all members of staff of Banking Circle S.A., including all its branches. Our Policies are applied to all internal and external personnel acting on behalf of the Company, e.g. directors, employees, working students, consultants, and contractors.

As a rule, all our 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.

For the avoidance of doubt, if local applicable legal or regulatory requirements are stricter, such external requirements take precedence over any possibly conflicting provisions of a Policy. In the case of branches, any deviation from a Policy shall be documented, motivated, and submitted to its owner for review, who will refer material deviations to the Board of Directors for approval.

It is the responsibility of each manager within the Company 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.

Each of our Policies is subject to approval of the Board of Directors of Banking Circle S.A.

Each of our Policies, in its current form, is available to all employees via internal communication channels. The most current version of a Policy supersedes all the previous versions.

1.2 Regulatory Overview

Banking Circle S.A. became in scope of the Non-Financial Reporting Directive in 2023 due to exceeding the threshold of 500 average number of employees.

The NFRD Directive → Directive 2014/95/EU of the European Parliament and of the Council (1) on disclosure of non-financial and diversity information by certain large undertakings and groups ('the Directive') entered into force on 6 December 2014.

In addition, Banking Circle S.A. is within scope of CSSF Circular 21/773 on the Management of Climate-related and Environmental Risks.

1.3 EU Taxonomy

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

The EU Taxonomy Regulation aims to establish a common framework for determining whether economic activities are environmentally sustainable.

The EU Taxonomy provides a classification system for 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 p. 18-53

EU Taxonomy eligibility analysis

Financial Activities	Status as per 31/12/2023	Note
Loans and advances activities	Not eligible	Banking Circle S.A. does not offer traditional lending and has per 31/12/2023 no loans and advances other than to credit institutions, that are considered out of the eligibility scope defined by the EU Taxonomy.
Investments	Not eligible	Banking Circle S.A. mainly invests in government bonds which are considered out of the eligibility scope defined by the EU Taxonomy. A smaller part of the Banking Circle S.A. balance sheet is invested into an intra-group Securitisation vehicle. 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, Banking Circle S.A.'s fees and commissions are considered out of scope.

1.4 Data Protection

We have a Privacy Protection Policy, with the purpose of ensuring compliancy with our obligations under all applicable data protection laws ('DP Laws') and contracts or other interactions with stakeholders (including employees, customers, suppliers, partners, regulators, and investors).

1.5 Anti-Bribery and Corruption

It is of utmost importance to us that we have a clear anti-bribery and corruption awareness throughout our organisation. This is i.e. done through yearly training courses and by keeping our Policies updated and information published on our intranet.

Anti-Bribery and Corruption Policy

This Policy sets out our arrangements to provide clear guidance on the Banking Circle S.A. principles, processes, roles, and responsibilities in relation to ongoing compliance with the Anti-Bribery and Corruption Regulation.

This Policy should be considered as a supplement to our Compliance Policy, the purpose of which is to "promote honest, ethical conduct and to ensure compliance with laws, regulations, rules and professional standards as well as with the Company Code of Conduct".

ABC Policy Statement

All our employees have the responsibility to actively avoid and prevent incidents of bribery involving Banking Circle S.A., its employees, and any persons or organisations associated with it or acting on Banking Circle S.A.'s behalf.

Commercial considerations shall never be permitted to take precedence over Banking Circle S.A.'s anti-bribery and corruption commitments.

This commitment is expressed through the following objectives:

- to ensure all Banking Circle S.A.'s employees are aware of this Policy and obligations to report any suspicion or risk
- to protect Banking Circle S.A. and all employees as individuals from the risks associated with breaches of the law, guidance and supervisory requirements;
- to protect Banking Circle S.A. against the risk of reputational damage presented by implication in bribery and corrupt practices; and
- to make a positive contribution to the elimination of bribery and corrupt practices within the sphere of operations.

To achieve these objectives, it is Banking Circle S.A.'s Policy that:

- every member of staff shall meet their personal obligations regarding bribery prevention as appropriate to their role and position in the organisation. Breaches of this Policy will lead to disciplinary action;

- all members of staff shall refer issues involving potential bribery offences to Banking Circle S.A.'s Chief Compliance Officer ("CCO"), including any knowledge or substantiated suspicion of bribery offences observed in the course of their work, whether or not Banking Circle S.A. is directly involved; and the CCO shall be afforded every assistance and cooperation by all employees in carrying out their duties in respect of bribery prevention.

1.6 Impact of Anti-bribery and Corruption Policy

With respect to our clients, we also take into consideration ABC standards with respect to onboarding and maintaining client relationships. In accordance with our Policy on AML and CTF, Banking Circle S.A. has developed a Country Risk Matrix to classify the risk of money laundering and terrorist financing regarding payments to and from territories.

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.

1.7 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 (for example 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 our 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: Banking Circle S.A. has Policies and Procedures in place regarding the value of gifts and entertainment that 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 Banking Circle S.A. or one of our employees is associated with bribery or corruption, and Banking Circle S.A. is seen not to have any effective framework in place, we could potentially be penalised/fined.

1.8 Non-financial key performance indicators

Anti-corruption	KPI (2023)
Ethics and anti-corruption training % employees who have completed training on anti-corruption	100%
% employees to complete AML training. Every year.	100%

Compliance	KPI (2023)
Number of whistleblower cases	1
Number of escalations to compliance	1
Has CMP test been carried out y/n	Yes

2. Environment

In 2023, we have strengthened our focus on the environmental areas and will continuously be developing our framework to facilitate the implementation of ESG principles.

2.1 ESG Gap Assessment

In 2023, we made a Gap Assessment on our compliance with the CSSF Circular 21/773 on the Management of Climate-related and Environmental Risks.

In addition, a high-level materiality assessment and identification of ESG risk exposures was conducted.

2.2 Environmental Risks

Banking Circle S.A. is committed to ensuring it is, and remains, a sustainable Bank. Our sustainability ambitions ensure we have the right capabilities and skills to reduce our exposure to environment related risks.

We have identified climate change related risks and grouped them into two categories - physical risks and transition risks: the physical risks arise if economic activities or Banking Circle S.A.'s value is threatened directly by failure to achieve climate related objectives. These could materialise as acute risks i.e. individual, non-regular physical risk events or as chronic risks i.e. permanent deterioration in ESG target achievement with lasting adverse effects on Banking Circle S.A.'s economic activities.

Whilst transition risks arise if Banking Circle S.A.'s business strategy and model is permanently endangered by systemic changes (of climate change) and its own negative impact on the environment.

The most notable risk categories impacting climate change exposures are related to credit and counterparty risks (including investment activities and client onboarding), market risks, liquidity risks, operational risks, including business continuity, product development and third-party management and are all focused or concerned on the impacts of the risk on the institution itself.

To this end, we will ensure ESG is an embedded topic and consideration in all relevant processes across Banking Circle S.A., including but not limited to client onboarding and third-party risk management processes.

2.3 Electricity Consumption

In 2023, our energy purchased for Luxembourg, Denmark, UK, and Germany were green/renewable energy. Our ambition is to continue to prioritise having green energy sources as we expand to new countries and locations.

Energy labels:

In our headquarter in Luxembourg.

The Energy Performance and Thermal insulation class is H. This is primarily because the building was built before 1966.

In our office in 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.

In our office in UK.

The building is BREEM Rating, Very Good. The EPC rating is B(45).

In our office in Germany.

We have no Energy label or Energy certificate for our office in Germany because the building is a Denkmalschutz, a protected monument.

2.4 Initiatives to reduce our waste and become more climate friendly

- When we move to a new location, we reuse as much as we can from our previous office
- We use follow me print which can result in environmental benefits such as reduced waste
- We reuse as much hardware to the extent possible, and we do recycling
- We minimise the consumption of cleaning products
- We prioritise purchasing organic and local groceries whenever possible

2.5 Our sustainable approach when attending events

In 2023, we worked with a sustainable supplier to design and produce exhibition stand for M2020 Europe. With a strong commitment towards the principles of the circular economy, the stand was primarily made using recycled polyester. The structure was made from agricultural waste, the logos were Greencast made from 100% recycled acrylic and the banners were fabric woven using 100% Repreve recycled polyester.

This project contributed to the following SDGs: Responsible Consumption & Production and Climate Action. A similar approach was taken for our other large events in 2023, including Money 2020 US and Sibos.

3. Social and Employee matters

In end of year 2023, we were a total of 565 employees in Banking Circle S.A.

3.1 Our employees

How we care for the social life at Banking Circle S.A

Our employees are our most valuable asset; hence we arrange many social events to engage our employees to interact and increase collaboration. We have hosted many gatherings to strengthen the social community in Banking Circle S.A.

How we ensure equitable pay

It is very important to us that all employees must be treated equally, and that compensation must be based on merit and performance only.

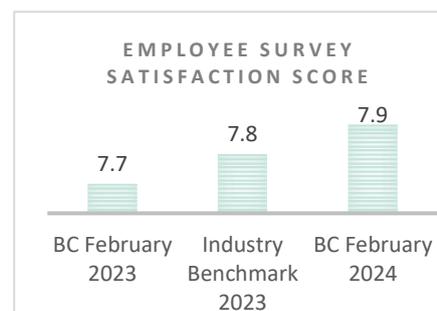
We are preparing ourselves for conducting the required Gender Pay Gap analysis which is demanded by recent EU directive from 2027 onwards.

Our Internal hiring

We have established a new internal procedure which outlines specific guidance and expectations on internal hiring and mobility. As a company we want to cater for internal growth and career opportunities across the organisation and engage employees in seeking new career opportunities internally.

Employee survey

Our overall Employee Net Promoter Score (eNPS) for 2023 is 37.0 and the overall satisfaction score is 7.9 out a maximum of 10.0. This is in line with the industry benchmark.



3.2 Committees and initiatives to create a good environment for our employees

Health and Safety: We have designated employees who are responsible for promoting employee health and safety. They are responsible for analysing the health and safety conditions within our offices and report identified risks to the management for mitigation.

In 2023, we had zero work-related injuries and zero work-related fatalities. This resulted in zero days lost due to injury.

Fire Safety and first aid training: We are offering fire safety and first aid training to our employees to ensure everyone's safety. All employees can voluntarily register for the training.

Healthy lifestyle: We have several active clubs, such as running, walking, and biking clubs. We also offer healthy snacks in the offices.

3.3 Social Risks

As a bank we are exposed to certain social risks which are linked with the banking industry. In 2023, the identified ones were workplace harassment, possible lack of inclusion, and burnout.

Social risks form part of Banking Circle S.A.'s wider business and HR strategies and includes focus on equality, social integration, and diversity matters. Banking Circle S.A. continues to invest in its workforce and ensures staff are supported, both in personal and career ambitions, within the HR policies.

Lack of inclusion has been managed through the introduction of a Diversity and Inclusion Policy, establishing formally the diversity principles within Banking Circle S.A., including but not limited to inclusion.

Harassment is a key concern for HR, and a specific anti-harassment process has been implemented to our Staff Handbooks, addressing specifically the disciplinary measures as well as the process of handling specific cases of harassment, bullying or otherwise inappropriate behaviour.

4. Diversity, equality and inclusion (DE&I)

4.1 Diversity and Inclusion Policy

In 2023, we formalised our work on diversity, equality and inclusion in a new Diversity and Inclusion Policy, which sets out the principles and guidelines for Banking Circle S.A. in accordance with the Article 38-2(8) of the Law of 5 April 1993 on the financial sector, as amended.

The purpose of the Policy is to ensure, that employees can be truly representative of all parts of society and for each employee to feel respected and acknowledged and able to perform to the highest level of their abilities and for them to be able to bring their whole self to work.

For us, diversity initiatives includes, but are not limited to; our practices and Policies on recruitment; selection and succession on all levels of the organisation, including the Board of Directors and Authorised Management; remuneration and benefits; professional development and training; promotions; transfers; terminations, including redundancies; and the ongoing development of a work envi-

ronment built on the premise of gender and diversity equality which encourages, but are not limited to the following:

- Respectful communication and cooperation between all employees.
- Inspire an inclusive culture where all employees feel a sense of belonging and with equal opportunities and where all employees are committed to always treating others with dignity and respect.
- Teamwork and employee participation, permitting and promoting the representation of all groups and employee perspectives.
- Work/life balance through flexible work schedules to accommodate employees' varying needs.

Banking Circle S.A. wishes to promote equality, fairness and respect to all employees, whether temporary, part-time or full-time and to enforce that no employees are discriminated against in any capacity and more specifically not based on:

- Age
- Ethnic origins
- Disability, including physical and mental ability
- Language
- Gender identity or expression
- Marriage and civil partnership
- Pregnancy and maternity
- Religion or belief
- Political affiliation and socio-economic status
- Veteran status
- Sexual orientation

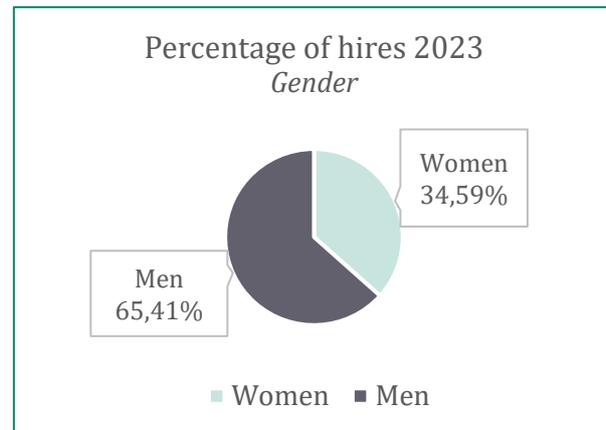
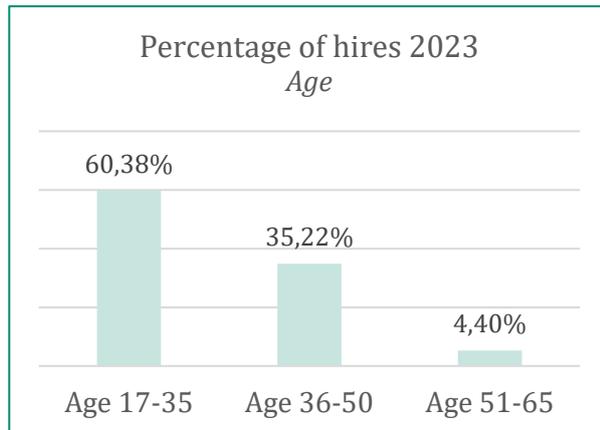
4.2 New Hires

We see on our external applicants that we on average have a split of 70% men and 30% women who apply for an open position with Banking Circle S.A.

We are however hiring a larger percentage of women than anticipated based on the split of applicants, which incidentally have led to a slight increase in the split between men and women overall - while still maintaining the principle that all hires are based solely on merit and professional and personal experience.

In 2023, we hired a total of 159 employees, hereof 55 women and 104 men. We hired people from different age groups. We hired 96 in the age 17-35, 56 in the age 36-50, and 7 in the age 51-65.

Our hirings in 2023 attributed to our diverse culture, since we hired 33 different nationalities.



4.3 Diversity and inclusion

We are proud to have a truly diverse culture with employees from all around the world. At the end of year 2023, our employees covered 58 different nationalities, and we have an overall split of men and women of 63% and 37% respectively.

4.4 Purpose and scope of our Diversity and Suitability Assessment Procedure

Following the ‘Prudential procedure for the appointment of Members of the Management Body and Key Function Holders in Credit Institutions’ issued by the Commission de Surveillance du Secteur Financier (CSSF), we have a Diversity and Suitability Assessment Procedure, which shall support the implementation of the “Appointment, Replacement and Suitability Assessment Policy” and the Diversity and Inclusion Policy as adopted by our Board of Directors.

Further, the procedure is referencing the EBA/GL/2021/06 to ensure and facilitate an appropriately diverse pool of candidates for management body positions and equal treatment and opportunities for our staff.

4.5 Appointment and succession of member of the Management Body and Key Function Holders

When we appoint a new member to the Management Body and Key Function holders, we also make sure to perform and consider the following:

- Suitability assessment
- Requirements to the position and position holder
- Identification of candidates
- Succession Planning
- Assessment of candidates for Management Body and Key Functions in the Company
- Assessment of candidates for a position of member of the Management Body
- Approval by/Notification to Supervisory Authority

4.6 Human Rights

Banking Circle S.A. adhere to the UK Modern Slavery Act in all its locations. The Act require the disclosure by organisations (with an annual turnover of £36 million or more) carrying on a business, or part of a business, in the UK, in an annual statement, 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. Banking Circle S.A.'s Annual Modern Slavery Statement can be found on our website: [Modern Slavery Act Statement](#)

Banking Circle S.A. operates within an industry where the risk of modern slavery is deemed to be low, based on the nature of the products and the services consumed. Nevertheless, we recognise the prevalence of modern slavery and the importance of taking the necessary steps to combat it. Banking Circle S.A. opposes all forms of slavery which consists of but is not limited to human trafficking, drug trafficking, sex trafficking, and unpaid labour.

Banking Circle S.A. has a zero-tolerance approach to modern slavery and human trafficking, including ensuring there is no modern slavery or human trafficking in its direct and indirect supply chains. Banking Circle S.A. is committed to ensure modern slavery is not taking place within its business or supply chain. We will not knowingly support and/or do business with suppliers who are involved in slavery.

We remain committed to continue improving the way we detect and address modern slavery risks. We will continue our commitment to working with not just colleagues but also our suppliers, clients, and many other stakeholders to continue to drive change and help keep modern slavery in the past.

We do not tolerate discrimination, harassment, or bullying in any form, something which is also included in our Code of Conduct and in our Employee Handbooks. In addition, we have a Whistleblowing Policy in place to make sure employees can raise concerns. Detecting issues, abuses and irregularities allows Banking Circle S.A. to address them.

Human Rights Risks

As a credit institution Banking Circle S.A. is exposed to mainly to indirect risks in relation to Human Rights; discrimination, equality, and labour rights violations are identified as the key industry risks relevant for Banking Circle S.A. By adopting the UK Modern Slavery Act we are strengthening our position regarding the management of those risks.

Banking Circle S.A. scrupulously respects Human Rights, which is shown by the fact that no Human Rights violations have occurred in Banking Circle S.A. Hence, we are aligned with Human Rights protection standards and their observance.

Looking forward

Banking Circle S.A. will during 2024 prepare for disclosure of CSRD reporting in its FY 2024 report. Elements from the current NFRD report will be integrated into the future CSRD reporting.

Appendices

EU Taxonomy

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

Year 2023		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 2023		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	31-12-2023								
		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 enabling	Of which environmentally sustainable (Taxonomy-aligned)		Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)		Of which enabling
Of which Use of Proceeds	Of which transitiona l	Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitiona l		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	1.455.501	-				-			-	
2 Financial undertakings	826.941	-				-			-	
3 Credit institutions	826.941	-				-			-	
4 <i>Loans and advances, debt securities and equity instruments not HfT eligible for GAR Calculation</i>										
5 <i>Debt securities, including UoP</i>										
6 <i>Equity Instruments</i>	826.941									
7 <i>Other financial corporations</i>										
8 <i>of which investment firms</i>	-	-				-			-	
9 <i>Loans and advances</i>										
10 <i>Debt securities, including UoP</i>										
11 <i>Equity instruments</i>										
12 <i>of which management companies</i>	-	-				-			-	
13 <i>loans and advances</i>										
14 <i>Debt securities, including UoP</i>										
15 <i>Equity Instruments</i>										
16 <i>of which insurance undertakings</i>	-	-				-			-	
17 <i>Loans and advances</i>										
18 <i>Debt securities, including UoP</i>										
19 <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.

		31-12-2023									
		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 environmental sustainable (Taxonomy-aligned)			
		Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmental sustainable (Taxonomy-aligned)			
		Of which Use of Proceeds			Of which Use of Proceeds			Of which Use of Proceeds			
		Of which transitional			Of which transitional			Of which transitional			
		Of which enabling			Of which enabling			Of which enabling			
Total Gross Carrying amount											
<i>GAR- Covered assets in both numerator and denominator</i>											
20	Non-financial undertakings	628.560	-				-				-
21	<i>Loans and advances</i>										
22	<i>Debt securities, including UoP</i>										
23	<i>Equity Instruments</i>	628.560									
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)	367.205.180	-				-				-
33	Financial and Non-financial undertakings	184.822.191	-				-				-
34	<i>SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations</i>	184.822.191	-				-				-
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>	184.822.191									
39	<i>Equity instruments</i>										

- 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	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 enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	
GAR- Covered assets in both numerator and denominator										
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 Derivatives	-	-			-			-		
45 On demand interbank loans										
46 Cash and cash-related assets	182.382.989									
47 Other categories of assets (e.g. Goodwill, commodities etc.)										
48 Total GAR assets	368.660.681	-			-			-		
49 <i>Assets not covered for GAR calculation</i>	3.106.433.561									
50 <i>Central governments and Supranational issuers</i>	1.113.011.099									
51 <i>Central banks exposure</i>	1.867.259.139									
52 <i>Trading book</i>										
53 Total assets	3.475.094.242	-			-			-		
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations										
54 <i>Financial guarantees</i>										
55 Assets under management	1.241.348.003									
56 <i>Of which debt securities</i>										
57 <i>Of which 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.

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

		31-12-2023												
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)				
Total Gross Carrying amount		Of which towards Taxonomy-relevant sectors (Taxonomy-eligible)					Of which towards Taxonomy-relevant sectors (Taxonomy-eligible)			Of which environmental sustainable (Taxonomy-aligned)				
		Of which environmental sustainable (Taxonomy-aligned)					Of which environmental sustainable (Taxonomy-aligned)			Of which environmental sustainable (Taxonomy-aligned)				
													Of which Use of Proceeds	Of which transitional
GAR- Covered assets in both numerator and denominator														
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR Calculation	1.455.501	-											
2	Financial undertakings	826.941	-											
3	Credit institutions	826.941	-											
4	<i>Loans and advances, debt securities and equity instruments not HfT eligible for GAR Calculation</i>													
5	<i>Debt securities, including UoP</i>													
6	<i>Equity Instruments</i>	826.941												
7	Other financial corporations													
8	of which investment firms	-	-											
9	<i>Loans and advances</i>													
10	<i>Debt securities, including UoP</i>													
11	<i>Equity instruments</i>													
12	of which management	-	-											
13	<i>loans and advances</i>													
14	<i>Debt securities, including UoP</i>													
15	<i>Equity Instruments</i>													
16	of which insurance undertakings	-	-											
17	<i>Loans and advances</i>													

- 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.

		31-12-2023											
		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
Total Gross Carrying amount													
GAR- Covered assets in both numerator and denominator													
18	<i>Debt securities, including UoP</i>												
19	<i>Equity Instruments</i>												
20	Non-financial undertakings	628.560	-										
21	<i>Loans and advances</i>												
22	<i>Debt securities, including UoP</i>												
23	<i>Equity Instruments</i>	<i>628.560</i>											
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)	367.205.180	-										
33	Financial and Non-financial undertakings	184.822.191	-										

- 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.

		31-12-2023										
		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	
Total Gross Carrying amount												
GAR- Covered assets in both numerator and denominator												
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	184.822.191	-									
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>	184.822.191										
39	<i>Equity instruments</i>											
40	subject to NFRD disclosure obligations	-	-									
41	<i>Loans and advances</i>											
42	<i>Debts Securities</i>											
43	<i>Equity instruments</i>											
44	Derivatives	-	-									
45	On demand interbank loans											
46	Cash and cash-related assets	182.382.989										

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.

		31-12-2023										
		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 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	368.660.681	-				-			-		
49	Assets not covered for GAR calculation	3.106.433.561										
50	Central governments and Supranational issuers	1.113.011.099										
51	Central banks exposure	1.867.259.139										
52	Trading book											
53	Total assets	3.475.094.242	-				-			-		
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations												
54	Financial guarantees											
55	Assets under management	1.241.348.003										
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).
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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)	
101.47 - Raising Poultry												
² 02.10 - Silviculture and other forestry activities												
303.21 - Marine aquaculture												
⁴ 06.10 - Extraction of crude petroleum												
508.12 - Operation of gravel and sand pits, mining of clays and kaolin												
⁶ 08.99 - Other mining and quarrying n.e.c.												
709.10 - 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												
1110.71 - 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												
1611.05 - Manufacture of beer												
¹⁷ 11.07 - Manufacture of soft drinks, production of mineral waters and other bottled waters												
1813.92 - Manufacture of made-up textile articles, except apparel												
1913.96 - Manufacture of other technical and industrial textiles												
²⁰ 16.10 - Sawmilling and planing of wood												
2116.23 - 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												
2417.22 - Manufacture of household and sanitary goods and of toilet requisites												
2517.29 - Manufacture of other articles of paper and paperboard												

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- NACE4 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												

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)	
5125.73 - Manufacture of tools												
5225.93 - Manufacture of wire products, chain and springs												
5325.94 - Manufacture of fasteners and screw machine products												
5425.99 - Manufacture of other fabricated metal products n.e.c												
5526.11 - Manufacture of electronic components												
5626.12 - Manufacture of loaded electronic boards												
5726.20 - Manufacture of computers and peripheral equipment												
5826.30 - Manufacture of communication equipment												
5926.51 - Manufacture of instruments and appliances for measuring, testing and navigation												
6026.60 - Manufacture of irradiation, electromedical and electrotherapeutic equipment												
6127.11 - Manufacture of electric motors, generators and transformers												
6227.12 - Manufacture of electricity distribution and control apparatus												
6327.31 - Manufacture of fibre optic cables												
6427.32 - Manufacture of other electronic and electric wires and cables												
6527.40 - Manufacture of electric lighting equipment												
6627.51 - Manufacture of electric domestic appliances												
6727.90 - Manufacture of other electrical equipment												
6828.11 - Manufacture of engines and turbines, except aircraft, vehicle and cycle engines												
6928.13 - Manufacture of other pumps and compressors												
7028.21 - Manufacture of ovens, furnaces and furnace burners												
7128.22 - Manufacture of lifting and handling equipment												
7228.24 - Manufacture of powerdriven hand tools												
7328.25 - Manufacture of non-domestic cooling and ventilation equipment												
7428.29 - Manufacture of other general-purpose machinery n.e.c.												
7528.30 - Manufacture of agricultural and forestry machinery												

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)	
7628.91 - Manufacture of machinery for metallurgy												
7728.92 - Manufacture of machinery for mining, quarrying and construction												
7828.93 - Manufacture of machinery for food, beverage and tobacco processing												
7928.94 - Manufacture of machinery for textile, apparel and leather production												
8028.95 - Manufacture of machinery for paper and paperboard production												
8128.99 - Manufacture of other special-purpose machinery n.e.c.												
8229.10 - Manufacture of motor vehicles												
8329.20 - Manufacture of bodies (coachwork) for motor vehicles, manufacture of trailers and semi-trailers												
8429.32 - Manufacture of other parts and accessories for motor vehicles												
8530.11 - Building of ships and floating structures												
8631.01 - Manufacture of office and shop furniture												
8731.02 - Manufacture of kitchen furniture												
8831.09 - Manufacture of other furniture												
8932.50 - Manufacture of medical and dental instruments and supplies												
9032.99 - Other manufacturing n.e.c.												
9133.12 - Repair of machinery												
9233.20 - Installation of industrial machinery and equipment												
9335.11 - Production of electricity												
9435.13 - Distribution of electricity												
9535.22 - Distribution of gaseous fuels through mains												
9635.30 - Steam and air conditioning supply												
9737.00 - Sewerage												
9838.11 - Collection of nonhazardous waste												
9938.12 - Collection of hazardous waste												
10038.22 - Treatment and disposal of hazardous waste												

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)
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)						
12646.19 - Agents involved in the sale of a variety of goods												
12746.21 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds												
12846.34 - Wholesale of beverages												
12946.36 - Wholesale of sugar and chocolate and sugar confectionery												
13046.39 - Non-specialised wholesale of food, beverages and tobacco												
13146.42 - Wholesale of clothing and footwear												
13246.43 - Wholesale of electrical household appliances												
13346.44 - Wholesale of china and glassware and cleaning materials												
13446.45 - Wholesale of perfume and cosmetics												
13546.46 - Wholesale of pharmaceutical goods												
13646.47 - Wholesale of furniture, carpets and lighting equipment												
13746.48 - Wholesale of watches and jewellery												
13846.49 - Wholesale of other household goods												
13946.51 - Wholesale of computers, computer peripheral equipment and software												
14046.52 - Wholesale of electronic and telecommunications equipment and parts												
14146.62 - Wholesale of machine tools												
14246.63 - Wholesale of mining, construction and civil engineering machinery												
14346.65 - Wholesale of office furniture												
14446.66 - Wholesale of other office machinery and equipment												
14546.69 - Wholesale of other machinery and equipment												
14646.71 - Wholesale of solid, liquid and gaseous fuels and related products												
14746.72 - Wholesale of metals and metal ores												
14846.73 - Wholesale of wood, construction materials and sanitary equipment												
14946.74 - Wholesale of hardware, plumbing and heating equipment and supplies												
15046.75 - Wholesale of chemical products												

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Breakdown by sector- NACE4 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)	
15146.76 - Wholesale of other intermediate products												
15246.90 - Non-specialised wholesale trade												
15347.11 - Retail sale in non-specialised stores with food, beverages or tobacco predominating												
15447.19 - Other retail sale in non-specialised stores												
15547.30 - Retail sale of automotive fuel in specialised stores												
15647.41 - Retail sale of computers, peripheral units and software in specialised stores												
15747.51 - Retail sale of textiles in specialised stores												
15847.52 - Retail sale of hardware, paints and glass in specialised stores												
15947.71 - Retail sale of clothing in specialised stores												
16047.76 - Retail sale of flowers, plants, seeds, fertilisers, pet animals and pet food in specialised stores												
16147.78 - Other retail sale of new goods in specialised stores												
16247.91 - Retail sale via mail order houses or via Internet												
16349.32 - Taxi operation												
16449.41 - Freight transport by road												
16549.42 - Removal services												
16650.10 - Sea and coastal passenger water transport												
16750.20 - Sea and coastal freight water transport												
16851.10 - Passenger air transport												
16951.21 - Freight air transport												
17052.10 - Warehousing and storage												
17152.22 - Service activities incidental to water transportation												
17252.23 - Service activities incidental to air transportation												
17352.24 - Cargo handling												
17452.29 - Other transportation support activities												
17553.10 - Postal activities under universal service obligation												

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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)	
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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Breakdown by sector- NACE4 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)
20166.30 - Fund management activities												
20268.10 - Buying and selling of own real estate												
20368.20 - Renting and operating of own or leased real estate												
20468.31 - Real estate agencies												
20569.20 - Accounting, bookkeeping and auditing activities, tax consultancy												
20670.10 - Activities of head offices												
20770.22 - Business and other management consultancy activities												
20871.11 - Architectural activities												
20971.12 - Engineering activities and related technical consultancy												
21072.19 - Other research and experimental development on natural sciences and engineering												
21172.20 - Research and experimental development on social sciences and humanities												
21273.11 - Advertising agencies												
21373.20 - Market research and public opinion polling												
21474.10 - Specialised design activities												
21574.90 - Other professional, scientific and technical activities n.e.c.												
21677.11 - Renting and leasing of cars and light motor vehicles												
21777.32 - Renting and leasing of construction and civil engineering machinery and equipment												
21877.39 - Renting and leasing of other machinery, equipment and tangible goods n.e.c.												
21978.10 - Activities of employment placement agencies												
22078.20 - Temporary employment agency activities												
22180.10 - Private security activities												
22280.20 - Security systems service activities												
22381.10 - Combined facilities support activities												
22481.21 - General cleaning of buildings												
22581.22 - Other building and industrial cleaning activities												

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Breakdown by sector- NACE4 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 nontertiary 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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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)	
101.47 - Raising Poultry												
202.10 - Silviculture and other forestry activities												
303.21 - Marine aquaculture												
406.10 - Extraction of crude petroleum												
508.12 - Operation of gravel and sand pits, mining of clays and kaolin												
608.99 - Other mining and quarrying n.e.c.												
709.10 - Support activities of petroleum and natural gas extraction												
810.12 - Processings and preserving of poultry meat												
910.13 - Production of meat and poultry meat products												
1010.61 - Manufacture of grain mill products												
1110.71 - Manufacture of bread, manufacture of fresh pastry goods and cakes												
1210.85 - Manufacture of prepared meals and dishes												
1310.89 - Manufacture of other food products n.e.c.												
1410.91 - Manufacture of prepared feeds for farm animals												
1511.01 - Distilling, rectifying and blending of spirits												
1611.05 - Manufacture of beer												
1711.07 - Manufacture of soft drinks, production of mineral waters and other bottled waters												
1813.92 - Manufacture of made-up textile articles, except apparel												
1913.96 - Manufacture of other technical and industrial textiles												
2016.10 - Sawmilling and planing of wood												
2116.23 - Manufacture of other builders' carpentry and joinery												
2216.29 - Manufacture of other products of wood, manufacture of articles of cork, straw and plaiting materials												
2317.12 - Manufacture of paper and paperboard												
2417.22 - Manufacture of household and sanitary goods and of toilet requisites												
2517.29 - 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)			
	(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)
2618.11 - Printing of newspapers												
2718.12 - Other printing												
2819.20 - Manufacture of refined petroleum products												
2920.13 - Manufacture of other inorganic basic chemicals												
3020.14 - Manufacture of other organic basic chemicals												
3120.20 - Manufacture of pesticides and other agrochemical products												
3220.59 - Manufacture of other chemical products n.e.c												
3321.20 - Manufacture of pharmaceutical preparations												
3422.11 - Manufacture of rubber tyres and tubes, retreading and rebuilding of rubber tyres												
3522.21 - Manufacture of plastic plates, sheets, tubes and profiles												
3622.22 - Manufacture of plastic packing goods												
3722.29 - Manufacture of other plastic products												
3823.51 - Manufacture of cement												
3923.99 - Manufacture of other non-metallic mineral products n.e.c.												
4024.10 - Manufacture of basic iron and steel and of ferro-alloys												
4124.20 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel												
4224.42 - Aluminium production												
4324.44 - Copper production												
4424.51 - Casting of iron												
4525.11 - Manufacture of metal structures and parts of structures												
4625.12 - Manufacture of doors and windows of metal												
4725.21 - Manufacture of central heating radiators and boilers												
4825.40 - Manufacture of weapons and ammunition												
4925.61 - Treatment and coating of metals												
5025.62 - 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)			
	(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)
5125.73 - Manufacture of tools												
5225.93 - Manufacture of wire products, chain and springs												
5325.94 - Manufacture of fasteners and screw machine products												
5425.99 - Manufacture of other fabricated metal products n.e.c												
5526.11 - Manufacture of electronic components												
5626.12 - Manufacture of loaded electronic boards												
5726.20 - Manufacture of computers and peripheral equipment												
5826.30 - Manufacture of communication equipment												
5926.51 - Manufacture of instruments and appliances for measuring, testing and navigation												
6026.60 - Manufacture of irradiation, electromedical and electrotherapeutic equipment												
6127.11 - Manufacture of electric motors, generators and transformers												
6227.12 - Manufacture of electricity distribution and control apparatus												
6327.31 - Manufacture of fibre optic cables												
6427.32 - Manufacture of other electronic and electric wires and cables												
6527.40 - Manufacture of electric lighting equipment												
6627.51 - Manufacture of electric domestic appliances												
6727.90 - Manufacture of other electrical equipment												
6828.11 - Manufacture of engines and turbines, except aircraft, vehicle and cycle engines												
6928.13 - Manufacture of other pumps and compressors												
7028.21 - Manufacture of ovens, furnaces and furnace burners												
7128.22 - Manufacture of lifting and handling equipment												
7228.24 - Manufacture of power driven hand tools												
7328.25 - Manufacture of non-domestic cooling and ventilation equipment												
7428.29 - Manufacture of other general-purpose machinery n.e.c.												
7528.30 - Manufacture of agricultural and forestry machinery												

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Breakdown by sector- NACE4 digits level (Code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Total (CCM+CCA)			
	(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 nonhazardous waste											
99	38.12 - Collection of hazardous waste											
100	38.22 - Treatment and disposal of hazardous waste											

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.
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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)			
	(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												
10842.99 - Construction of other civil engineering projects n.e.c.												
10943.11 - Demolition												
11043.12 - Site preparation												
11143.21 - Electrical installation												
11243.22 - Plumbing, heat and air conditioning installation												
113												
43.29 - Other construction installation												
11443.31 - Plastering												
11543.32 - Joinery installation												
11643.33 - Floor and wall covering												
11743.91 - Roofing activities												
11843.99 - 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												
12245.32 - 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												

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)			
	(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)
12646.19 - Agents involved in the sale of a variety of goods												
12746.21 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds												
12846.34 - Wholesale of beverages												
12946.36 - Wholesale of sugar and chocolate and sugar confectionery												
13046.39 - Non-specialised wholesale of food, beverages and tobacco												
13146.42 - Wholesale of clothing and footwear												
13246.43 - Wholesale of electrical household appliances												
13346.44 - Wholesale of china and glassware and cleaning materials												
13446.45 - Wholesale of perfume and cosmetics												
13546.46 - Wholesale of pharmaceutical goods												
13646.47 - Wholesale of furniture, carpets and lighting equipment												
13746.48 - Wholesale of watches and jewellery												
13846.49 - Wholesale of other household goods												
13946.51 - Wholesale of computers, computer peripheral equipment and software												
14046.52 - Wholesale of electronic and telecommunications equipment and parts												
14146.62 - Wholesale of machine tools												
14246.63 - Wholesale of mining, construction and civil engineering machinery												
14346.65 - Wholesale of office furniture												
14446.66 - Wholesale of other office machinery and equipment												
14546.69 - Wholesale of other machinery and equipment												
14646.71 - Wholesale of solid, liquid and gaseous fuels and related products												
14746.72 - Wholesale of metals and metal ores												
14846.73 - Wholesale of wood, construction materials and sanitary equipment												
14946.74 - Wholesale of hardware, plumbing and heating equipment and supplies												
15046.75 - Wholesale of chemical products												

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)			
	(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												

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- NACE4 digits level (Code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Total (CCM+CCA)			
	(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												

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)	
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)	
22681.29 - Other cleaning activities												
22782.11 - Combined office administrative service activities												
22882.20 - Activities of call centres												
22982.91 - Activities of collection agencies and credit bureaus												
23082.99 - Other business support service activities n.e.c.												
23185.31 - General secondary education												
23285.41 - Post-secondary nontertiary education												
23385.42 - Tertiary education												
23485.52 - Cultural education												
23585.59 - Other education n.e.c.												
23686.21 - General medical practice activities												
23786.22 - Specialist medical practice activities												
23886.90 - Other human health activities												
23987.10 - Residential nursing care activities												
24087.30 - Residential care activities for the elderly and disabled												
24188.10 - Social work activities without accommodation for the elderly and disabled												
24288.99 - Other social work activities without accommodation n.e.c.												
24390.02 - Support activities to performing arts												
24493.12 - Activities of sport clubs												
24593.13 - Fitness facilities												
24693.21 - Activities of amusement parks and theme parks												
24794.12 - Activities of professional membership organisations												
24895.12 - Repair of communication equipment												
24996.01 - Washing and (dry-) cleaning of textile and fur products												
25096.09 - Other personal service activities n.e.c.												

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.

3a. GAR KPI stock based on turnover

		31-12-2023										
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)				
% (Compared to total covered assets in the denominator)		Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible)			Proportion of total assets covered	
		Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which 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.

		31-12-2023										
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)				
% (Compared to total covered assets in the denominator)		Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible)			Proportion of total assets covered	
		Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which 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.

3b. GAR KPI stock based on CAPEX

		31-12-2023										
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)				
% (Compared to total covered assets in the denominator)		Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible)			Proportion of total assets covered	
		Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which 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.

		31-12-2023										
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)				
% (Compared to total covered assets in the denominator)		Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-eligible)			Proportion of total assets covered	
		Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding Taxonomy-relevant sectors (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which 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

		31-12-2023												
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				Proportion of total new assets covered
% (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 Proceeds	Use of transitional	Of which enabling		Of which Proceeds	Use of transitional	Of which enabling		Of which Proceeds	Use of 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)	31-12-2023											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	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.

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

% (Compared to flow of total eligible assets)	31-12-2023									
	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 transitiona l	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitiona l	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

% (Compared to flow of total eligible assets)	31-12-2023									
	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 transitiona l	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitiona l	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

% (Compared to flow of total eligible assets)	31-12-2023									
	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
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

% (Compared to flow of total eligible assets)	31-12-2023									
	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
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.



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