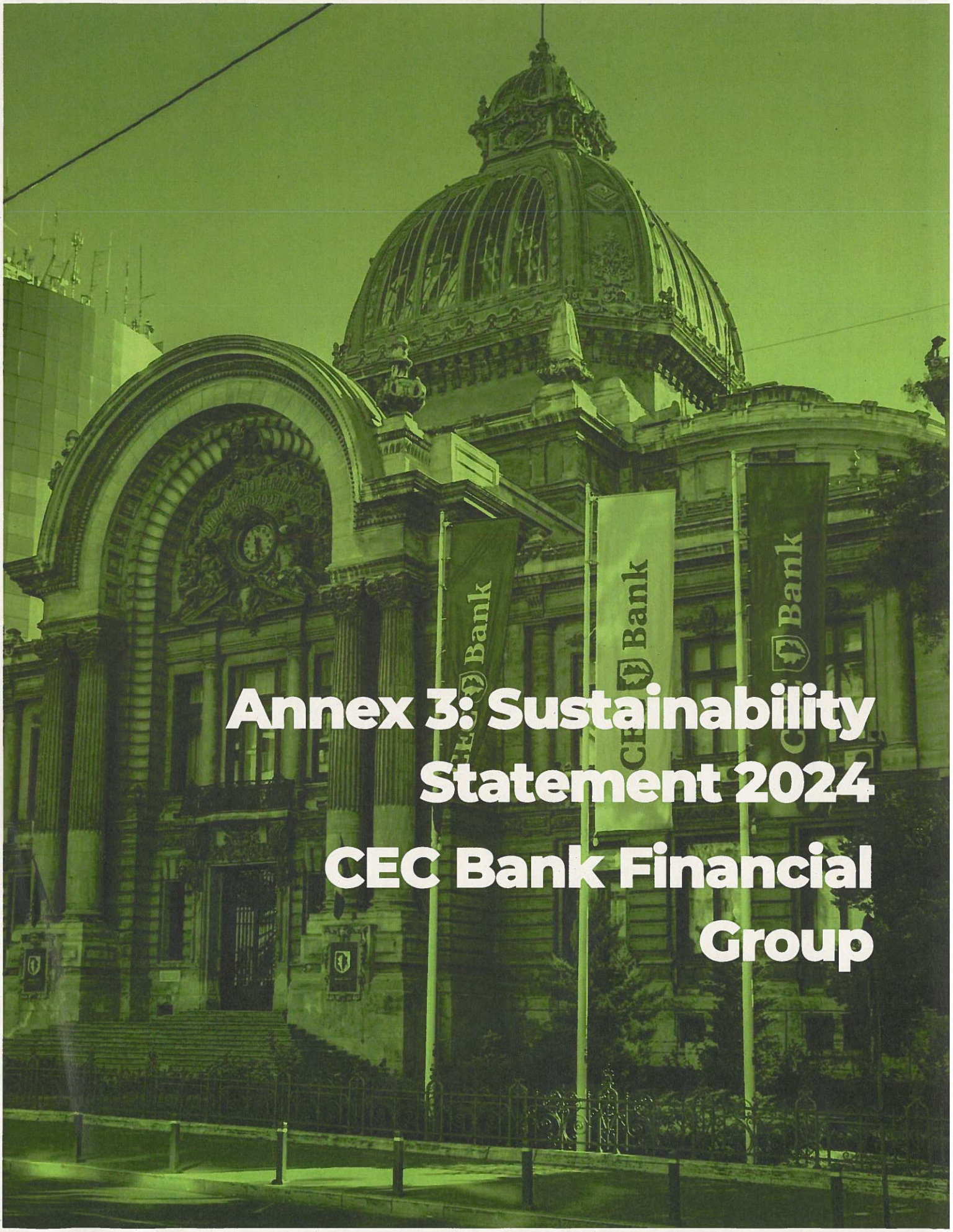

Annex 3: Sustainability Statement 2024

CEC Bank Financial Group

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1. GENERAL INFORMATION ON THE SUSTAINABILITY STATEMENT

The implementation of the new European Corporate Sustainability Reporting Directive (CSRD) marks an important step in standardizing and improving the quality of ESG reporting across the European Union. This development provides significant benefits to stakeholders of CEC Bank Financial Group by fostering greater transparency and comparability of information related to environmental, social, and governance (ESG) matters.

The CSRD Directive introduces a number of mandatory reporting standards (European Sustainability Reporting Standards – ESRS), which define both the content and format for disclosing sustainability information.

In this Sustainability Statement, CEC Bank Financial Group presents a comprehensive overview of the reporting framework applied, in accordance with the general disclosures required under ESRS 2. This includes information on the Group's sustainability-related governance, strategy, business model, value chain, and stakeholders. Additionally, disclosures are provided on sustainability matters identified as material following a double materiality assessment.

This Sustainability Statement for 2024 was made based on the provisions of the Order of the Ministry of Finance no. 85/2024 and NBR Order no. 1/2024, which transposed at national level Directive (EU) 2022/2464 of the European Parliament and of the Council of 14 December 2022, amending Regulation (EU) no. 537/2014, Directive 2004/109/EC, Directive 2006/43/EC and Directive 2013/34/EU. The Statement also contains the information set out in Article 8 of the EU Taxonomy Regulation (EU Regulation 2020/852).

The table below provides an overview of the reporting requirements in accordance with the general disclosures required under ESRS 2, with references to the corresponding sections of the 2024 Annual Report.

ESRS Data Points	Disclosure requirements	Page Number
BP-1	General basis for making declarations on Sustainability	7
BP-2	Disclosures in relation to specific circumstances	7-8
GOV-1	Role of administrative, management and supervisory bodies	8-12
GOV-2	Information provided to the company's administrative, management and supervisory bodies and the sustainability issues addressed by them	8-12

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ESRS Data Points	Disclosure requirements	Page Number
GOV-3	Integration of sustainability-related performance into incentive schemes	11
GOV-4	Statement on the due diligence process	12
GOV-5	Risk management and internal controls related to sustainability reporting	13-14
SBM-1	Strategy, business model and value chain	16-17
SBM-2	Interests and views of stakeholders	18-21
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IRO-1	Description of the processes for identifying and assessing significant impacts, risks and opportunities	36-43
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1.1. Basis for preparation

1.1.1. General basis for the preparation of the sustainability statement

BP-1

The Sustainability Statement for 2024 was prepared in compliance with the scope of consolidation of financial statements. In this regard, the statement includes information regarding CEC Bank S.A. ("CEC Bank" or the "Bank") and the Rural Credit Guarantee Fund IFN S.A. ("FGCR").[1] It presents information covering the financial year 1 January 2024 – 31 December 2024. For the realization of this Sustainability Statement, CEC Bank Financial Group has not used the option to omit certain information related to intellectual property, know-how or innovation results. Likewise, the Group has not applied the exemption related to the disclosure of imminent developments or matters under negotiation.

The Sustainability Statement includes information covering both the Group's own operations and key business relationships in its value chain. Upstream, this includes suppliers of products and services (e.g., security, cleaning, IT services, etc.). Downstream, it encompasses financial products and services offered to customers, including loans, investments and asset management.

1.1.2. Disclosures in relation to specific circumstances

BP-2

For the preparation of the 2024 Sustainability Statement, CEC Bank Financial Group has applied the same definitions of time horizons as specified in the ESRS 1, chapter 6.4:

- for short-term time horizon: the period adopted by the entity as the reporting period in its financial statements;
- for the medium-term time horizon: from the end of the short-term reporting period to five years;
- for the long-term time horizon: more than five years.

These time horizons were also applied in the double materiality analysis.

[1] Most of the information presented in this sustainability statement refers to CEC Bank S.A., given its weight within CEC Bank Financial Group. This situation is also influenced by the fact that, at group level, a system of consolidated governance is not yet completed, a mechanism that would allow the implementation of joint policies and actions.

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As this is the Group's first Sustainability Statement in accordance with ESRS, no comparative information from previous reporting periods is presented. The statement does not include information that is required by other sustainability reporting standards.

In terms of estimates and uncertainties, the information included in the Sustainability Statement is based on accurate calculations where possible. Atunci când indicatorii cantitativi, inclusiv informațiile din amonte și din aval ale lanțului valoric, nu pot fi măsurate direct și pot fi doar estimate, pot apărea incertitudini semnificative inerente, ca urmare a incertitudinilor științifice și de măsurare. Explicațiile privind aceste estimări și ipoteze sunt furnizate în conformitate cu cerințele de prezentare a informațiilor relevante The estimated upstream and downstream value chain data were mainly used for the calculation of Scope 3 greenhouse gas (GHG) emissions (E1-6). For the GHG emission category Scope 3 'Goods and services purchased', the expenditure-based methodology was used, which allows GHG emissions to be estimated by applying an approximation to total expenditure on goods and services. As for the GHG emissions category Scope 3 "Investments", the estimate was based on the primary data from the portfolio, as well as on approximations determined by the availability of data at the level of Romania and the methodology applied.

The Group has also applied the phased-in reporting option, as allowed under Annex C of ESRS 1, for the following disclosures: SBM 1.40(b), SBM 1.40(c), and E1-9.

1.2. Governance

The consolidated governance system at group level is in the process of being established.. Thus, this section will present the information for both CEC Bank S.A. and FGCR IFN S.A.

1.2.1. The role of administrative, management and supervisory bodies in sustainability

GOV-1, GOV-2, GOV-3

CEC Bank is managed, in a unitary system, by a Board of Directors consisting of 11 members, natural persons[2]. If the General Meeting of Shareholders does not decide otherwise, each member of the Board of Directors is appointed for a period of 4 (four) years, with the possibility of being re-elected for additional periods. During 2024, the Board of Directors was made up of 7 members, of which 4 men (57%) and 3 women (43%). The average ratio of female to male board members is 0.75. Three members of the Board of Directors also

[2] During the year 2024, only 7 positions were filled within the Board of Directors.

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hold executive positions within CEC Bank. Also, 4 members of the Board of Directors are independent members (57%).

The Board of Directors is responsible for carrying out all the necessary and useful acts for the achievement of the Bank's object of activity, except for those reserved by law for the General Meeting of Shareholders. In accordance with Article 143 of Law 31/1990 on Commercial Companies, the executive management of the Bank is ensured by the Executive Committee, which, during 2024, was composed of 3 members, of which 1 male member (33%) and 2 female members (67%). The average ratio of female to male members of the Executive Committee is 2.

As CEC Bank, FGCR IFN S.A. is managed by a Board of Directors. During 2024, the Board of Directors was made up of 6 members, of which 4 men (67%) and 2 women (33%). Also, the Board of Directors was composed of 5 non-executive members and 1 executive member. Non-executive members were all independent (83%).

At CEC Bank level, all members of the Board of Directors and of the Executive Committee have experience in the banking and financial field (CEC Bank Management). Also, the members of the Board of Directors of FGCR have the relevant experience for the specific field of activity of the company. The members of the FGCR Board of Directors must meet the requirements of BNR Regulation 20/1993 on non-banking financial institutions, according to Article 17, which stipulates that individuals appointed as executives must demonstrate adequate theoretical and practical knowledge relevant to the activities carried out by the non-banking financial institution, as well as experience in a management position. In the case of CEC Bank representatives on the FGCR Board of Directors, a Procedure for assessing the suitability of the members of the management body (executives and administrators) of FGCR IFN S.A., as a subsidiary of CEC Bank S.A., has been approved and implemented. This procedure is aligned with the provisions of Law no. 31/1990 on companies, Law no. 93/2009 on non-banking financial institutions, and BNR Regulation no. 20/2009 on non-banking financial institutions. Additionally, for its implementation, feedback from BNR was requested. The three representatives appointed by CEC Bank to the FGCR Board of Directors were evaluated by the Nomination Committee in accordance with the provisions of this procedure.

At both CEC Bank and FGCR levels, there are no members of the Board of Directors representing employees or other workers. However, employee relationship issues are discussed with the unions at annual meetings or whenever necessary.

At the level of CEC Bank and FGCR, the Board of Directors and the Executive Committee provide the necessary expertise and skills for the supervision and management of sustainability issues. At CEC Bank level, the Nominating Committee annually evaluates the

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structure, size, composition and performance of the Board of Directors and the Executive Committee, analyzing the balance of knowledge, skills, diversity and experience of the members to determine whether the existing expertise is adequate or requires development. In this regard, the members of these bodies benefit from access to specialized advice and dedicated training programs, designed to provide them with the necessary knowledge to manage the impacts, risks and opportunities associated with sustainability. In 2024, the members of CEC Bank's Executive Committee participated in specific training sessions in the field of sustainability during which aspects of the EU CSRD Directive, EU Taxonomy, ESG risks, etc. were discussed. The management of FGCR attended the course "Implementation of ESG requirements within IFN", organized by the Romanian Banking Institute. The periodic evaluation carried out by the Nominating Committee allows the proactive identification of skills development needs, facilitating rapid adaptation to changes in the economic and regulatory environment.

Sustainability management

At CEC Bank, sustainability management is based on the bank's existing governance and management processes, being reflected in the attributions of the Board of Directors, the Executive Committee and in the internal reporting lines.

The Board of Directors has the strategic responsibility of overseeing sustainability impacts, risks and opportunities relevant to the bank's business. It is the management body that provides the overall guidance on sustainability issues and approves the necessary measures to integrate ESG principles into the bank's operations. The Board delegates responsibility for the implementation and monitoring of sustainability issues to the Executive Committee.

The Executive Committee is responsible for the day-to-day management of the bank and for the implementation of the strategic decisions established by the Board of Directors. It oversees all processes aimed at managing ESG impacts, risks and opportunities, regularly reporting progress to the Board of Directors.

The responsibilities of each management body are integrated into the bank's internal mandates and policies. The Board of Directors approves the strategic directions on sustainability, and the Executive Committee is in charge of translating them into concrete actions. These responsibilities are aligned with the bank's risk and compliance policies, being part of the overall governance structure.

In addition, CEC Bank Financial Group conducted in 2024 the first **double materiality analysis**, which identified the impacts, risks and material sustainability opportunities for the bank's activity. This analysis was validated by the Executive Committee and the Board of Directors and contributed to the strengthening of internal ESG risk management strategies. Detailed information on the impacts, risks and opportunities identified can be found in the section "1.3.3. Significant impacts, risks and opportunities and their interaction with the strategy and business model".

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Currently, CEC Bank does not have a reporting and control framework but plans to implement one:

- **Delegation of responsibilities**: The monitoring and management of ESG issues will be integrated into the bank's existing operational processes and will be coordinated by the Executive Committee, within the framework of the tasks related to coordinating the process of developing procedures for identifying, assessing, monitoring and controlling significant risks and taking the necessary measures to identify, assess, monitor and control these risks. In case of identified major risks, they will be discussed at the level of the Board of Directors.
- **Reporting Guidelines**: The Executive Committee will report periodically to the Board of Directors on the implementation of sustainability strategies. These reports will include both the progress made and the measures needed to improve ESG performance.

Both the Board of Directors and the Executive Committee play a key role in setting and monitoring sustainability goals. Following the double-materiality analysis, CEC Bank has begun developing a set of measurable targets related to the impacts, risks and opportunities identified, which will be adopted in the next reporting cycles.

Throughout 2024, the Board of Directors and the Executive Committee were informed, whenever necessary, about the progress in the double materiality analysis process and the status of the sustainability reporting completion, in accordance with CSRD and ESRS requirements.

During 2024, incentive systems related to sustainability issues for the members of the Board of Directors and the Executive Committee were not implemented at CEC Bank.

The role of the Board of Directors and the Executive Committee regarding business conduct

Both at the level of CEC Bank and FGCR, the Board of Directors and the Executive Committee are responsible for establishing and implementing the general framework regarding business conduct. Through the Code of Ethics of CEC Bank and FGCR, it is established that the management and employees with managerial positions must respect the internal values and regulations and coordinate their activities in accordance with them. To ensure compliance with the provisions of the Code of Ethics and to resolve situations of its violation, the Ethics Committee is established at the level of CEC Bank and FGCR. The members of the Ethics Committee at CEC Bank are the General Director – President of the Executive Committee (President), Vice President of the Executive Committee (legal, arrears) (Member), Director of Internal Audit Department (Member), Director of Compliance Department (Member), Director of Human Resources Department (Member), Director of Identity and Strategic Communication Department (Member). The management must be a model of ethical behavior for employees and promote an organizational climate in which

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values, policies, and ethical standards are known and respected. In this regard, the members of the Board of Directors and the Executive Committee are annually evaluated by the Nomination Committee in terms of their suitability for the position held, both individually and collectively, based on criteria such as: knowledge and experience, skills, independent thinking, principle of independence, reputation, honesty and integrity, number of mandates, conflicts of interest, allocation of sufficient time for exercising the function.
The members of the Board of Directors and the Executive Committee (CEC Bank and FGCR) did not attend any professional conduct courses in 2024. However, both CEC Bank and FGCR implement training programs dedicated to ethics and compliance for all employees.

1.2.2. Statement on the due diligence process

GOV-4

Information on the due diligence process for the sustainability statement is presented in the table below:

MAIN ELEMENTS OF THE DUE DILIGENCE PROCESS	POINTS IN THE SUSTAINABILITY STATEMENT	Page
Inclusion of due diligence in governance, strategy and business model	ESRS 2 GOV-2 ESRS 2 GOV-3 ESRS 2 SBM-3	8-12 11 21-36
Working with affected stakeholders at all key stages of the due diligence process	ESRS 2 GOV-2 ESRS 2 SBM-2 ESRS 2 IRO-1 ESRS 2 MDR-P	8-12 18-21 36-43 53-54, 75-82, 98-105, 116-121
Identification and assessment of negative impacts	ESRS 2 IRO-1 ESRS 2 SBM-3	36-43 21-36
Taking action to address these negative impacts	ESRS 2 MDR-A E1-3 S1-4 S4-4	54-56, 85-88, 109-114
Monitoring the effectiveness of these efforts and communicating	ESRS 2 MDR-T E1-4 S1-5 S4-5	57, 88-90, 114-115

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1.2.3. Risk management and internal controls related to sustainability reporting

GOV-5

Currently, at the level of CEC Bank Financial Group, there is no formalized risk management process dedicated to sustainability reporting. However, CEC Bank Financial Group is currently working on establishing a governance and internal control framework to integrate the requirements related to this area. The framework will be presented beginning with the following reporting exercises.

Until the implementation of this formalized framework, CEC Bank Financial Group uses existing internal processes and controls to support sustainability reporting. Currently, responsibilities related to sustainability reporting are integrated into the existing functions of the team dedicated to the implementation of ESG aspects within the Group[3].
The Bank aims to align sustainability reporting with applicable regulatory practices and requirements and explores the possibility of strengthening its internal control system through a formalized risk management framework for sustainability reporting.

In the absence of a formalised process, sustainability reporting risks are assessed qualitatively, without the application of a specific methodology, such as the use of a risk matrix or quantitative assessment criteria. The prioritization of risks is carried out on the basis of regulatory requirements and the potential impact on compliance and transparency of reporting.
As part of the reporting process, priority is given to risks that could affect the accuracy, transparency and compliance of sustainability reporting. Factors considered include:

- Alignment with the requirements of ESRS (European Sustainability Reporting Standards) and other applicable regulations.
- The rigor and reliability of the data collected for reporting.
- Coordination between the different departments involved in providing sustainability information.

[3] The Banking Products and Services Directorate, consisting of the Director and Deputy Director, coordinates the sustainability reporting process. The two roles involved in coordinating and implementing the process are certified by EFFAS (European Federation of Financial Analysts Societies), having obtained the "Certified ESG Analyst" certification. The following departments contributed to the preparation of the report: the IT Organization Directorate, the Human Resources Directorate, the Identity and Strategic Communication Directorate, the Risk Management Directorate, the Customer Experience Analysis and Optimization Directorate, the Territorial Network Management Directorate, the Cards Directorate, the SME Directorate, the Agri Directorate, the Logistics Directorate, the Compliance Directorate, the Accounting Directorate, the Financial Directorate, the Anti-Fraud and Control Directorate, the Directorate for the Prevention and Combating of Money Laundering and Customer Due Diligence, the Information Security and IT&C Infrastructure Management Directorate – the Personal Data Protection Service, and the Independent Subsidiaries and Holdings Relations Management Service.

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As part of the sustainability statement process, several main risks related to sustainability reporting were considered, including:

- Inaccuracy or unreliability of data: The possibility that the reported data may be incomplete or inaccurate due to the lack of a robust verification system.
- Non-compliance with regulatory requirements: Risk of not complying with the new requirements imposed by the European directives on sustainability reporting.
- Lack of a clear governance process for reporting: The absence of a formalised framework can lead to difficulties in collecting, validating and aggregating sustainability information.

Current mitigation strategies also address sustainability reporting-related risks:

- Increased collaboration between departments responsible for sustainability, compliance, and internal audit[4] to improve data collection and validation.
- Periodic assessment of regulatory requirements to ensure alignment with applicable standards.
- Exploring solutions for formalizing a risk management framework for sustainability reporting.

Although there is no formalized risk management system for sustainability reporting, CEC Bank Financial Group will integrate the relevant insights into its internal functions and processes by:

- Periodic review and improvement of the data collection process.
- Involvement of compliance and internal audit functions to support the verification of the quality of reported information.
- Strengthening reporting and coordination mechanisms between departments.

Currently, sustainability reporting issues are brought to the attention **of the Executive Committee and the Board of Directors** during quarterly meetings, without there being a specific formalized reporting mechanism for the associated risks.
CEC Bank Financial Group is exploring the possibility of introducing a more structured framework for managing and reporting these risks, thus ensuring better supervision and compliance with emerging sustainability reporting requirements.

[4] During 2024, no sustainability topics were included in the internal audit plan.

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1.3. Strategy

1.3.1. Strategy, business model and value chain

SBM 1

CEC Bank Financial Group was established on July 27, 2023, following the acquisition by CEC Bank S.A. of the majority stake (99.993%) in the Rural Credit Guarantee Fund – I.F.N. S.A., in partnership with the Ministry of Agriculture and Rural Development. This acquisition reflects CEC Bank's commitment to support agriculture and rural development in Romania, thus contributing to increasing the sustainability of the national economy. Through this initiative, CEC Bank Financial Group aims to support farmers and agricultural processors, facilitating their access to financing for the implementation of viable and environmentally friendly projects, especially through national and European programs. All Group employees are located in Romania (2024: 4,847).[5]

Throughout its history, CEC Bank has evolved, becoming a universal bank since 2008, offering a wide range of financial products and services for individuals and legal entities. CEC Bank operates throughout Romania, having one of the most extensive networks of banking units, with over 1,000 branches and agencies in urban and rural areas, which allows it to directly support the development of local communities.
The portfolio of products and services of CEC Bank S.A. consists of:

- **Retail products**: current account, term deposits, savings account in lei, product and service packages, loans.
- **Operational products for legal entities**: current accounts and cards, inter and intra-bank payments and collections, letters of credit, term or negotiated deposits, purchase of government securities or bonds, packages of products and services.
- **Financing products for legal entities**: for current activity (credit lines, working capital loans, credit cards, overdraft), for investment activity (loans for investments, for real estate purchases - for offices, work points or commercial spaces, etc.), as well as financing under government programs or with a state aid/European funds component.
- **Specific services for legal entities**: digital services/Smart payments/Smart Phone POS/ CEC-IN.ro / over 1200 ATMs and MFMs.

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[5] The information on the total revenues of CEC Bank Financial Group can be consulted in the financial statements under note 5 and 6, pg. 117.

Regarding the business model, CEC Bank[6] adopts several strategies, depending on the type of activity carried out and the financial objectives pursued. These models are built to generate sustainable cash flows and effectively manage financial risks:

1. **Hold-to-collect business model** – This model aims to hold financial instruments for the purpose of collecting contractual cash flows over their lifetime. Under this model, CEC Bank carries out financial operations with instruments such as loans (including factoring loans and card loans), deposits placed, equity instruments and debt securities valued at amortized cost. This model focuses on long-term stability and the management of financial assets to ensure continuous financial flows.
2. **"Hold for collection and sale" business model** – In this model, CEC Bank aims to hold financial instruments to collect contractual cash flows, but also to sell these instruments during their lifetime. The bank's operations include financial assets measured at fair value by other comprehensive income, suggesting a flexible approach that allows gains to be made from trading financial assets, but also from holding them over the long term.
3. **Business model geared towards generating financial flows through the sale of financial instruments** – In this model, the bank focuses on selling financial instruments, such as derivatives (swaps and others), to generate cash flow. This model applies in particular to complex financial transactions and financial risk management.

CEC Bank's value chain is structured on its own operations and the upstream value chain, which include infrastructure, supplier relations, human resources and compliance, and downstream operations, addressed to the retail, non-retail and public sector segments.

The Rural Credit Guarantee Fund (FGCR) is an institution of major importance in supporting Romanian agriculture, with the main objective of facilitating access to financing for farmers and agricultural processors, as well as supporting the implementation of projects co-financed through national and European programs. The FGCR offers guarantees for financing for the agricultural sector, which allows reducing risks for financial institutions and, implicitly, increasing the accessibility to credit. Among the objectives of the FGCR are to support the consolidation of agricultural holdings, to stimulate the development of the land market, and to facilitate the absorption of European funds allocated through PNDR and POPAM.

Regarding the sustainability topics, the group focuses its efforts on supporting sustainable economic development and implementing ESG (environmental, social, governance) principles. A key aspect of the bank's strategy is the integration of these principles both in its own activity and in the investment policy and financial solutions offered to customers.

[6] CEC Bank does not operate in the fossil fuel, chemical production, arms, or tobacco industries.

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For example, CEC Bank aims to support the transition to a green economy, by increasing green and sustainable development-oriented financing, in line with the EU Taxonomy.[7]
The bank has already implemented a business model that includes both financial products and services for individuals and legal entities, as well as financing solutions designed to support green and sustainable initiatives. In this regard, CEC Bank has introduced green and financial loans dedicated to projects that comply with sustainability criteria, especially for the agricultural and rural sector, where it supports farmers and agricultural processors through the Rural Credit Guarantee Fund (FGCR). It provides guarantees for financing for agricultural development and the implementation of projects co-financed by national and European programs, thus facilitating access to financing and contributing to the consolidation and modernization of the agricultural sector in Romania.
Another important objective of CEC Bank in the field of sustainability is to reduce the bank's carbon footprint. In this regard, the bank will implement initiatives to reduce energy consumption and adopt greener technologies, but also to support customers in adopting sustainable financial practices. This approach is in line with the bank's commitment to support the sustainable economic growth of the Romanian economy and to promote responsible investments. (more information is available in the "Climate Change" chapter).
Within CEC Bank Financial Group, the acquisition of the majority stake of the Rural Credit Guarantee Fund was a strategic move that supports the development of the rural environment and sustainable agriculture. Through this partnership, CEC Bank has a direct impact on Romanian agriculture, facilitating access to European funds and supporting the development of the land market, the consolidation of agricultural holdings and the implementation of green investments in the rural sector.

CEC Bank also promotes financial education and social inclusion through educational programs dedicated to young generations and entrepreneurs, with the aim of encouraging the development of a long-term sustainable economy. The Bank launches internal and external campaigns to promote sustainability and green financing, providing financial solutions for projects aimed at energy efficiency, smart agriculture, efficient transport and sustainable use of resources.
CEC Bank Financial Group aims to create value for customers, investors and society by:

- **For customers:** Access to financing through tailor-made products, including green credits and support programs for agriculture, SMEs and the public sector.
- **For investors:** Growing the asset portfolio, expanding the banking network and implementing ESG principles, contributing to a sustainable economy.
- **For other stakeholders:** Regional economic development, promoting financial education and increasing financial inclusion through modern digital solutions.

[7] The objectives will be integrated into the Transition Plan, which CEC Bank aims to complete by 2027.

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1.3.2. Interests and views of stakeholders

SBM 2

CEC Bank Financial Group maintains an active dialogue and close collaboration with key stakeholders, including employees, individual and corporate customers, regulators, suppliers, business partners, non-governmental organizations, industry associations, media organizations, shareholders, investors and local communities.

CEC Bank Financial Group facilitates this dialogue through multiple communication channels dedicated to stakeholders, ensuring a constant flow of relevant information. The purpose of these channels is to identify and understand in depth the impact, both positive and negative, of its activities on different categories of stakeholders. The feedback collected is analyzed and integrated into decision-making processes, contributing to optimizing the business model, strengthening sustainability and maximizing positive socio-economic impact.

Employees: CEC Bank promotes open communication with its employees through dedicated mechanisms, including through relations with trade unions and the collective bargaining process. At CEC Bank, its commitment to the workforce is supported by annual surveys, such as the "Voice of CEC Bank", and by the Communication and Strategic Identity Department, which coordinates interaction with employees and develops action plans to improve their engagement (*more information on employee communication channels can be found in the chapter "Own Workforce - Processes for Working with Employees and Representatives" workers' impacts*). Also, at the level of the FGCR, the communication channels with employees are implemented as described in the chapters "Own workforce" and "Business conduct"

Customers: CEC Bank Financial Group maintains a structured process of interaction with customers through market research, complaint analysis and evaluation of satisfaction indicators (NPS, CIS). CEC Bank uses tools such as Voice of the Customer (VOC) and Second Day Call (SDC) to monitor consumer experiences and adapt products and services according to their needs. In this regard, credit cards issued through the online process with an already active installment plan, the inclusion of current account packages for individuals (Smart, Pensionar, Grija Completă, and Premium) in the zero-fee turnover clause, in addition to recurring income deposits and deposits made at the counter/MFM, are a few examples of product and process improvements implemented based on customer feedback. (*more information on customer communication channels can be found in the chapter "Consumers and end-users - Processes of collaboration with consumers and end-users on impacts*").

Regulatory and/or public authorities (local and central): CEC Bank Financial Group works with regulators and public institutions to ensure compliance with applicable legislation and regulatory standards. Interaction takes place through regular reporting, official meetings, public consultations and participation in working groups. Feedback from authorities is integrated into internal policies and processes to improve governance, risk management and transparency of the bank's activities.

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Suppliers: CEC Bank Financial Group maintains close relationships with its suppliers to ensure continuity of operations and compliance with ethical principles in the supply chain. The dialogue is carried out through transparent tenders, evaluations of supplier performance and long-term strategic collaborations. Within each procurement procedure, regardless of the frequency of evaluations, suppliers are required to comply with the established procurement procedure. The procedure sets a mandatory qualification criterion according to which suppliers must not have had unsatisfactory performance in previous collaborations. Among the aspects considered non-compliant are failure to meet delivery/execution deadlines, failure to meet requested quality standards, violation of post-delivery/execution obligations, delays in addressing deficiencies, lack of a responsible person for the contract, or their unavailability.

Business partners: The relationship with business partners is essential for the development and diversification of the products and services offered by CEC Bank Financial Group. The bank collaborates with financial institutions, fintech, and other industry entities to innovate and improve the customer experience. These collaborations are managed through strategic contracts, project-based partnerships and regular exchanges of information to align with common objectives.

Non-governmental organizations (NGOs) and industrial associations: CEC Bank Financial Group actively participates in social initiatives and projects by collaborating with NGOs and industrial associations. Involvement includes sponsorships, financial education partnerships and corporate social responsibility (CSR) initiatives. Feedback from these organizations is used to improve the impact of corporate social responsibility activities and to tailor banking programs to the needs of the community.

Media organizations: CEC Bank Financial Group maintains open communication with media representatives to ensure the correct dissemination of information about its activities and initiatives. Communication is carried out through press releases, interviews, conferences and periodic meetings with journalists. The monitoring of the press and the analysis of media feedback allow the adjustment of the communication strategy and the management of the institution's reputation.

Shareholders and investors: CEC Bank Financial Group provides shareholders and investors with clear and up-to-date information about the financial and strategic performance of the institution, ensuring transparency and predictability. The interaction is carried out through periodic financial reports, meetings of the Board of Directors, general meetings of shareholders and information sessions. Their feedback is integrated into the bank's development strategy, contributing to improving financial sustainability and investor value.

Local communities: CEC Bank Financial Group supports the development of local communities through dedicated financing, educational programs and social projects. The dialogue with community representatives takes place through social responsibility initiatives, meetings with local authorities and support for entrepreneurship. Through its active involvement in community projects, the bank contributes to increasing financial inclusion and sustainable economic development in the regions in which it operates.

In 2024, CEC Bank supported several initiatives in the fields of financial education and health. In education, the bank backed the project "Financial Education in Pre-university Education"

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carried out by APPE, which aims to introduce financial education in schools, from preschool to university level. Additionally, it participated in the "Right to Banking" campaign organized by ARB, which seeks to raise awareness about the importance of banking services. Through the "In the Name of School" project, developed by the TEOFOR Association, educational films about national identity were created and distributed free of charge to educational institutions. Another key project was the "Pre-university Professional Campus in Dual System," implemented by the Bookland Association, which will open an educational center in Argeș for training specialists in production and services. At the same time, CEC Bank supported the "School Transformation Program in Romania," developed by the Association for Values in Education, aimed at modernizing education through the development of key competencies, creating support relationships, and measuring progress. In support of vulnerable children, the bank supported the "Corbeanca Educational Center," developed by the CMU Regina Maria Foundation, which aims to prevent school dropout by providing educational and material support. Additionally, the "Banking in the Language of Grandparents" and "SilverCircle" projects aimed to educate seniors to adapt to new technologies and combat social isolation. In health, CEC Bank collaborated with the Renașterea Foundation in breast cancer awareness campaigns, such as "Race for the Cure Romania" and the lighting of an emblematic building on October 1st. Also in the health sector, the bank supported the SOS Infertility Association by illuminating the CEC Palace as part of the national infertility awareness campaign. Another important project was the "Social Psychotherapy Center," implemented by the Atelierul Faptelor Bune Association, which offers free therapy services for children, adults, and seniors in need. Furthermore, CEC Bank supported the "NIA Campus" project, developed by the NIA Neurodiversity Academy, which provides integrated services for individuals with severe autism and other neuro-psychiatric conditions. Additionally, the bank was a partner of the "National Congress on Active Aging," organized by the Institute for Active Aging, an initiative promoting an active and healthy lifestyle for seniors.

The information collected from the stakeholders of CEC Bank Financial Group allows the improvement of existing policies and processes, as well as the adaptation of the business strategy to their needs. Mainly, the strategic changes are aimed at a closer alignment with sustainability and digitalization requirements, through planned measures in the medium and long term, including the expansion of green financing and the development of educational initiatives for customers.
The Board of Directors and the management structures are regularly informed by all departments responsible for stakeholder relations about their concerns and expectations, analyzing their impact on the business strategy and taking appropriate decisions to ensure a balance between economic growth, social responsibility and environmental protection.

In order to carry out the first double materiality analysis process, the results of the stakeholder dialogue were analysed and integrated to identify relevant sustainability impacts, risks and opportunities. *More information on this is available in this chapter in the*

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section 'Description of the process for identifying and assessing significant impacts, risks and opportunities'.

1.3.3. Significant impacts, risks and opportunities and their interaction with the strategy and business model

SBM 3

Following the process of double materiality, CEC Bank Financial Group has identified the following sustainability aspects as material from the perspective of impact and/or from the financial perspective[8]:

	Impact Materiality	Financial materiality
Climate		
Climate change adaptation	●	●
Climate change mitigation	●	●
Energy	●	●
Own workforce		
Working conditions		
Secure Workplaces	●	●
Adequate salaries		●
Equal treatment and opportunities for all		
Gender equality and equal pay for work of equal value	●	●
Training and skills development	●	
Diversity	●	
Consumers and end-users		
Information-related impacts for consumers and/or end-users		
Privacy	●	●
Access to (quality) information	●	
Social inclusion of consumers and/or end-users		
Access to products and services	●	●

[8] Given that CEC Bank Financial Group has completed the first double materiality analysis in 2024, it has not yet carried out a resilience analysis of the strategy and business model in terms of the impacts, risks and material opportunities identified.

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	Impact Materiality	Financial materiality
Business conduct		
Corporate culture	●	●
Whistleblower protection	●	
Corruption and bribery		
Prevention and screening, including training	●	

For each aspect resulting from being material, the impacts, risks and opportunities were identified and analyzed throughout the value chain of CEC Bank Financial Group.

Climate change

CEC Bank Financial Group, through its double materiality analysis in the context of climate change, identifies significant impacts, risks and opportunities that influence both its business model and its financial strategy. In terms of adaptation to climate change, the group can benefit from working with governments to implement protection and security measures, having a positive impact on the security of resources and the protection of citizens. These measures contribute to the management of climate risks by preventing and reducing the negative effects of extreme events, thus supporting the creation of resilient communities. However, risks associated with the sectors it finances, such as extreme weather events, may affect the ability to repay construction loans. The negative impact on climate change mitigation derives from direct and indirect greenhouse gas (GHG) emissions from the Bank's own operations and funding portfolio, especially in sectors with a high environmental impact, such as transport, construction and intensive agriculture. CEC Bank intends to address these challenges by investing in renewable energy and energy efficiency projects, thereby reducing emissions and promoting sustainability. In parallel, the financial risks associated with climate change, such as asset value adjustments and financial losses due to unsustainable projects, will be managed through risk reduction policies and by supporting the transition to a low-carbon economy, providing medium- and long-term growth opportunities.

More information on how material impacts, risks and opportunities are managed by CEC Bank Financial Group can be found in the "Climate Change" chapter of this report.

The table below presents the impacts, risks and material opportunities.

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Topic	Description	Type	Value chain	Time horizon	Connection with the strategy and/or business model
		Climate Change			
Adapting to climate change	Positive impact on climate change adaptation by working with the government in implementing security and integrity measures for all citizens. This collaboration can have several benefits: - Security of resources: through partnerships with the government. CEC can contribute to the implementation of sustainable management policies for resources, such as water or agricultural land, by ensuring that they are used responsibly. These measures help reduce the risk of natural disasters and increase the capacity of communities to adapt to the effects of climate change. - Protecting citizens: By supporting security and integrity measures, CEC can facilitate access to finance for green infrastructure, renewable energy and sustainable technology projects, which contributes to creating more resilient environments for citizens. In this way, CEC can help build communities that are better prepared to face climate challenges, reducing the negative impact on the population and the economy.	Positive impact	Downstream (Portfolio)	Medium and long term	It originates from the Business Strategy.
Adapting to climate change	By financing the construction sector, CEC may face significant risks in the context of climate change adaptation, as extreme weather events and environmental changes can affect the ability of construction companies to repay loans, reduce the value of real estate collateral and lead to additional costs for repairs or adaptations of infrastructure. These risks can have the direct effects of decreasing the bank's revenues, increasing provisions for non-performing loans and potential financial losses. In addition, CEC can suffer reputational damage if it is perceived to support projects that contribute to climate change or that do not comply with sustainability standards, which can affect the confidence of investors and customers.	Risk	Downstream (Portfolio)	Medium and long term	It originates from the Business Strategy.

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Topic	Description	Type	Value chain	Time horizon	Connection with the strategy and/or business model
		Climate Change			
Adapting to climate change	Proactive adaptation to climate change, including the increased frequency of floods, can provide CEC with opportunities to finance resilient infrastructure projects in the non-retail and retail sectors. This can attract new customers looking for sustainable solutions and improve CEC's reputation as a bank committed to combating climate change. Within its own operations, CEC can implement strategies that minimize the operational and financial impact of extreme climate events, thus strengthening the confidence of shareholders and customers in the bank's ability to ensure sustainable and long-term value creation.	Opportunity	Downstream (Portfolio)	Short and medium term	It originates from the Business Strategy.
Climate change mitigation	The negative impact on climate change mitigation through greenhouse gas (GHG) emissions from its own operations. This impact manifests itself in several ways: - Direct greenhouse gas emissions Scope 1: CEC's direct activities, such as transport, building use and other domestic operations, can contribute to air pollution through GHG emissions. These emissions come mainly from the use of fossil fuels, which increases the company's carbon footprint and contributes to global warming. Direct GHG emissions Scope 2: Energy consumption for electricity, heating and cooling within the bank's operations has a negative impact through emissions associated with the production of energy from conventional sources. This energy consumption indirectly generates GHG emissions, amplifying air pollution and the impact on climate change. Indirect GHG emissions Scope 3: The bank's supply chain and financing portfolio can contribute to significant GHG emissions. By financially supporting activities with a high environmental impact or by collaborating with unsustainable suppliers, the bank	Negative impact	Upstream and Own Operations	Long term	It originates from the Business Model

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Topic	Description	Type	Value chain	Time horizon	Connection with the strategy and/or business model
		Climate Change			
	indirectly amplifies air pollution and greenhouse gas emissions, which undermines efforts to combat climate change.				
Climate change mitigation	Reducing GHG emissions: By granting credits for renewable energy projects, CEC contributes directly to decreasing carbon emissions. Improving energy efficiency: Financing renovations that improve the energy efficiency of buildings leads to reduced energy consumption and lower emissions. Promoting clean technologies: Investing in innovative and clean technologies results in a reduction in pollution and GHG emissions. Support for organic farming: Financing sustainable farming practices has the effect of decreasing GHG emissions from this sector.	Positive impact	. Downstream (Portfolio)	Short and medium term	It originates from the Business Strategy.
Climate change mitigation	CEC has a negative impact on climate change mitigation through its funding portfolio:- Air pollution from transport and storage activities: financing industries involving intensive transport and storage can significantly contribute to increased greenhouse gas (GHG) emissions and air pollution.- Emissions from buildings and installations: financial support for large buildings or unsustainable industrial installations can lead to considerable GHG emissions, directly contributing to global warming and climate change.- Contribution to global warming: financing sectors that depend on carbon-intensive industrial processes, such as heavy machinery production or manufacturing, can amplify GHG emissions and worsen climate change. Greenhouse gas emissions from industrial processes: Many funded projects may involve production processes that generate significant emissions, either during manufacturing or in the final use of products, thus contributing to deteriorating air quality and global warming. Intensive agriculture and machine use: Financing intensive agriculture and agricultural machinery can lead to a significant increase in GHG emissions, both through machine use and intensive production methods, thus	Negative impact	. Downstream (Portfolio)	Medium and long term	It originates from the Business Strategy.

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Topic	Description	Type	Value chain	Time horizon	Connection with the strategy and/or business model
		Climate Change			
	severely affecting the climate balance. The negative impact is also manifested by the increase in air pollution by financing energy-inefficient buildings: granting loans for the purchase or construction of homes and buildings that do not meet energy efficiency standards can lead to increased energy consumption, which translates into high GHG emissions. It contributes to air pollution and aggravates climate change problems. By supporting these sectors and projects, the bank can contribute to global greenhouse gas emissions and increased air pollution, which negatively affects climate change mitigation efforts.				
Climate change mitigation	Financing activities such as agriculture, construction, and other sectors can expose CEC to risks associated with climate change, including pressures to decarbonize and changes in sustainability-oriented consumer behavior, which can lead companies to adopt greener practices and adapt to new environmental regulations. Supply chain disruptions and emission reduction requirements in the manufacturing industry can affect operations and lead to climate-related litigation, with a direct impact on CEC's financial performance through possible losses associated with the loans granted.	Risk	. Downstream (Portfolio)	Medium and long term	It originates from the Business Strategy.
Climate change mitigation	CEC has the opportunity to support the transition to a low-carbon economy by financing the construction, manufacturing and trade sectors that adopt climate change mitigation measures. Investments in charging infrastructure for electric transport, the development of hybrid and zero-emission vehicles, as well as the promotion of energy efficiency can open up new markets and create additional sources of revenue. Entities that limit the use of critical materials and develop alternatives can mitigate supply disruptions and volatile input prices, improving margins and risk profile.	Opportunity	. Downstream (Portfolio)	Medium term	It originates from the Business Strategy.

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Topic	Description	Type	Value chain	Time horizon	Connection with the strategy and/or business model
		Climate Change			
	Additionally, energy efficiency and energy conservation strategies can reduce operational costs for utilities and increase asset values by providing more affordable housing. By financing these initiatives, CEC can attract investors interested in sustainability and improve its reputation as a responsible bank, contributing to the creation of sustainable and long-term value.				
Energy	Significant impact on energy consumption through own operations, especially when the use of energy resources is not managed sustainably. This impact is manifested by:- Intensive energy use: the daily operation of the bank, including activities in offices, branches and data centers, requires a constant and high consumption of energy for lighting, air conditioning, IT equipment and other operational needs. If the energy sources used come from fossil fuels, this consumption directly contributes to the increase in greenhouse gas (GHG) emissions, aggravating climate change. Energy inefficiency: if the organization's infrastructure (buildings, equipment) is not optimized from an energy point of view, it can lead to significant waste of resources. For example, old buildings without modern energy management systems or outdated IT equipment can consume much more energy than would be necessary. Contribution to indirect emissions: by consuming energy from networks that do not rely on renewable sources, the organization indirectly contributes to GHG emissions generated by the production of electricity, heating and cooling. This has a negative impact on the environment, amplifying air pollution and contributing to global warming.	Negative impact	Upstream and Own Operations	Short term and long term	It originates from the Business Model
Energy	By granting credits for renewable energy projects, CEC contributes directly to decreasing carbon emissions. Financing renovations that improve the energy efficiency of buildings leads to reduced energy consumption and lower emissions.	Positive impact	Downstream (Portfolio)	Medium and long term	It originates from the Business Strategy.

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Topic	Description	Type	Value chain	Time horizon	Connection with the strategy and/or business model
		Climate Change			
Energy	Financial support for large buildings or unsustainable industrial installations can lead to considerable GHG emissions, directly contributing to global warming and climate change. Financing sectors that depend on carbon-intensive industrial processes, such as the production of heavy machinery or manufacturing, can amplify GHG emissions and worsen climate change. Many funded projects may involve production processes that generate significant emissions, either during manufacturing or in the final use of products, thus contributing to deteriorating air quality and global warming. The negative impact is also manifested by increased air pollution by financing energy-inefficient buildings: granting loans for the purchase or construction of homes and buildings that do not meet energy efficiency standards can lead to increased energy consumption, which translates into high GHG emissions. It contributes to air pollution and aggravates climate change problems.	Negative impact	Downstream (Portfolio)	Medium and long term	It originates from the Business Strategy.
Energy	The new opportunities that derive from financing renewable energy projects contribute to the mitigation of climate change.	Risk	Downstream (Portfolio)	Medium term	It originates from the Business Strategy.

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Own workforce

CEC Bank Financial Group recognizes that its own workforce management is an essential factor in its long-term success, having a direct impact on its business model, strategy and decision-making process. To this end, the group has adopted policies and actions aimed at ensuring secure jobs, promoting gender equality, offering competitive salaries and investing in the training and skills development of employees. These measures contribute to attracting and retaining talent, reducing staff turnover and improving operational efficiency, having a positive impact on organizational stability and on the perception of CEC Bank Financial Group as a reliable employer. In addition, by promoting a diverse and inclusive work environment, the group strengthens its reputation and improves its competitive position in the market.

The impacts on people and the business environment are important, as offering above-average salaries and attractive benefits supports employees' economic well-being, helping to reduce social inequalities and increase labour market stability. Gender equality and fair remuneration create a more balanced and motivating work environment, which leads to

improved overall performance of the organization. Investments in professional development not only increase employees' skills, but also improve the quality of the services offered by the bank, thus strengthening the relationship with customers and business partners. These impacts come directly from the human resources strategy of CEC Bank Financial Group and its business model, being integrated into the group's policies and initiatives for the short, medium and long term.
Reducing staff turnover and increasing employee loyalty helps to reduce recruitment and onboarding costs, having a positive impact on financial performance. At the same time, a diverse and inclusive work environment attracts talent and drives innovation, which can generate sustainable revenue growth. On the other hand, the risks associated with an unmotivated or insufficiently trained workforce could affect the productivity and efficiency of the organization, generating possible adjustments to book values and impacting cash flows.

More information on how material impacts, risks and opportunities are managed by CEC Bank Financial Group can be found in the "Own Workforce" chapter of this report.

The table below presents the impacts, risks and material opportunities.

Topic	Description	Type	Value chain	Time horizon	Connection with the strategy and/or business model
		Own workforce			
S1 - Secure Workplaces	Given its leading position on the labor market and exemplary practices in attracting and retaining employees, CEC plays a significant role in the development of the labor market in Romania. By offering competitive salaries and attractive benefits, CEC supports the economic well-being of its employees. Investing in training and professional development provides opportunities for advancement, thereby increasing satisfaction and loyalty. Additionally, recognizing and rewarding employee performance helps boost employee motivation and engagement.	Positive impact	Own operations	Medium and long term	It originates from the Business Model
S1 - Secure Workplaces	The perception that CEC is a safe employer represents an important opportunity, as it contributes to reducing staff turnover, which leads to lower costs of recruiting and integrating new employees. In addition, this factor strengthens employee loyalty, which not only increases productivity, but also promotes stability and continuity in organizational development, essential aspects for meeting long-term strategic objectives.	Opportunity	Own operations	Short and medium term	It originates from the Business Model
Adequate salaries	Paying above-average salaries can generate a positive image in the industry and thus strengthen CEC's ability to attract talent, reducing recruitment costs. This can lead to an overall better financial performance of the company.	Opportunity	Own operations	Short and medium term	It originates from the Business Strategy

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Topic	Description	Type	Value chain	Time horizon	Connection with the strategy and/or business model
		Own workforce			
Gender equality and equal pay for work of equal value	The impact can be manifested by supporting diversity and equal opportunities in the workplace through employment policies and through specific actions that promote these values. At the same time, the impact can be manifested by promoting practices that ensure equal opportunities and diversity in all the organization's activities.	Positive impact	Own operations	Short and medium term	It originates from the Business Strategy
Gender equality and equal pay for work of equal value	Overall, diversity represents a significant opportunity, as a diversified environment leads to increased employee satisfaction and performance, improved reputation, better understanding of the market, and generally superior financial performance.	Opportunity	Own operations	Medium term	It originates from the Business Strategy
Training and skills development	CEC, by investing in training and skills development programs, contributes significantly to improving employees' skills and professional advancement. By offering regular trainings, workshops and specialized courses, the bank helps employees develop new knowledge and hone their existing skills. These initiatives not only improve individual performance, but also contribute to the overall increase in the organization's efficiency. Employees who benefit from professional development opportunities feel more motivated and valued, which can lead to greater job satisfaction and increased loyalty to the organization. In addition, continuous skill development helps prepare employees for career advancement, thus supporting their long-term success within the bank.	Positive impact	Own operations	Short and medium term	It originates from the Business Model
Diversity	The impact can be manifested by supporting diversity and equal opportunities in the workplace through employment policies and through specific actions that promote these values. At the same time, the impact can be manifested by promoting practices that ensure equal opportunities and diversity in all the organization's activities.	Positive impact	Own operations	It originates from the Business Strategy	It originates from the Business Strategy

Consumers and end-users

Within the double materiality analysis, the impacts, risks and opportunities on the clients of CEC Bank Financial Group and on its business model were assessed. Privacy is a key area where CEC Bank Financial Group faces both opportunities and risks. The positive impact of effective customer privacy management increases trust in the banking system, strengthening economic stability and supporting revenue growth in the medium and long term, by attracting and retaining customers. This can lead to a stronger market position and increased revenue. On the other hand, the risks associated with data loss or cyberattacks can compromise customer trust, which negatively affects reputation and revenue, especially in the short and medium term. These risks have a direct impact on the internal strategies

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and processes of CEC Bank Financial Group, which implements more rigorous cybersecurity measures to protect data and minimize possible financial and reputational losses. To this end, CEC intends to respond to these risks by investing in advanced encryption and data security technologies in order to maintain consumer confidence and ensure a long-term competitive advantage.

In terms of access to quality information, CEC Bank Financial Group focuses on providing a constant flow of clear and relevant information for customers. The positive impact of this access to information increases customer satisfaction and allows for more informed financial decisions, which helps to increase trust in the products and services offered. In this regard, CEC adapts its strategy to include financial education as an integral part of its services, through online platforms and easily accessible resources. However, the risks of excessive or confusing information can negatively affect customers' ability to make sound financial decisions, which could lead to dissatisfaction and even financial losses.

In terms of access to products and services, CEC Bank Financial Group responds through strategies that promote financial inclusion, facilitating access to credit for various customer segments, including those from more vulnerable communities. This positive impact supports the development of a well-functioning economy by stimulating savings and investment. CEC Bank Financial Group will continue to adapt its products and services strategy to support the diversification of access to financing, without risking customer over-indebtedness. The positive impact generated by promoting access to financial products and services is in line with the CEC's overall strategy of long-term growth and sustainability.

With regard to financial impacts, the risks and opportunities identified may significantly influence the financial performance of CEC Bank Financial Group, depending on how they are managed. For example, cyberattacks can lead to direct financial losses, and ineffective privacy management could lead to significant declines in revenue and consumer confidence, impacting cash flows in the short to medium term. On the other hand, opportunities to attract customers through data protection and access to quality information could increase revenue and market positioning, contributing to long-term financial performance growth and strengthening business relationships. The CEC should carefully monitor the current financial impacts and prepare for significant adjustments in the value of its assets and liabilities in the coming period, as the risks and opportunities identified materialise.

More information on how material impacts, risks and opportunities are managed by CEC Bank Financial Group can be found in the "Consumers and end-users" chapter of this report.

The table below presents the impacts, risks and material opportunities.

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Theme	Description	Type	Value chain	Time horizon	Connection with the strategy and/or business model
	Consumers and end-users				
Privacy	Effective customer privacy management helps build and maintain public trust in the banking system. Increased confidence in the banking system helps with economic stability, encouraging savings and investment, and contributes to overall economic growth. Adequate protection of personal data reduces the risks of information leaks and protects consumer rights.	Positive impact	Upstream and Own Operations	Short and medium term	It originates from the Business Model
Privacy	Data loss or cyberattacks could result in a compromised sense of security and privacy for individuals, exposing the personal and financial data of affected customers.	Negative impact	Upstream and Own Operations	Short term and long term	It originates from the Business Model
Privacy	Ensuring the confidentiality and security of personal financial data is a key responsibility for banks. Entities that fail to protect customer data may be susceptible to decreased revenue and consumer confidence. Within its own operations, CEC must implement rigorous cybersecurity measures to protect customers' confidential information and maintain their trust in the financial services offered.	Risk[9]		Short and medium term	It originates from the Business Model
Privacy	By ensuring the confidentiality of clients' personal information, CEC can attract and retain clients who value data security in financial transactions. Offering financial products that guarantee data protection can improve the reputation of CEC and strengthen consumer confidence, which can lead to increased revenues and strengthened market position. The implementation of robust information security systems can give CEC a competitive advantage and contribute to the creation of long-term value for shareholders.	Opportunity		Medium and long term	It originates from the Business Model
Access to (quality) information	Providing access to quality information contributes to increased customer satisfaction and informed decision-making. When customers have access to accurate, comprehensive and easy-to-understand information, they can make well-informed choices about banking products and services. Quality information allows customers to compare options, understand the implications of their choices, and manage their finances more effectively.	Positive impact	Upstream and Own Operations	Short and medium term	It originates from the Business Model

[9] The identified material risk related to data confidentiality does not stem from a specific dependency on consumers but rather from the inherent nature of banking activities, which are generally exposed to this type of risk. Additionally, this confidentiality risk is incorporated into the bank's risk management system.

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Theme	Description	Type	Value chain	Time horizon	Connection with the strategy and/or business model
	Consumers and end-users				
	Providing quality information also contributes to improving customers' financial education.				
Access to (quality) information	If the information provided is too complex or excessive, it can overwhelm customers and lead to confusion instead of clarity. Misinterpreting detailed or technical information can lead to poor decision-making, dissatisfaction, and potential financial losses. Lack of access to quality information also has a negative impact on customers' indebtedness.	Negative impact	Upstream and Own Operations	Short term and long term	It originates from the Business Model
Access to products and services	The impact can be manifested by facilitating access to credit and promoting financial inclusion for all members of the community. The impact can manifest itself by facilitating access to finance for individuals, thus supporting a functioning economy.	Positive impact	Upstream and Own Operations	Short and medium term	It originates from the Business Model
Access to products and services	The impact can be manifested by facilitating access to credit and promoting financial inclusion for all members of the community. The impact can manifest itself by facilitating access to finance for individuals, thus supporting a functioning economy.	Opportunity		Short and medium term	It originates from the Business Model

Business conduct

In terms of impacts on corporate culture, CEC Bank Financial Group is constantly improving its employee behavior, integrating values such as integrity, responsibility and professionalism, which are essential for maintaining a healthy culture, which positively influences the bank's internal and external relations. A robust corporate culture contributes not only to customer loyalty, but also to strengthening the organization's reputation, having a direct impact on competitiveness and long-term sustainability. In parallel, CEC Bank Financial Group responds to the risks related to financial portfolios, which are not aligned with sustainability trends and do not include ESG aspects, by integrating them into lending processes. These changes are essential in an increasingly digitalised financial environment, given that a rigid culture could inhibit innovation and the adoption of new technologies, thus losing competitiveness in the market.

CEC Bank also focuses on the implementation of effective whistleblower protection systems and fraud prevention and detection measures. These mechanisms are essential for ensuring internal compliance and preventing corruption or unethical behaviour, protecting the bank's reputation and public trust. CEC Bank Financial Group encourages a work environment

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where employees feel protected and supported to report irregularities without fear of retaliation, which contributes to better transparency and operational efficiency. These initiatives not only prevent financial risks related to illegal behavior, but also improve employee morale, which in turn supports stability in the medium and long term.
As regards the financial impacts, CEC Bank acknowledges that risks related to the lack of an adequate sustainability and anti-corruption framework could lead to revenue losses. However, opportunities to integrate an innovative corporate culture and support ethical and responsible business behavior are essential for increasing revenues and strengthening a sustainable market position. CEC Bank aims to respond to these challenges through digitalisation, internal transformation and the implementation of a clear regulatory framework that supports sustainability, encourages innovation and protects the business environment, so as to minimise financial risks and ensure strong long-term performance.
The impacts, risks and material opportunities identified in terms of its own Business conduct are connected with the strategy and business model of CEC Bank Financial Group, as well as with the main activities implemented.

More information on how material impacts, risks and opportunities about business conduct are managed by CEC Bank Financial Group can be found in the "Business Conduct" chapter of this report.

The table below presents the impacts, risks and material opportunities.

Theme	Description	Type	Value chain	Time horizon	Connection with the strategy and/or business model
Corporate culture	The appropriate behavior of employees within CEC Bank plays an essential role in strengthening the corporate culture and contributes significantly to the positive perception of the organization in the market. A healthy corporate culture, based on integrity, professionalism and responsibility, directly influences the way employees interact not only with each other, but also with customers, suppliers and competitors. This behavior creates an environment of trust and collaboration, improving customer experience and loyalty, strengthening relationships with suppliers and ensuring competitiveness in an ethical way in the market. CEC's corporate culture not only shapes the attitude of employees, but also contributes to a beneficial and sustainable long-term impact, both internally and externally.	Impact	Upstream and Own Operations	Medium and long term	It originates from the Business Model

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Theme	Description	Type	Value chain	Time horizon	Connection with the strategy and/or business model
Corporate culture	If current portfolio risk is not aligned with specific sustainability trends and ESG factors are not integrated into lending processes, there is a risk that the bank will not address these challenges, which could lead to reduced returns and low value for shareholders and other stakeholders. In addition, a rigid corporate culture, which places too much emphasis on tradition, can hinder the adoption of new technologies and processes, essential in an increasingly digitized financial environment, leading to a loss of competitiveness. Also, a culture that does not encourage initiative and creativity can limit innovation, and in an ever-evolving banking sector, the inability to adapt to new trends and technologies can leave the bank behind the competition.	Risk		Medium term	It originates from the Business Model and Strategy
Corporate culture	Adopting an innovative and sustainability-oriented corporate culture within CEC Bank's own operations can provide significant opportunities to improve operational efficiency and attract a more diverse and ethically and environmentally conscious customer base. Digitalization and transformation of internal processes can not only increase efficiency, but also attract younger, tech-savvy customers, while involvement in green projects and social responsibility can strengthen CEC's reputation and improve community relations. These initiatives can help increase revenues and strengthen CEC's position as a leader in responsible and sustainable banking.	Opportunity		Medium and long term	It originates from the Business Model and Strategy
Whistleblower protection	When employees feel safe to report irregularities or unethical behaviors without fear of retaliation, this encourages a work environment where regulatory compliance is adhered to and inappropriate behaviors are promptly corrected. Such a system can prevent fraud, abuse and corruption, thus protecting the bank's reputation and maintaining the trust of the public and customers in the institution. Also, increasing transparency and internal	Impact	Upstream and Own Operations	Medium and long term	It originates from the Business Model

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Theme	Description	Type	Value chain	Time horizon	Connection with the strategy and/or business model
	communication can improve operational efficiency and employee morale, as they know that their concerns are being taken seriously.				
Prevention and detection, including training	By fighting corruption, CEC Bank contributes to the stability and integrity of the entire financial sector, which is essential for the efficient functioning of the economy.	Impact	Upstream and Own Operations	Long term	It originates from the Business Model
Prevention and detection, including training	Corruption events could lead to potential negative impacts on the economy and business environment, eroding trust in financial institutions and the wider business environment, thereby undermining economic stability and social cohesion.	Impact	Upstream and Own Operations	Long term	It originates from the Business Model

1.4. Managing impacts, risks and opportunities

1.4.1. Presentations of information on the significance assessment process

IRO 1

Double materiality analysis

In accordance with the provisions of the European Sustainability Reporting Standards (ESRS), for the elaboration of the Sustainability Statement for 2024, CEC Bank Financial Group has carried out the first double materiality analysis. This analysis aimed to identify the positive and negative impacts, current and potential, that CEC Bank Financial Group generates on the environment and society (materiality of the impact). At the same time, the analysis allowed the identification of risks and opportunities that may influence, from a financial perspective, the performance and market position of CEC Bank Financial Group (financial materiality).

In order to carry out the double materiality analysis, CEC Bank Financial Group followed a process structured in three specific stages: 1. **Context analysis**: at this stage, CEC Bank Financial Group made an overview of its activities and business relationships, analyzing the context in which they are carried out and identifying the relevant stakeholders. This phase

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provided essential information for identifying the impacts, risks and opportunities (ROIs) related to the sustainability aspects considered relevant, given the business model and its value chain. 2. **Identification and assessment of impacts, risks and opportunities**: based on the information collected in the first phase, CEC Bank Financial Group has identified the relevant IROs, using the list of sustainability aspects in ESRS 1 AR 16. They were assessed according to two main criteria: environmental and societal impact (impact materiality) and financial relevance (financial materiality). The process resulted in the outlining of a preliminary list of material IROs, which was analyzed and adjusted by in-house experts to ensure the accuracy and relevance of the results. 3. **Validation of the results**: the last stage consisted of the internal validation of the results of the double materiality analysis, involving internal experts from different fields to confirm the relevance and robustness of the conclusions. The final list of material IROs was submitted for approval by the management bodies of CEC Bank Financial Group, thus ensuring the alignment of the process with sustainability reporting standards and its integration into the organization's strategies and decisions.

Impact materiality: identification and assessment

The information analysed in the context assessment phase in which CEC Bank Financial Group operates was essential for identifying the relevant impacts, which were subsequently assessed in the double materiality analysis process. In this regard, various internal documents were analyzed on different aspects considered relevant in this process (strategic directions of CEC Bank Financial Group, information on the main business lines, information on human resources, customers and supply chain, information on operational aspects, information on the risk management system, etc.). The analysis included the activities carried out by CEC Bank and FGCR IFN S.A, taking into account the characteristics of each entity and their contribution to the Group's operations. For each business line, specific aspects related to key products and services have been evaluated, taking into account their volume and relevance within the corresponding market segments. In addition, for a complete assessment, stakeholder perspectives were also integrated into the analysis, obtained through various communication channels, such as employee and customer satisfaction surveys, whistleblowing channels, complaint management mechanisms, etc[10].

To ensure a complete analysis, CEC Bank Financial Group also assessed the impacts within the value chain, including both upstream relationships (relationship with suppliers and management of own resources) and downstream relationships (relationship with customers in the retail, non-retail and public sector segments). In this regard, data on resource consumption, use of IT equipment, building and fleet management, as well as collaborations with suppliers from various industries were analyzed. Regarding the environmental and social impacts generated by the loan portfolio, the exposures of CEC Bank Financial Group in different economic sectors were analyzed, so as to identify the areas with significant

[10] For the first double materiality exercise conducted in 2024, no direct consultations were held with the stakeholders of the CEC Bank Financial Group.

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impact potential. The evaluation included both products and services dedicated to retail customers, as well as financial solutions for SMEs, large companies and the public sector.

The identified impacts were classified according to the ESRS framework, correlating them with the relevant themes and sub-themes of ESRS 1 AR16. This systematic approach allowed impacts to be aligned with reporting requirements and facilitated a detailed assessment of their significance. The assessment was carried out on the entire value chain and on different time horizons (short, medium and long). The definitions of time horizons have been established in accordance with ESRS 1 recommendations.
The positive and negative impacts have been analysed separately, depending on the segment of the value chain to which they belong. The evaluation was carried out using a structured approach, using the key variables defined in ESRS 1:

- **The magnitude of the impact** – determines how severe the negative impact is or how beneficial the positive impact is for people or the environment;
- **Scope** – measures how widespread the negative or positive effects of impacts are;
- **Irremediability** – evaluates the possibility of remedying the negative effects;
- **Probability of occurrence** – estimates the risk of the impact materializing.

For current positive impacts, the assessment took into account only the 'magnitude of impact' and 'scope', and for potential impacts, the likelihood criterion was added. For current adverse impacts, the analysis included 'magnitude of impact', 'scope' and 'irremediability', and for potential impacts, all four variables. In situations involving human rights, the severity of impact was prioritised over probability. The evaluation of each variable was carried out on a scale from 0 to 5, based on an internal methodological guide, to ensure the coherence of the process. The activity was carried out by the team dedicated to implementing ESG aspects, in collaboration with internal experts from various areas, through dedicated work sessions. For the identification of material impacts, a minimum materiality threshold was established, according to which an impact was considered material if it obtained a score of at least 2.5. The impacts considered material have been internally validated by the management bodies of CEC Bank Financial Group.

Financial materiality: identification and assessment

The process of identifying risks and opportunities for CEC Bank Financial Group was based on a detailed analysis of the entire value chain (own operations, upstream activities and downstream activities – Retail & non-retail), using the information collected in the initial phase during the context analysis, together with other relevant sources, such as third-party databases and tools or recognized publications. The process involved desk research of applicable sustainability standards and regulations, followed by mapping risks and opportunities in accordance with **ESRS AR16**. Particular attention has been paid to the correlation of the activities financed by CEC Bank Financial Group with the relevant sectors

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of the **SASB**[11], using, for example, **SASB Consumer Finance** for the analysis of the risks associated with the retail sector and **SASB Home Builders** for the assessment of exposure to risks and opportunities in the field of residential and non-residential building construction. CEC Bank Financial Group will deepen in the future the analysis of financial materiality by integrating quantitative elements, however, for the first reporting exercise, the identification of risks and opportunities was carried out mainly qualitatively, focusing on scenarios that could affect the generation of cash flows, on the valuation of intangible capital with an impact on financial performance (such as intellectual capital) and on the identification of future events that could affect the financial performance of the could influence these aspects.

The process of assessing risks and opportunities within CEC Bank Financial Group was carried out through a structured methodology in accordance with the requirements of the ESRS standards. The analysis was carried out separately for risks and opportunities, taking into account the relevant time horizons (short, medium and long term) as defined in the ESRS.
The evaluation process included two main factors: the magnitude of the financial effects on CEC Bank Financial Group and the probability of the risk or opportunity materializing. For the magnitude of the financial effects, a scale from 0 to 3 was used, aligned with the internal risk assessment methodology, but simplified for the financial materiality analysis. Regarding the probability of risks and opportunities arising, a scale from 0 to 5 was used, providing a more detailed degree of assessment. The threshold of financial materiality has been set at 1.5, which allows to filter out insignificant risks and opportunities and focus resources on those that can have a significant impact on CEC Bank Financial Group. Based on the final score obtained by assessing magnitude and probability, risks and opportunities are classified as material (>2.4 – critical), important (2-2.4), relevant (1.5-2), informative but non-material (1-1.5) and minimal (<1).
The evaluation was carried out by the dedicated team within CEC Bank Financial Group, with the support of an external consultant and the involvement of internal experts in specific fields, who contributed with expertise on risk and sustainability issues.

Monitoring impacts, risks and opportunities
Given that this represented the first exercise of double materiality carried out at the level of CEC Bank Financial Group and that it will be the basis for shaping a sustainability strategy, the impacts, risks and material opportunities identified will be integrated into the management process of CEC Bank Financial Group and will be monitored through a continuous process. It will mainly include periodic reviews based on major events that may influence the materiality of impacts, identified risks and opportunities, consultations with stakeholders, as well as internal audits to ensure compliance with regulations.

[11] Sustainability Accounting Standard Board

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Additional information on the process of identifying impacts, risks and opportunities

Climate

The process of identifying climate change impacts, risks and opportunities followed the double materiality analysis described above. Climate change impacts have been identified both at the level of the upstream value chain and own operations, as well as at the level of the downstream value chain. In this regard, activities that contribute mainly to greenhouse gas emissions (Scope 1, Scope 2 and Scope 3) were considered. The largest contribution resulted from the portfolio financed by banking activities, respectively Scope 3 GHG emissions. Given that the financed emissions were not determined at the time of the double materiality analysis, the identification of adverse impacts was based on a qualitative assessment based on the main exposures.

With regard to climate risks, both physical and transition risks were identified and assessed in the double materiality analysis. The physical risks identified include extreme weather events, such as floods, droughts or heat waves, which can affect domestic operations, the loan portfolio and customers' ability to repay, especially in vulnerable sectors such as agriculture and construction. These risks can lead to financial losses by damaging collateral, increasing insurance costs, and decreasing borrowers' creditworthiness. On the other hand, transition risks derive from increasingly stringent regulations on carbon emissions, the need to adapt the financing portfolio to green taxonomy standards, the change in consumer preferences that favor sustainable solutions and the increase in compliance costs through investments in green technologies and ESG reporting processes. No climate scenarios were used to identify physical and transition risks.

The analysis also identified the opportunities generated by the transition to a low-carbon economy. Financing renewable energy, energy efficiency and electric mobility projects is a strategic direction, giving the bank the opportunity to expand its green loan portfolio. The diversification of financial products, such as green bonds and ESG investment funds, helps attract new customer segments and improve the bank's market positioning. Also, integrating sustainability criteria into financing strategies strengthens the bank's reputation, attracts investors interested in social responsibility and strengthens relationships with customers who prioritize sustainability.

Pollution

The process of identifying pollution-related impacts, risks and opportunities followed the double materiality analysis described above. It was based on the evaluation of the financing portfolio. In terms of positive impacts, opportunities to promote sustainable financing by including strict ESG criteria in lending decisions were analyzed, supporting projects that contribute to reducing air, water, soil pollution and the impact on living organisms. At the same time, the risks associated with the financing of sectors with high emissions or that contribute to pollution, such as chemical industries, transport and intensive agriculture, were identified, and their effects on the quality of the environment and the potential

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implications on the bank's financial stability were analyzed. In addition to regulatory and compliance risks, reputational risks, which can influence investor and customer relationships, were also assessed. In this context, CEC Bank Financial Group has identified financial opportunities in supporting entities that adopt environmentally friendly practices and innovative technologies aimed at reducing pollution, thus strengthening its position as a responsible financier. Following the analysis, pollution-related impacts, risks and opportunities were not considered material. No consultations were carried out with affected stakeholders.

Water and marine resources

The process of identifying impacts, risks and opportunities related to water and marine resources followed the double materiality analysis described above. In this regard, a screening process of assets and activities was carried out at the level of CEC Bank Financial Group, in order to identify the impacts, risks and opportunities related to water and marine resources, both within its own operations and in its value chain. This process included assessing domestic water consumption in its buildings and operations, as well as the impact of the financing portfolio on sustainable water use. Among the impacts identified, both positive effects, such as the adoption of water efficiency measures and the financing of water management projects, and negative effects, such as indirect support for water-intensive sectors, such as intensive agriculture and manufacturing, were highlighted. The main risks were associated with exposure to economic sectors vulnerable to water stress, costs of compliance with water quality regulations and potential reputational damage resulting from the financing of projects with a negative impact on water resources. At the same time, CEC has identified opportunities by integrating ESG criteria into the financing process, supporting initiatives that promote responsible water use and investments in green infrastructure. The process of identifying risks, impacts and opportunities was not based on consultations with affected iterated parties. Following the analysis, pollution-related impacts, risks and opportunities were not considered material.

Biodiversity and ecosystems

The process of identifying impacts, risks and opportunities related to biodiversity and ecosystems followed the double materiality analysis described above. This theme proved to be relevant only within the downstream value chain, given the type of activities carried out by CEC Bank Financial Group in its own operations. The analysis identified both the positive impacts and the risks associated with CEC Bank's financing decisions in relation to the environment and ecosystems. On the one hand, the group has the opportunity to support biodiversity by allocating capital to conservation projects, sustainable agriculture, renewable energy and green infrastructure, thus strengthening an ESG-responsible portfolio. By financing reforestation initiatives and ecological technological solutions, CEC Bank Financial Group can significantly contribute to the restoration of natural habitats and the reduction of the ecological footprint of economic sectors. At the same time, the

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integration of ESG criteria in the investment process allows the group to direct resources towards companies and initiatives with a low impact on the environment, discouraging the financing of projects with negative effects on biodiversity. On the other hand, there are significant risks associated with the financing of activities that lead to ecosystem degradation, including land-use change, intensive resource exploitation and infrastructure development in environmentally sensitive areas. For example, funding intensive agriculture and the excessive use of pesticides can have negative consequences for local soil and biodiversity, while supporting industrial livestock farms can contribute to deforestation and pollution. Also, construction projects and the expansion of urban areas without a sustainability strategy can lead to the fragmentation of ecosystems and the loss of species. In the long term, these risks can generate compliance costs and damage the bank's reputation, underlining the need for a prudent approach in the allocation of financial resources. It is important to note that the identification of impacts, risks and opportunities was not based on the results of a resilience analysis. For this first double-materiality analysis, systemic risks related to biodiversity issues were not taken into account. Also, no consultations were carried out with the affected communities. Thus, the impacts, risks and opportunities identified were not assessed as material.

Resource use and circular economy

The process of identifying impacts, risks and opportunities related to resource use and the circular economy followed the double materiality analysis described above. The analysis highlighted both the positive and negative impacts that CEC Bank Financial Group can have on the environment by using resources, managing waste and streamlining its own operations and financing portfolio. On the positive side, the digitalization of processes and the transition to sustainable solutions, such as the use of renewable energy and the implementation of e-waste recycling programs, contribute to reducing resource consumption and carbon footprint. At the same time, financing the circular economy and green projects can support a more responsible use of resources and minimisation of waste in the industries supported by CEC Bank. On the other hand, the negative impact derives from the consumption of energy, water, paper and electronic equipment necessary for daily operations, as well as from the risks associated with financing industries that intensively exploit natural resources, such as agriculture, mining or construction. In addition, inadequate e-waste management and the continued use of non-recyclable materials can amplify negative environmental impacts. Although these aspects are not considered material according to the analysis, they underline the importance of proactive measures to reduce risks and increase sustainable benefits in the medium and long term. Thus, CEC Bank has the opportunity to improve its practices by integrating ESG criteria into the decision-making process, promoting a more sustainable financing portfolio and adopting internal policies aimed at reducing the waste of resources and supporting the transition to a more responsible business model. The process of identifying risks, impacts and opportunities was not based on consultations with affected iterated parties.

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Business conduct

The process of identifying the impacts, risks and opportunities related to business conduct was carried out based on the analysis of the double materiality mentioned above. This analysis assessed the impact of ethical conduct on both internal operations and the supply chain, including supplier and customer relationships. At the same time, specific regulations have been taken into account to ensure compliance with corporate governance standards and whistleblower protection. Within CEC Bank, the economic sectors in which the institution carries out lending and financing activities were analyzed, in order to identify the associated risks, such as corruption, payment practices or other unethical behaviors that could affect the institution's stability. Also, the structure of transactions was considered an essential criterion, given that their nature and complexity can influence the degree of exposure to reputational and financial risks.

1.4.2. ESRS reporting requirements covered by the company's sustainability statement

1.4.2.1. Contents of ESRS reporting requirements

List of reporting requirements		Page
	ESRS 2 General Information Presentations	
BP-1	General basis for the preparation of sustainability claims	7
BP-2	Disclosures in relation to specific circumstances	7-8
GOV-1	Role of administrative, management and supervisory bodies	8-12
GOV-2	Information provided to the company's administrative, management and supervisory bodies and the sustainability issues addressed by them	8-12
GOV-3	Integration of sustainability-related performance into incentive schemes	11
GOV-4	Statement on the due diligence process	12
GOV-5	Risk management and internal controls related to Sustainability reporting	13-14
SBM-1	Strategy, business model and value chain	16-17
SBM-2	Interests and views of stakeholders	18-21
SBM-3	Significant impacts, risks and opportunities and their interaction with the strategy and business model	21-36

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List of reporting requirements		Page
IRO-1	Description of the processes for identifying and assessing significant impacts, risks and opportunities	36-43
IRO-2	ESRS reporting requirements covered by the company's sustainability statement	43-49
	ESRS E1 Climate change	
ESRS 2 GOV-3	Integration of sustainability-related performance into incentive schemes	11
E1-1	Climate Change Mitigation Transition Plan	51
ESRS 2 SBM-3	Significant impacts, risks and opportunities and their interaction with the strategy and business model	51-52
E1-2	Policies related to climate change mitigation and adaptation	53-54
E1-3	Actions and resources related to climate change policies	54-56
E1-4	Targets related to climate change mitigation and adaptation	57
E1-5	Energy consumption and energy mix	57-58
E1-6	Gross GHG emissions of categories 1, 2, 3 and total GHG emissions	59-63
	ESRS S1 Own Workforce	
ESRS 2 SBM-3	Significant impacts, risks and opportunities and their interaction with the strategy and business model	72-74
S1-1	Own workforce policies	75-82
S1-2	Processes for working with their own workers and workers' representatives on impacts	82-83
S1-3	Processes to address negative impacts and channels through which their own workers can voice their concerns	83-84
S1-4	Adoption of measures on significant impacts on one's own workforce and approaches to mitigate significant risks and to pursue significant opportunities related to one's own workforce, as well as the effectiveness of these actions	85-88
S1-5	Targets related to the management of significant adverse impacts, the promotion of positive impacts and the management of significant risks and opportunities	88-90
S1-6	Characteristics of the company's employees	90-91
S1-7	Characteristics of workers who are not employees of the company's own workforce	91
S1-9	Diversity indicators	92
S1-10	Adequate salaries	
S1-13	Training and skills development indicators	92-93

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List of reporting requirements		Page
S1-16	Remuneration indicators (pay gap and total remuneration)	93
	ESRS S4 Consumers and End-Users	
ESRS 2 SBM-3	Interests and views of stakeholders	95-97
S4-1	Consumer and end-user policies	98-105
S4-2	Collaborative processes with consumers and end-users on impacts	105-107
S4-3	Processes to address negative impacts and channels through which consumers and end-users can voice their concerns	108
S4-4	Taking action on significant impacts on consumers and end-users and approaches for managing significant risks and pursuing significant opportunities related to consumers and end-users, as well as the effectiveness of such measures	109-114
S4-5	Targets related to the management of significant adverse impacts, the promotion of positive impacts and the management of significant risks and opportunities	114-115
	ESRS G1 Business conduct	
G1-1	Corporate Culture and Policies on Business conduct and Corporate Culture	116-121
G1-3	Prevention and detection of corruption and bribery	122-125
G1-4	Confirmed cases of corruption or bribery	127

1.4.2.2. List of data points in cross-cutting standards and thematic standards stemming from other EU legislation

Reporting requirement and related data point	Reference from SFDR	Pillar 3 Reference	Benchmark Regulation Reference	Reference from the EU Climate Law	Page Number
ESRS 2 GOV-1 Gender diversity in management bodies point 21 (d)	x		x		8-9
ESRS 2 GOV-1 Percentage of members of management bodies who are independent paragraph (21)(e)			x		8-9
ESRS 2 GOV-4 Due Diligence Process Statement Paragraph 30	x				12
ESRS 2 SBM-1 Involvement in fossil fuel-related activities point 40(d)(i)	x	x	x		Nu este material
ESRS 2 SBM-1 Involvement in activities related to fossil fuels point 40(d)(ii)	x		x		Nu este material

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Reporting requirement and related data point	Reference from SFDR	Pillar 3 Reference	Benchmark Regulation Reference	Reference from the EU Climate Law	Page Number
ESRS 2 SBM-1 Involvement in activities related to controversial weapons point 40(d)(iii)	x		x		Nu este material
ESRS 2 SBM-1 Involvement in activities related to tobacco cultivation and production point 40 letter (d) iv			x		Nu este material
ESRS E1-1 Transition plan to achieve climate neutrality by 2050 paragraph 14				x	51
ESRS E1-1 Companies excluded from the application of the Paris Agreement-aligned benchmarks, point 16(g)		x	x		51
ESRS E1-4 Greenhouse gas emission reduction targets, paragraph 34	x	x	x		57
ESRS E1-5 Consumption of fossil energy from source-disaggregated sources (climate-intensive sectors only) paragraph 38	x				Nu este material
ESRS E1-5 Energy consumption and energy mix paragraph 37	x				57-58
ESRS E1-5 Energy intensity associated with activities in sectors with a high climate impact, paragraphs 40 to 43	x				Nu este material
ESRS E1-6 Gross Category 1,2,3 Emissions and Total GHG Emissions paragraph 44	x	x	x		59-63
ESRS E1-6 Gross GHG intensity paragraphs 53-55	x	x	x		63
ESRS E1-7 GHG removals and carbon credits paragraph 56				x	Nu este material
ESRS E1-9 Exposure of the benchmark portfolio to climate-related physical risks, paragraph 66			x		Este material (introdus progresiv)
ESRS E1-9 Disaggregation of monetary values according to acute and chronic physical risk, paragraph 66(a), Location of significant assets that are subject to significant physical risk, paragraph 66(c)		x			Este material (introdus progresiv)
ESRS E1-9 Breakdown of the book value of real estate assets by energy efficiency classes point 67(c)		x			Este material (introdus progresiv)

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Reporting requirement and related data point	Reference from SFDR	Pillar 3 Reference	Benchmark Regulation Reference	Reference from the EU Climate Law	Page Number
ESRS E1-9 Portfolio exposure to climate-related opportunities paragraph 69			x		Este material (introdus progresiv)
ESRS E2-4 Quantity of each pollutant listed in Annex II of the E-PRTR Regulation (European Register of Pollutants Emitted and Transferred) emitted into air, water and soil, paragraph 28	x				Nu este material
ESRS E3-1 Water and marine resources point 9	x				Nu este material
ESRS E3-1 Specific Policy Paragraph 13	x				Nu este material
ESRS E3-1 Sustainable Oceans and Seas paragraph 14	x				Nu este material
ESRS E3-4 Total recycled and reused water point 28(c)	x				Nu este material
ESRS E3-4 Total water consumption in m3 per net income from own operations paragraph 29	x				Nu este material
ESRS 2 - SBM 3 - E4 point 16 (a) i	x				Nu este material
ESRS 2 - SBM 3 - E4 point 16 (b)	x				Nu este material
ESRS 2 - SBM 3 - E4 point 16 (c)	x				Nu este material
ESRS E4-2 Sustainable Land/Agriculture Practices or Policies, point 24(b)	x				Nu este material
ESRS E4-2 Sustainable ocean/sea practices or policies, point 24(c)	x				Nu este material
ESRS E4-2 Policies to combat deforestation point 24 point (d)	x				Nu este material
ESRS E5-5 Non-recycled waste point 37(d)	x				Nu este material
ESRS E5-5 Hazardous waste and radioactive waste paragraph 39	x				Nu este material
ESRS 2 - SBM3 - S1 Risk of forced labour incidents point 14 (f)	x				Nu este material
ESRS 2 - SBM3 - S1 Risk of child labour incidents point 14 (g)	x				Nu este material
ESRS S1-1 Human Rights Policy Commitments, paragraph 20	x				80-81
ESRS S1-1 Due Diligence Policies on Issues Addressed by International			x		80-81

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Reporting requirement and related data point	Reference from SFDR	Pillar 3 Reference	Benchmark Regulation Reference	Reference from the EU Climate Law	Page Number
Labour Organization Fundamental Conventions 1-8, Paragraph 21					
ESRS S1-1 processes and measures to prevent trafficking in human beings paragraph 22	x				Nu este material
ESRS S1-1 occupational accident prevention policy or accident management system, paragraph 23	x				82
ESRS S1-3 complaint/complaint resolution mechanisms point 32(c)	x				83-84
ESRS S1-14 Number of fatalities and number and rate of work-related accidents point 88(b) and (c)	x		x		Nu este material
ESRS S1-14 Number of days lost as a result of injury, accident, death or illness Paragraph 88(e)	x				Nu este material
ESRS S1-16 Gender pay gap in unadjusted form paragraph 97(a)	x		x		93
ESRS S1-16 An excessive level of ratio between the renumeration of the Director-General and that of the workers paragraph 97 (b)	x				93
ESRS S1-17 Incidents of discrimination point 103(a)	x				Nu este material
ESRS S1-17 Non-compliance with the UN Guiding Principles on Business and Human Rights and the OECD Guidelines, paragraph 104(a)	x		x		Nu este material
ESRS 2 – SBM3 – S2 Significant risk of child labour or forced labour in the value chain point 11(b)	x				Nu este material
ESRS S2-1 Human Rights Policy Commitments, paragraph 17	x				Nu este material
ESRS S2-1 Policies related to workers in the value chain paragraph 18	x				Nu este material
ESRS S2-1 Failure to comply with the principles of business and human rights and OECD guidelines paragraph 19	x		x		Nu este material
ESRS S2-1 Due diligence policies on issues addressed by International Labour Organization Fundamental Conventions 1-8, paragraph 19			x		Nu este material
ESRS S2-4 Human rights issues and incidents related to its upstream and	x				Nu este material

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Reporting requirement and related data point	Reference from SFDR	Pillar 3 Reference	Benchmark Regulation Reference	Reference from the EU Climate Law	Page Number
downstream value chain, paragraph 36					
ESRS S3-1 Human Rights Policy Commitments, paragraph 16	x				Nu este material
ESRS S3-1 Non-compliance with UN Guiding Principles on Business and Human Rights, ILO Principles and/or OECD Guidelines paragraph 17	x		x		Nu este material
ESRS S3-4 Human Rights Issues and Incidents, paragraph 36	x				Nu este material
ESRS S4-1 Consumer and end-user policies, paragraph 16	x				98-105
ESRS S4-1 Failure to comply with the Guiding Principles on Business and Human Rights and the OECD Guidelines paragraph 17	x		x		105
ESRS S4-4 Human Rights Issues and Incidents, paragraph 35	x				105
ESRS G1-1 United Nations Convention against Corruption, paragraph 10(b)	x				122-123
ESRS G1-1 Protection of whistleblowers point 10 (d)	x				123-124
ESRS G1-4 Fines for Violation of Anti-Corruption and Anti-Bribery Laws paragraph 24(a)	x		x		127
ESRS G1-4 Anti-corruption and anti-bribery standards point 24(b)	x				127

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2. INFORMATION ON MATERIAL ENVIRONMENTAL TOPICS

2.1. Climate Change

CEC Bank Financial Group recognizes the importance of climate change and its impact on the economy and society. In this regard, during 2024, the Group calculated financed emissions, as well as those generated by its own operations and the upstream supply chain, identified climate-related risks and opportunities through a double materiality analysis, and developed the environmental policy, which includes relevant aspects of climate change. Currently, CEC Bank Financial Group does not have a formal sustainable financing framework but is exploring opportunities to align with the principles of the green transition. This chapter analyzes the impacts, risks and opportunities (IROs) identified through the double materiality analysis, reflecting how CEC Bank Financial Group addresses both climate change adaptation and mitigation. The initiatives and measures taken to manage climate risks, support green finance and reduce the carbon footprint are presented, taking into account the requirements of the ESRS.

The table below outlines the ESRS reporting requirements, in accordance with ESRS 2 IRO-2, paragraph 56, that have been assessed as material.

ESRS Data Points	Disclosure requirements	Page Number
E1-1	Climate Change Mitigation Transition Plan	11
E1-SBM-3	Significant impacts, risks and opportunities, and their interaction with the strategy and business model	51
E1-2	Policies related to climate change mitigation and adaptation	51-52
E1-3	Actions and resources related to climate change policies Indicators and targets	53-54
E1-4	Targets related to climate change mitigation and adaptation	54-56
E1-5	Energy consumption and energy mix	57
E1-6	Gross GHG emissions of categories 1, 2, 3 and total GHG emissions	57-58

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2.1.1. Strategy

E1-1

Low-carbon economy transition plan

CEC Bank Financial Group does not currently have a transition plan to a low-carbon economy. However, in 2024, it started to make progress in integrating climate considerations into its internal processes, calculating financed emissions for the first time and initiating the update of internal mechanisms to be able to carry out climate scenario analyses. These steps are important steps in understanding the risks and opportunities associated with the climate transition and will contribute to the development of a more structured approach in the future. The Group is currently analyzing the requirements and implications of such a plan, and during 2025 it will establish a roadmap for the adoption in 2028 of a Transition Plan to align CEC Bank's Financial Group's portfolio with the objectives of the Paris Agreement. CEC Bank Financial Group is not excluded from the application of benchmark indices aligned with the Paris Agreement.

E1-SBM-3

Climate risk and resilience analysis

Following the double-materiality analysis, CEC Bank Financial Group has identified both physical and transition risks related to climate change, which may have a significant impact on its financing portfolio and its operations.

As for physical risks, they include the direct effects of climate change on collateralised assets and clients in exposed economic sectors such as agriculture, manufacturing and infrastructure. Extreme weather events, such as droughts, floods or severe storms, can lead to deterioration of collateral, a decrease in asset value and an increased risk of loan default. Also, rising temperatures and changes in climate patterns could affect productivity in certain industries, thus influencing customers' economic stability and their ability to meet their financial obligations.

As regards transition risks, these risks are driven by legislative, economic and social changes brought about by the transition to a low-carbon economy. CEC Bank Financial Group is exposed to regulatory risks, given the increasingly stringent requirements imposed on financial institutions regarding the reporting and reduction of the carbon footprint of the financing portfolio. In addition, there are risks related to changing consumer and market preferences, as companies and the population move towards more sustainable solutions.

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This transition may lead to the devaluation of certain carbon-intensive assets and industries, thereby affecting the Group's exposure to such sectors.

Resilience of strategy and business model

In 2024, CEC Bank Financial Group took the first steps to identify climate risks and to integrate them into its risk management framework, including calculation of financed emissions. Although the strategic resilience analysis is still at an early stage, the Group has started the processes to identify climate scenarios, as required by the ESRS. The analysis will continue in the coming years, as the Group develops the necessary capabilities to model and predict the impact of climate factors on its business.

At this stage, the preliminary analysis indicates a significant exposure to transition risks, given the need to align the loan portfolio with international climate objectives and European regulations on sustainable finance. The Group recognises the need to adapt its business strategy to meet climate challenges and seize the opportunities associated with the transition to a low-carbon economy.

In this regard, in 2025, CEC Bank Financial Group intends to establish a roadmap for aligning its portfolio with the climate goals of the Paris Agreement. This will include defining concrete targets for reducing financed emissions, developing green financial products and strengthening the climate risk management framework. The Group is also exploring opportunities for the integration of sustainable financing mechanisms, in order to support the green transition of the economy and its customers.

As previously specified, CEC Bank Financial Group does not currently have a formal transition plan, it has started strategic initiatives to understand and manage climate risks, and will strengthen its strategy in the coming period by developing a structured and integrated approach to sustainability.

2.1.2. Managing impacts, risks and opportunities

2.1.1.1. Policies related to climate change mitigation and adaptation

Introduction

The CEC Bank Financial Group structures its approach to climate change through measures aimed at supporting both climate impact mitigation and adaptation. The Group is committed to integrating ESG considerations into its business strategy and aligning its portfolio with international climate objectives.

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Additionally, the CEC Bank Financial Group aims to enhance climate risk management by periodically assessing its impact on operations and the financing portfolio, developing sustainable financial products, and supporting the green transition of the economy.
Furthermore, in 2024, CEC Bank initiated processes for calculating financed emissions and integrating climate scenario analyses, considering ESRS requirements. The Group's initiatives will be continuously reviewed to ensure compliance with evolving national and international regulations and to facilitate the adoption of proactive measures to reduce climate impact.

Below are the policies and actions that manage the impacts, risks and material opportunities related to climate change.

E1-2, MDR-P

Environmental policy

In 2024, CEC Bank initiated the process of developing an environmental policy based on the commitment to manage the environmental impact and support the transition to a sustainable and low-carbon economy. The general objectives of the policy include reducing the carbon footprint of its operations and financed emissions, promoting responsibility in the lending and investment process, and supporting sustainable development in the communities served. The policy addresses climate-related impacts and risks, such as greenhouse gas emissions, resource consumption (energy, water, paper) and waste generation, both in the bank's internal operations and through financed investments and projects.

The environmental policy applies directly to all internal operations of CEC Bank, including daily activities that generate environmental impact, such as energy, water and paper consumption, waste management and greenhouse gas emissions. It is also applied in the process of making financing and investment decisions, targeting projects that promote sustainability and comply with environmental criteria. Affected stakeholder groups include employees, customers, business partners, suppliers, and the communities served, all of which are involved in the process of implementing and supporting environmental initiatives.

The highest level responsible for the implementation of the environmental policy within CEC Bank is the Board of Directors. It has a key role in overseeing the implementation of environmental policy and ensures that sustainability is integrated at the bank's highest decision-making level.

In developing its environmental policy, CEC Bank has carefully considered the interests of its stakeholders, including customers, employees, investors, regulators and the communities it serves. The policy is designed not only to address environmental risks and opportunities, but

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also to align with the expectations of these stakeholders in terms of sustainability and responsible business practices. Thus, the bank integrates environmental criteria into financing and investment decisions to support sustainable projects, promotes employee training to foster a culture of sustainability and ensures transparency in the reporting of its environmental performance, thus responding to investor requirements and international regulations.

The policy is in the process of being approved and will be distributed within the organization through internal communication platforms and made available to employees to support the integration of environmental principles into daily work. The Bank shall ensure that the relevant information is clearly communicated and explained to the parties involved in the implementation process, including through training sessions and workshops for employees.

3.1.1.2. Actions and resources related to climate change policies

E1-3, MDR-A

Integrating environmental criteria into financing and investment decisions to support projects that promote sustainability[12]

In terms of sustainable financing, in line with the business strategy, CEC Bank plans to develop and promote green financial products to support the transition to a more sustainable economy. Among the planned initiatives is the expansion of the offer of green credits for individuals and companies, including for the purchase of energy-efficient homes, but also for energy modernization projects of buildings, with the aim of reducing utility expenses and supporting the reduction of the carbon footprint. CEC Bank will also continue to support companies that want to implement green projects, such as the energy rehabilitation of production facilities, the purchase of energy-efficient production equipment and the installation of photovoltaic panels.

The bank also plans to issue future sustainable bonds, focusing on environmental and social projects. These bonds will finance initiatives in the field of renewable energy production, energy efficiency and sustainable agriculture, thus helping to reduce environmental impact and promote sustainable development.

To encourage the choice of green financial products, CEC Bank will offer incentives, such as interest rate reductions for loans that finance green home improvements and will implement initiatives that include directing part of current account fees to sustainable projects. The bank will also launch programs that offer rewards for customers who purchase products considered green or who invest in sustainable solutions.

[12] The action targets climate change mitigation, climate change adaptation, and energy.

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Regarding the integration of ESG criteria in the assessment of credit risks, CEC Bank will develop assessment models that include environmental, social and governance (ESG) factors to support lending decisions. The bank will invest in staff training to assess environmental risks and ensure that all lending decisions take into account their impact on sustainability and ESG factors. To this end, it will continue to improve internal processes, taking into account specific sustainability requirements and climate risk factors, to support the development of a portfolio of green and sustainable projects.

Calculation of financed emissions at CEC Bank level[13]

In the reporting year, CEC Bank took steps to determine the amount of financed emissions associated with its loan portfolio. Within financial institutions, the largest source of Scope 3 emissions is represented by financed emissions, which are generated as a result of financial services, investments and lending. These emissions fall under Scope 3, category 15 of the GHG Protocol (Greenhouse Gas Protocol), referring to emissions generated by activities supported by the institution, but which are not directly under its control. The calculation of financed emissions is the first essential step in the process of setting specific objectives and targets for the reduction of these types of emissions, in line with global commitments, including the objectives set out in the Paris Agreement on climate change.

These actions are an integral part of CEC Bank's plan to contribute to achieving carbon reduction targets, given the significant impact that financing decisions can have on the environment. By assessing the financed emissions, the bank will be able to establish measures and initiatives to support their reduction. In this regard, the bank will continue to apply the appropriate methodology to assess the impact of its investments and will integrate these assessments into carbon footprint reduction actions in accordance with international regulations and financial sector-specific sustainability requirements. More details on the financed emissions and the methodology applied can be found in the "Indicators and targets" section.

Planned actions to improve the energy efficiency of their own operations[14]

In the reporting year, CEC Bank planned and started the implementation of essential actions to improve energy efficiency and reduce the carbon footprint. Among the key actions planned is the modernization of air conditioning systems, by replacing obsolete air conditioners with energy-efficient equipment. This measure will considerably reduce energy consumption and,

[13] The action targets climate change mitigation.

[14] The actions target climate change mitigation and energy. The actions are part of the environmental policy, which will be approved in 2025. Information regarding the environmental policy is detailed in this chapter under the section "Policies related to climate change mitigation and adaptation."

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implicitly, the carbon emissions generated by the bank's daily operations. Also, the lighting system will be optimized by replacing conventional bulbs and panels with low-consumption LEDs, and presence sensors will be integrated in locations where this is feasible, to avoid unnecessary electricity consumption. These measures will contribute to improving energy performance and help reduce environmental impact, thus aligning with CEC Bank's objectives to minimize the carbon footprint.

In addition, the bank will implement several solutions to reduce natural gas consumption. These solutions include upgrading heating systems by replacing old boilers with more efficient models, such as condensing boilers and heat pumps, and improving the thermal insulation of buildings where feasible, to reduce heat loss, by optimizing hardware and thermal fittings at the level of windows and doors.
In order to optimize water consumption and reduce waste, more efficient washbasin mixers will be installed as well as mixers with sensors for sinks. These measures will be implemented progressively, taking into account budget allocations and prioritization of interventions, so as to achieve a balance between cost efficiency and environmental benefits.

In order to reduce emissions and improve the efficiency of the car fleet, CEC Bank will purchase new cars with Euro 6 engines, which will replace old vehicles, over 10 years old, significantly reducing emissions and thus contributing to improving air quality. The bank has also implemented an electronic roadmap generation system for the entire car fleet, thus eliminating paper consumption, which leads to a reduction in environmental impact. These actions will also help improve the efficiency of the bank's internal operations and support the transition to more sustainable solutions, without affecting the services offered to customers.

These actions are planned to be carried out over a period of 1 to 5 years, depending on the complexity and availability of financial and technical resources. The budget allocations for 2025 include a total amount of RON 67,287,000, which will be used for investments in the bank's infrastructure, including for the implementation of energy efficiency measures and the reduction of water and natural gas consumption.

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3.1.3. Indicators and targets

3.1.3.1. Targets related to climate change mitigation and adaptation

E1-4, MDR-T

During 2024, CEC Bank Financial Group calculated, for the first time, greenhouse gas (GHG) emissions, including both emissions generated by its own operations and from the supply chain, as well as financial emissions. However, CEC Bank Financial Group has not yet set specific GHG emission reduction targets in line with the goals of the Paris Agreement. In the period 2024-2025, CEC Bank Financial Group will complete the integration of ESG factors into the risk management system and will implement the necessary tools and methodologies to carry out climate scenario analyses. The results of this analysis will allow for the establishment of precise GHG emission reduction targets for 2030 and 2050, in line with ESRS requirements.

3.1.3.2. Energy consumption and energy mix (E1-5)

Energy consumption and energy mix - CEC Bank	Unit of measurement	2024
Fuel consumption from coal and coal-based products	MWh	0
Fuel consumption from crude oil and petroleum products	MWh	2,991
Fuel consumption from natural gas	MWh	15,414
Fuel consumption from other fossil sources	MWh	0
Consumption of electricity, heat, steam and cooling purchased or obtained from fossil sources	MWh	14,245
Total energy consumption from fossil sources	**MWh**	**32,650**
Share of fossil sources in total energy consumption	**%**	**100%**
Consumption from nuclear sources	**MWh**	**0**
Share of nuclear consumption in total energy consumption	**MWh**	**0**
Consumption of fuel from renewable sources, including biomass (including industrial and municipal waste of biological origin, biogas, hydrogen from renewable sources, etc.)	MWh	0
Consumption of electricity, heat, steam and cooling purchased or obtained from renewable sources	MWh	0

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Energy consumption from renewable sources other than self-produced fuels	MWh	0
Total renewable energy consumption	**MWh**	**0**
Share of renewables in total energy consumption	**%**	**0**
Total energy consumption (MWh) (calculated as the sum of the rows	**MWh**	**32,650**

The data was not validated by an external body other than the assurance provider.

Energy consumption and energy mix – FGCR	**Table unit**	**2024**
Fuel consumption from coal and coal-based products	MWh	0
Fuel consumption from crude oil and petroleum products	MWh	43
Fuel consumption from natural gas	MWh	102
Fuel consumption from other fossil sources	MWh	0
Consumption of electricity, heat, steam and cooling purchased or obtained from fossil sources	MWh	76
Total energy consumption from fossil sources	**MWh**	**221**
Share of fossil sources in total energy consumption	**%**	**100**
Consumption from nuclear sources	**MWh**	**0**
Share of nuclear consumption in total energy consumption	**MWh**	**0**
Consumption of fuel from renewable sources, including biomass (including industrial and municipal waste of biological origin, biogas, hydrogen from renewable sources, etc.)	MWh	0
Consumption of electricity, heat, steam and cooling purchased or obtained from renewable sources	MWh	0
Energy consumption from renewable sources other than self-produced fuels	MWh	0
Total renewable energy consumption	**MWh**	**0**
Share of renewables in total energy consumption	**%**	**0**
Total energy consumption (MWh) (calculated as the sum of the rows	**MWh**	**221**

The data for determining energy consumption was collected based on invoices. The data was not validated by an external body other than the assurance provider.

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3.1.3.2. Gross GHG emissions of categories 1, 2, 3 and total GHG emissions (E1-6)

Carbon footprint CEC Bank Financial Group			
Purpose	Type of activity	2024	Unit of measurement
Scope 1	Stationary combustion – CEC Bank	3,160	tonnes CO_{2e}
Scope 1	Stationary combustion – CEC FGCR IFN	21	tonnes CO_{2e}
Scope 1	Mobile combustion – CEC Bank	804	tonnes CO_{2e}
Scope 1	Mobile combustion – CEC FGCR IFN	11	tonnes CO_{2e}
Scope 1	Refrigerants - CEC Bank	191	tonnes CO_{2e}
Scope 1	Refrigerants - CEC FGCR IFN	0.00	tonnes CO_{2e}
Scope 1	Gross Scope 1 GHG emissions	4,187	tonnes CO_{2e}
Scope 1	Percentage of GHG emissions from regulated emission trading schemes (%)	0,00	-
Scope 2	Purchased electricity (Location Based) – CEC Bank	2,453.07	tonnes CO_{2e}
Scope 2	Purchased electricity (Market Based) – CEC Bank	3,025.85	tonnes CO_{2e}
Scope 2	Purchased electricity (Location Based) – CEC FGCR IFN	13.10	tonnes CO_{2e}
Scope 2	Purchased electricity (Market Based) – CEC FGCR IFN	12.76	tonnes CO_{2e}
Scope 2	Gross location-based Scope 2 GHG emissions	2,466.17	tonnes CO_{2e}
Scope 2	Gross market-based Scope 2 GHG emissions	3,038.62	tonnes CO_{2e}
Scope 3.1	Purchased Goods and Services	8,640.42	tonnes CO_{2e}
Scope 3.2	Capital goods	-	tonnes CO_{2e}
Scope 3.3	Fuel and energy-related Activities (not included in Scope1 or Scope 2)	1,368.42	tonnes CO_{2e}
Scope 3.4	Upstream transportation and distribution	-	tonnes CO_{2e}
Scope 3.5	Waste generated in operations	35.14	tonnes CO_{2e}
Scope 3.6	Business Travel	76.39	tonnes CO_{2e}
Scope 3.7	Employee commuting (estimated total)	1,177.23	tonnes CO_{2e}
Scope 3.8	Upstream leased assets	-	tonnes CO_{2e}
Scope 3.9	Downstream transportation	-	tonnes CO_{2e}
Scope 3.10	Processing of sold products	-	tonnes CO_{2e}
Scope 3.11	Use of sold products	-	tonnes CO_{2e}
Scope 3.12	End-of-life treatment of sold products	-	tonnes CO_{2e}
Scope 3.13	Downstream leased assets	-	tonnes CO_{2e}
Scope 3.14	Franchises	-	tonnes CO_{2e}
Scope 3.15	Investments	**2,369,100.00**	tonnes CO_{2e}
Scope 3	Total gross indirect GHG emissions (Scope 3)	2,380,397.60	tonnes CO_{2e}
Total GHG emissions (location-based)		2,387,051	tonnes CO_{2e}
Total GHG emissions (market- based)		2,387,624	tonnes CO_{2e}

The data was not validated by an external body other than the assurance provider.

E1-6, MDR-M

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Calculation methodology for GHG emissions from own operations and supply chain

In order to calculate GHG emissions from its own operations and supply chain, CEC Bank Financial Group has applied the "GHG Protocol Corporate Accounting and Reporting Standard". CEC Bank Financial Group has also applied the operational control approach to the calculation of GHG emissions from its own operations and supply chain, including 100% of the emissions generated by the operations under its control. For Scope 1, the methodology covers three main categories: stationary combustion, where emissions from natural gas combustion are calculated using the emission factors specified in *Order no. 2641/2023* of the Ministry of Environment; mobile combustion, where the diesel and gasoline consumption of vehicles owned or controlled by CEC Bank Financial Group is converted into GHG emissions using emission factors from the US EPA 2023 & 2025 database; and fugitive emissions, results from refrigerant losses (R-410, R-32), for which emission factors are taken from the IPCC Sixth Assessment Report (AR6).
For Scope 2, the methodology includes two approaches: the location-based method, where emissions are calculated using the national average emission factor for the energy mix, published by ANRE and available on suppliers' electricity labels; and the market-based method, where emissions are determined according to the emission factors specific to energy suppliers, according to the electricity labels published on their websites. Given that these labels are updated annually in the second half of the year for the previous year, CEC Bank Financial Group uses the latest available data. Currently, CEC Bank Financial Group does not purchase green renewable energy certificates (Guarantees of Origin or Renewable Energy Certificates), and all market-based emissions are calculated according to the energy mix of the contracted suppliers.

For Scope 3, CEC Bank Financial Group calculates emissions from several relevant categories:

- Procurement of goods and services (Scope 3.1) – The expenditure-based method applies, where the value of purchases is multiplied by emission factors from the ADEME 2023 & 2024 database.
- Fuel and energy related activities (Scope 3.3) – Indirect emissions associated with the extraction, production and transport of fuels used by the bank are calculated using emission factors from the DEFRA 2023 & 2024 database.
- Waste generated in operations (Scope 3.5) – Emissions from waste treatment and disposal are calculated based on the quantities of waste generated and DEFRA emission factors 2023 & 2024.
- Business travel (Scope 3.6) – Data on distances travelled by plane and cars for business purposes is collected, and emissions are calculated using DEFRA 2023 & 2024 factors.
- Employee commute (Scope 3.7) – Data is obtained through internal surveys on the mode of transport used by employees, the distances traveled, and the number of

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days worked in the office; emissions are determined using DEFRA 2023 & 2024 factors.

The exact percentage of Scope 3 emissions based on first-party data is to be determined as the process of collecting data from suppliers and partners improves.

In all cases, emissions are calculated using the standard formula: Activity (e.g. energy consumption, fuels, distances travelled) × Emission factor = GHG emissions (tonnes CO_2e).
CEC Bank Financial Group uses Excel calculation models, internationally recognized public databases (US EPA, IPCC, DEFRA, ADEME, ANRE) and methodologies compliant with GHG Protocol and ESRS standards, thus ensuring transparency, accuracy and alignment with GHG emissions reporting requirements.

Calculation methodology for financed emissions

The methodology used by CEC Bank to calculate the financed GHG emissions is based on the Global Standard for Accounting and Reporting of GHG Emissions, Part A: Financed Emissions, Second Edition, issued by the Partnership for Carbon Accounting Financials (hereinafter referred to as the "PCAF methodology"). This approach provides a standardized, transparent and consistent method for financial institutions to assess greenhouse gas (GHG) emissions associated with their loan and investment portfolios, which are included in the Scope 3 emissions category. The PCAF methodology ensures completeness (including all relevant emissions), consistency (by applying uniform rules across financial institutions) and transparency (by clarity of the methods and sources used).
CEC Bank calculates the financed emissions for the following asset classes, according to the definitions of the PCAF standard: government securities, equity securities, corporate bonds, loans to companies, mortgage loans and commercial real estate loans. The following exposures are excluded from the calculation of financed emissions according to the PCAF methodology: consumer loans (secured and unsecured), exposures to municipalities, central banks, supranational organisations, derivatives and off-balance sheet exposures. Also, in order to avoid the existence of negative, zero or immaterial emissions, only on-balance sheet exposures exceeding RON 1,000 are included.
For the calculation of financed emissions, CEC Bank applies the following general formula: *Emissions * Attribution factor*, where:

- Emissions are the GHG emissions of counterparts. Due to the limited availability of data, most emissions are estimated based on economic activity. In limited cases, where data were available, emissions reported directly by counterparts in sustainability reports were used.
- The attribution factor determines the share of emissions attributed to CEC Bank, depending on the funding provided, and is limited to 1.

Definition of the components of the formula, depending on the asset class:

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- Mortgages and commercial real estate loans:
  - Emissions are calculated by multiplying the area of the property by the emission factor from the PCAF database for European buildings. The emission factor is determined based on the country, the type of property and the EPC (Energy Performance Certificate) rating.
  - The attribution factor is calculated as the share of the exposure on the balance sheet relative to the value of the property at the time the loan is granted.
- Government securities:
  - The emissions are taken from the European Commission's Emissions Database for Global Atmospheric Research (EDGAR).
  - The attribution factor is determined as the share of the balance sheet exposure to the country's GDP, adjusted for purchasing power parity (GDP PPP), with data taken from the World Bank database.
- Loans to companies, corporate bonds and equity securities:
  - Emissions are calculated by multiplying the counterparty's total revenues by the average emissions factor per million revenues, specific to the industry in which it operates. The average emission factors are determined using data published by the National Institute of Statistics (INS). In limited cases, emissions have been taken directly from the counterparty's sustainability report.
  - The attribution factor is determined as the share of the on-balance sheet exposure to EVIC (total enterprise value, including cash), or to the sum of equity to total liabilities, or to total assets, depending on the availability of data.

Significant assumptions and limitations regarding the calculation of financed emissions:

- Mortgages and commercial real estate loans:
  - In cases where the EPC rating or property area was not available in the bank's systems, the weighted average values of the EPC rating and the area, calculated on the basis of the initial collateral value and asset type, were used.
- Loans to companies, stocks and corporate bonds:
  - Where insufficient counterparty financial data was available, emissions were estimated based on the average emissions intensity for similar exposures, grouped by asset class and NACE industry. If the NACE code was not available, the grouping was carried out exclusively on the basis of the asset class.

The applied PCAF methodology prioritizes the use of directly reported emissions by counterparties whenever possible (for corporate loans, corporate bonds and equity) and country-reported emissions (for government securities). In cases where such data are not available, emissions are estimated based on data on economic activity, such as average

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industry emissions per 1 million industry revenues, using sources from the National Institute of Statistics (for loans to companies, corporate bonds and government bonds). In addition, for secured loans (e.g. mortgages and commercial real estate loans), emissions are calculated based on the emission factors taken from the PCAF, taking into account the specific characteristics of the property constituting the collateral (as detailed in the methodology section).

GHG intensity based on net income

GHG intensity per net income	2024
Total GHG emissions (site-based) per net income (tCO 2 equivalent/monetary unit)	0.0010
Total GHG emissions (market-based) per net income (tCO 2 equivalent/monetary unit)	0.0010

Financed emissions (tCO2) and average financed emissions intensity (tCO2 per RON 1 million financed) broken down by asset class

Asset class	Balance sheet exposure	Financed emissions (tCO2)	Financed emissions intensity (tCO2/million RON)	Contribution of intensity to the Bank's average	Average Data Quality Score
Loans to companies	22,619,242,838	1,011,035	44.70	42.68%	4.35
Commercial real estate loans	6,543,050,082	155,847	23.82	6.58%	5.20
Corporate bonds	839,364,836	59,209	70.54	2.50%	2.90
Equity securities	5,000,000	2	0.47	0.00%	4.00
Mortgages	6,809,178,359	65,097	9.56	2.75%	5.20
Titles state	43,937,544,079	1,077,910	24.53	45.50%	2.00
Total	**80,753,380,193**	**2,369,100**	**29.34**	**100.00%**	**3.20**

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2.2. Disclosures pursuant to Article 8 of Regulation (EU) 2020/852 (Taxonomy Regulation)

2.2.1 EU Taxonomy Regulatory framework

Regulation (EU) 2020/852, adopted by the European Parliament and Council on June 18, 2020 (hereinafter referred to as the EU Taxonomy Regulation), establishes a comprehensive framework aimed at facilitating sustainable investments. This regulation seeks to define the criteria for determining whether an economic activity is classified as environmentally sustainable, in line with the objective of limiting global warming to below 1.5 °C compared to pre-industrial levels and in accordance with the principles of the European Green Deal. Additionally, Article 8 of the Delegated Regulation (EU) 2020/852 presents specific reporting obligations for entities subject to the Non-Financial Reporting Directive (NFRD) or, subsequently, the Corporate Sustainability Reporting Directive (CSRD).

CEC Bank EU Taxonomy-aligned reporting is presented in accordance with Article 8 of Regulation (EU) 2020/852 of the European Parliament and Council establishing a framework to facilitate sustainable investments (EU Taxonomy Regulation) and with the associated Delegated Regulation (EU) 2021/2178 regarding reporting."

For credit institutions, the reporting obligation translates into a key performance indicator, namely the Green Asset Ratio (GAR). This performance indicator aims to increase transparency and accelerate the transition to a sustainable economy."

For an economic activity to be considered as eligible, it must be presented in at least one of the six environmental objectives described in the delegated acts of the EU Taxonomy, regardless of whether it meets all the technical screening criteria established in those acts or whether it ultimately qualifies as sustainable (aligned). The six environmental objectives are:

1. Climate change mitigation
2. Climate change adaptation
3. Sustainable use and protection of water and marine resources
4. Transition to a circular economy
5. Pollution prevention and control
6. Protection and restoration of biodiversity and ecosystems

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Furthermore, for an eligible economic activity to be considered aligned (sustainable), it must:

- substantially contribute to one or more of the six environmental objectives (substantial contribution criteria) without causing significant harm to any of the other environmental objectives (the 'do no significant harm' (DNSH) principle) and, at the same time,
- comply with minimum international safeguards for human rights and labor rights (minimum safeguards).

The Technical Screening Criteria (TSC) for the two climate change objectives (climate change mitigation and adaptation) are established through the Delegated Regulation (EU) 2021/2139

(referred to as the 'Climate Delegated Act'), while for the other four environmental objectives, they are outlined in the Delegated Regulation (EU) 2023/2486 (referred to as the 'Environmental Delegated Act') and in Delegated Regulation (EU) 2022/1214 (referred to as the Complementary Climate Delegated Act').

2.2.2. Background on the reporting perimeter

In accordance with the Delegated Regulation 2021/2178, Annex V, Section 1.1.1, credit institutions must report the key performance indicators (KPIs) of the Green Asset Ratio (GAR) based on their prudential consolidation scope. Given the operational context of the Bank, the reported GAR KPIs reflect information related to the entire prudential consolidation perimeter of CEC Bank.

CEC Bank prudentially consolidates 'Fondul de Garantare a Creditului Rural - IFN SA,' a non-banking financial institution that operates to provide guarantees in the agricultural sector in Romania.

In line with disclosure requirements, the GAR KPIs reflect performance on both a Turnover and a CapEx view. The GAR KPIs are calculated both in terms of the existing stock at a specific reporting reference date (reporting in 2025, for fiscal year ending on December 31st, 2024) and in terms of flow, taking into account the gross carrying amount of newly created exposures (i.e., new loans and advances, debt securities, equity instruments), which represent only the newly generated exposures in the year prior to the reference date for reporting, without deducting the amounts of loan repayments or sales of debt securities/equity instruments that occurred in the year prior to the reporting reference date (December 31, 2024).

2.2.3. Green Asste Ratio (GAR) KPIs calculation

The Green Asset Ratio (GAR) has been calculated as a percentage of the assets considered aligned, according to the EU Taxonomy, out of the total assets covered by the GAR.

$$Green\ Asset\ Ratio\ \ (GAR) = \frac{Assets\ deemed\ to\ be\ aligned}{Total\ \ GAR\ Assets}$$

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The denominator, Total GAR Assets, includes all loans and advances, debt securities, equities, recovered collaterals, and other on-balance sheet assets, excluding exposures to sovereign entities, central banks, and assets that are part of the trading portfolio.

The numerator of the fraction includes exposures considered aligned to both financial and non-financial entities that are subject to reporting under the NFRD (CSRD), as well as households, local authorities, and collaterals obtained by taking possession through real estate transactions.

The calculation of KPIs for off-balance sheet exposures includes financial guarantees (FinGuar) provided by the Bank and assets under management (AuMs). For the current reporting year, there are no off-

balance sheet exposures collected. CEC Bank has calculated, for the fiscal year ending on December 31, 2024, a GAR Turnover KPI, stock of 0.04% and a GAR CapEx KPI, stock, of 0.04%.

	2023	2024
GAR Turnover KPI, stock	0.07%	0.04%
Aligned	26,097,161.5	16,212,581.1
Eligible	7,644,898,940.1	6,489,042,108.8
Total GAR denominator	37,254,771,618.5	40,961,051,208.4

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	2023	2024
GAR CapEx KPI, stock	0.07%	0.04%
Aligned	26,614,894	14,220,196.9
Eligible	7,536,780,184	6,610,130,007.7
Total GAR denominator	37,254,771,618.5	40,961,051,208.4

RON

The approach for identifying eligibility and alignment for the exposures reported in the GAR numerator.

The approach used to identify eligibility and alignment percentages is specific to each business line of the Bank, as presented in the EU Taxonomy legislation under the category 'GAR - Assets covered in both the numerator and denominator.'

This category includes loans to corporations, financial and non-financial undertakings, loans to households, loans to local authorities, and collaterals obtained by taking possession through real estate transactions (residential and commercial real estate).

Loans granted to institutional clients (both financial and non-financial undertakings)

For lending activities related to corporate clients, the assessment is based on the eligibility and alignment information reported by the client itself, in accordance with the EU Taxonomy requirements. This approach results in the fact that, given the current legislative requirements, loans to small businesses that are not subject to NFRD (CSRD) reporting will be reflected in the total assets covered by GAR only in the denominator but cannot be quantified in the numerator as sustainable activities. This contributes to a lower GAR KPI. Additionally, the data regarding the alignment of the financed entity will inherently be delayed by one year, as it reflects the alignment status of the previous year.

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The bank used national legislation, specifically OMFP 85/2024 and NBR Order 1/2024, in the process of identifying its institutional clients that are required to report, in accordance with the EU Taxonomy requirements.

Loans granted to Households (Retail loans)

In the case of mortgage loans for retail clients, all exposures to individuals having been granted loans secured by real estate immovable property are considered eligible, as the specifics of these loans are included in the EU Commission Delegated Regulation (EU) 2021/2139 regarding climate change, under activities 7.7 Acquisition and ownership of buildings and 7.1 Construction of new buildings. Specifically, the Bank has considered 100% eligibility reported against the environmental objective of mitigating climate change for all retail loans secured by residential real estate properties.

Regarding the assessment of alignment, the bank is currently in the process of establishing a methodology and a process for collecting and reporting data, which will allow them to conduct an alignment assessment in the coming years. Such procedures will include a three-level test, as presented in the legislation, on the components listed in the Technical Screening Criteria: Substantial Contribution, the "do no significant harm" principle, and Minimum Social Safeguards.

As for loans for vehicles and loans for property renovations, the Bank does not currently track them separately. These are reflected in the total exposure for the Household component of the GAR reporting model, together with everything the bank classifies as consumer loans.

Loans to Local Governments

Given the lack of visibility on the sustainable use of proceeds, exposures resulting from financing local authorities have been excluded from both the numerator and denominator of the GAR and have been reported under the category 'Central governments and supranational issuers,' as part of total assets, but outside the assets covered by GAR, in accordance with the clarification notifications published by the EU Commission regarding the EU Taxonomy.

Guarantees obtained by taking possession of residential and commercial immovable properties

For the current reporting year, the exposure derived from guarantees obtained through taking possession of residential and commercial real estate is 0.

Asset categories excluded from the numerator of the GAR, but considered in the denominator

Undertakings not subject to NFRD (CSRD) disclosure obligations

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Exposures that derive from financing entities that are not required to report under the NFRD (CSRD) requirements have been omitted from the assessment of eligible economic activities according to the Taxonomy. These exposures are not included in the numerator of GAR but are accounted for in the

denominator. Such entities are either within the EU but are not required to report given the current scope of the EU Taxonomy, or they are outside the EU (not operating in a 'member state').

Other asset categories, excluded from the numerator of the GAR, but considered in the denominator

The following categories have been considered: Derivatives, On Demand Interbank Loans, Cash and Cash-Related Assets, Other Categories of Asset.

Asset categories excluded from the calculation of GAR KPIs

Assets that are not included in the GAR calculation are omitted from both the numerator and denominator. Specifically, these are exposures to: Central governments and Supranational issuers, Central banks, and exposures related to the trading portfolio.

2.2.4. Transition activities included in the EU Taxonomy reporting - Nuclear energy and fossil gas related activities

The Delegated Regulation of the Commission (EU) 2022/1214, dated March 9, 2022, presents the criteria for economic activities related to energy generation through natural gas and nuclear power plants to be recognized within the EU taxonomy, as they are considered transition activities. Nuclear energy is characterized as 'low carbon' and is subject to strict environmental and safety regulations that adhere to the principle of 'do no significant harm,' thus contributing to the transition towards climate neutrality. Regarding electricity generation using fossil gas, it is considered less polluting compared to other options, such as coal. The activities specified in the Delegated Act concerning nuclear energy and fossil gas fuels include:

Nuclear Energy related activities:

- Pre-commercial stages of advanced technologies to produce energy from nuclear processes with minimal waste from the fuel cycle;
- Construction and safe operation of new nuclear power plants, for the generation of electricity or heat, including for hydrogen production, using best-available technologies;
- Electricity generation from nuclear energy in existing installations.

Fossil Gas related activities:

- Electricity generation from fossil gaseous fuels;
- High-efficiency co-generation of heat/cool and power from fossil gaseous fuels;
- Production of heat/cool from fossil gaseous fuels in an efficient district heating and cooling system.

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For the purpose of reporting in accordance with the requirements established in the Delegated Regulation of the Commission (EU) 2022/1214, data has been collected from corporate clients who are required to

report under NFRD (CSRD) and are registered with a CAEN code under any of the activities mentioned above in the delegated regulation. Additionally, KPIs for nuclear energy and fossil gas fuels have also been collected from the financed financial institutions.

2.2.5 Data collection limitations

The bank relies on various data sources to identify exposures that fall under NFRD (CSRD) and to calculate the performance indicators, as specified within the EU Taxonomy disclosure requirements. The availability of data from financed entities and improvements in data quality could lead, over time, to an improved GAR. The bank aims to continue its engagement with clients to enhance the quality and completeness of data related to the EU Taxonomy as it develops its capabilities to determine the alignment of its portfolio.

Financing Activity	Alignment Details	Data sources and limitations
Loans to financial undertakings, subject to NFRD	The assessment is based on the gross carrying amount of the exposure multiplied by the KPIs published by financial undertakings, regarding Turnover and Capex	The assessment is based on the reporting of financial undertakings financed by CEC Bank, in line with EU Taxonomy requirements. In accordance with the reporting period for the fiscal year 2024, these financial entities have not yet published data for the reference year. Therefore, the collection of data regarding alignment and eligibility is based on the data published for the fiscal year 2023. Given that the reporting entities have published information regarding alignment and eligibility either only in total or including one or more environmental objectives, the calculation model reflects a total of eligibility and alignment that is greater than the sum of the values corresponding to each environmental objective. Specialized loans cannot be identified from the available data.
Loans to non-financial undertakings subject to NFRD	The assessment is based on the gross carrying amount of the exposure multiplied by the KPIs published by non-financial undertakings, regarding Turnover and Capex.	The assessment is based on the reporting of non-financial undertakings financed by CEC Bank, in line with EU Taxonomy requirements. In accordance with the reporting period for the fiscal year 2024, these financial entities have not yet published data for the reference year. Therefore, the collection of data regarding alignment and eligibility is based on the data published for the fiscal year 2023. Given that the reporting entities have published information regarding alignment and eligibility either only in total or

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Financing Activity	Alignment Details	Data sources and limitations
		including one or more environmental objectives, the calculation model reflects a total of eligibility and alignment that is greater than the sum of the values corresponding to each environmental objective. Specialized loans cannot be identified from the available data.
Mortgage loans granted to households, collateralized by residential immovable properties	The bank does not report alignment for its Retail clients, at the moment.	The bank does not currently have processes, procedures, and means of data collection to ensure the availability of information for demonstrating alignment. However, CEC Bank is working to establish these methodologies and processes for the upcoming reporting years. All exposures resulting from loans secured by residential real estate properties are considered eligible, according to the Delegated Regulation of the Commission (EU) 2021/2139 regarding climate change mitigation, Activities 7.1 and 7.7.
Households – vehicle loans	The bank does not report alignment for its Retail clients, at the moment. .	The bank does not currently track 'auto' loans and loans for building renovations separately. They all fall under the category of 'Consumer Loans'.
Loans to local governments	The bank does not focus specifically on this business line.	CEC Bank does not track the 'Sustainable' use of proceeds for any of the six environmental objectives. Therefore, exposure to local authorities is not accounted for in the Total GAR Assets and, according to the EU Commission's Clarification Notification (Frequently Asked Questions), the exposure is reported outside the GAR calculation (excluded from both the numerator and denominator).
Data collection regarding nuclear energy and fossil gas related activities	The information available for collection at financed entity level is scarce and/or reported in a manner not aligned with the requirements of the EU Taxonomy.	Data has only been collected from corporate clients where the information is reported aligned with the requirements of the Delegated Regulation regarding reporting on nuclear energy and fossil gas fuels.

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3. INFORMATION ON MATERIAL SOCIAL ISSUES

3.1 Own workforce

CEC Bank Financial Group operates in an internal framework that promotes performance, professional development, fairness and transparency, offering all employees the opportunity to express themselves freely and contribute worthily to the development of the organization. The Group's commitment to its workforce is reflected in the policies and initiatives implemented to ensure a fair, inclusive and motivating working environment.

This chapter analyses the impacts, risks and opportunities (IROs) related to the own workforce, resulting from the double materiality assessment, according to the requirements of the ESRS. It also details the Group's policies, the actions taken and the objectives set to capitalize on the opportunities and manage the challenges associated with human resources.

The information included refers both to employees with individual employment contracts concluded with CEC Bank and FGCR for a fixed and indefinite period, as well as to employees made available to CEC Bank Financial Group through a temporary work agent, thus reflecting the group's commitment to ensure fair and sustainable conditions for all those involved in its activity.

The table below outlines the ESRS reporting requirements, in accordance with ESRS 2 IRO-2, paragraph 56, that have been assessed as material.

ESRS Data Points	Disclosure requirements	Page Number
SBM-3	Significant impacts, risks and opportunities and their interaction with the strategy and business model	72-74
S1-1	Own workforce policies	75-82
S1-2	Processes for working with their own workers and workers' representatives on impacts	82-83
S1-3	Processes to address negative impacts and channels through which their own workers can voice their concerns	83-84
S1-4	Taking measures on significant impacts on one's own workforce and approaches to mitigate significant risks and pursuing significant opportunities related to one's own workforce, as well as the effectiveness of such action	85-88
S1-5	Targets related to the management of significant adverse impacts, the promotion of positive impacts and the management of significant risks and opportunities	88-90

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ESRS Data Points	Disclosure requirements	Page Number
S1-6	Characteristics of the company's employees	90-91
S1-7	Characteristics of workers who are not employees of the company's own workforce	91
S1-9	Diversity indicators	92
S1-10	Adequate salaries	
S1-13	Training and skills development indicators	92-93
S1-16	Remuneration indicators (pay gap and total remuneration)	93

3.1.1. Strategy

S1-SBM-3

The impacts identified as material are closely correlated with the business model and strategic objectives of CEC Bank Financial Group, being determined through a detailed analysis that takes into account all categories of employees. These impacts are mainly associated with the activities carried out in its own operations, as well as the business relationships established with customers.

CEC Bank's workforce, which could be significantly impacted by the company's operations and value chain – including through its products, services and business relationships – comprises various key categories. These include members of the Executive Committee and executives, sales and front-office staff in branches, as well as business functions in the head office, such as Products and Services, Cards, Alternative Channels, Corporate and Mid-Corporate Functions, International Relations and Public Affairs. Also, the back-office staff in the branches and in the head office, the risk and independent control functions (credit risk, risk management, internal audit, anti-fraud, compliance), the recovery and collection functions for retail and corporate clients, as well as the support staff (Finance, Accounting, Human Resources, Procurement, IT and Cybersecurity, Communication, Legal) are essential components of CEC Bank's workforce. Also, at the level of FGCR, the workforce includes various key categories, such as: sales staff in Guarantee Services, staff in risk and independent control functions (risk management, internal audit, compliance), Guarantee Payment Service and Legal Service, (guarantee payment and recovery) as well as support staff (Financial, Accounting, Human Resources, IT and Cybersecurity, Communicate).

Although these categories represent direct employees, CEC Bank also collaborates with a small number of employees made available by a temporary work agent (personnel leasing), representing approximately 0.4% of the total number of employees of the bank, as well as with a limited number of collaborators in the IT and Project Management fields.

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As of December 31, 2024, CEC Bank Financial Group had 4,847 employees, of which 82% are women and 18% men. The majority of employees (99%) work full-time, and only 0.1% have part-time contracts. In addition, CEC Bank Financial Group mainly offers employment contracts for an indefinite period, with fixed-term employment contracts being concluded only in exceptional cases, mainly for the replacement of employees on maternity leave.

To achieve its business objectives, CEC Bank Financial Group relies on a well-prepared team, equipped with the necessary skills to support operational efficiency and contribute to performance, thereby helping to implement its strategic goals. In this context, CEC Bank Financial Group promotes secure jobs, designed to attract and retain talent, supports adequate salaries, gender equality, diversity and skills development. It reflects CEC Bank Financial Group's commitment to provide an attractive remuneration and to implement training programs that improve individual and organizational performance, without discrimination on the basis of age, gender, religion, status, nationality, race or ethnicity.

By offering competitive salaries and attractive benefits, the Group supports employee well-being, reducing staff turnover and optimizing recruitment and integration costs. At the same time, CEC Bank Financial Group annually reviews the implementation of human resources initiatives using employee engagement surveys, performance evaluations and retention rates to adjust policies and introduce new initiatives. Achieving the organization's objectives largely depends on the adaptability and capacity of the workforce, which is why the HR function places special emphasis on compensation policies, training investments, social equity, and inclusion.

CEC Bank Financial Group generates multiple positive impacts on its workforce through policies and initiatives aimed at job security, gender equality, fair pay, training and skills development, as well as diversity and inclusion. These measures contribute significantly to the well-being of employees and to the development of the labor market in Romania.

A relevant example is the fact that the bank has agreed with the representative trade union not to carry out collective dismissals during the course of the collective bargaining agreement, thus ensuring secure jobs for all employees. Also, all employees benefit from annual salary increases and variable remuneration, depending on the fulfillment of the established eligibility criteria, and salary levels are compared with banking market practices and internal updates of the salary scale, applicable to all employees. CEC Bank participates annually in salary surveys, thus contributing to the evolution of compensation and benefits packages in the banking sector.
The bank also implements a clear annual performance appraisal process for all employees, and the internal regulations contain precise provisions on non-discrimination throughout the employee's entire life cycle, from recruitment and integration to promotion and separation. Another significant positive impact is generated by the training and continuous

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development programs carried out in the organization for all active employees with a frequency of at least one course every two years, these being supported both in classroom and online format, including through the use of online learning platforms that have a wide range of study topics, including addressing topical issues such as new technologies, especially the digitization of processes. For example, implementing a 100% digital credit application flow for sales functions has had a major positive impact on the performance of branch sales teams and customer experience.

These activities also generate important opportunities for the bank. For example, CEC Bank's perception as a safe and stable employer contributes to reducing staff turnover, which leads to savings in the recruitment and integration process of new employees. In addition, this factor strengthens employee loyalty, which not only improves productivity, but also supports stability and continuity in organizational development. The opportunity to attract talent by offering competitive salaries and attractive benefits, compared to the practices of the banking industry, contributes to the bank's financial performance and its better adaptability to market requirements. Diversity and the promotion of gender equality represent another opportunity, given that a diversified environment leads to increased employee satisfaction and performance, improved bank reputation and superior financial performance.

3.1.2. Managing impacts, risks and opportunities

3.1.2.1. Own workforce policies

At CEC Bank and FGCR level, the company's workforce is managed through a set of policies outlined in accordance with regulatory requirements, best practices in the field and the group's commitments on corporate sustainability. These policies cover key areas such as fair pay, diversity and inclusion, occupational health and safety, professional development and work-life balance. By ensuring fair treatment and promoting a safe and inclusive work environment, the Group aims to improve employee well-being, increase engagement and long-term retention. In addition, the policies regarding ethical conduct, non-discrimination and labor rights reinforce the company's commitment to maintaining high standards of integrity and social responsibility. These regulatory frameworks are regularly reviewed and updated to meet the changing needs of the workforce and to align with new sustainability and governance standards.

Below are the policies and actions by which material workforce IROs are managed.

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Internal Regulations of CEC Bank

The Internal Regulations of CEC Bank are a fundamental document that regulates labor relations within the institution, with the main purpose of explaining in detail the rights and obligations of both employees and employers. It directly addresses the material impacts and opportunities (RIs) identified in the Dual Materiality Analysis, including job security, adequate wages, gender equality and equal pay for work of equal value, training and skills development, and diversity and inclusion. The Regulation sets out the general principles regarding the selection and recruitment of staff, ensuring that the decision-making process is based solely on the skills and experience of candidates, avoiding any form of discrimination. It also details aspects related to remuneration and benefits, personal development, as well as sanctions applicable in case of non-compliance with the bank's ethical and professional principles.

As regards the scope of application, the Internal Regulations are addressed to all CEC Bank employees and collaborators, regardless of the contractual form under which they are employed (fixed-term or indefinite employment contract, temporary work agents, etc.). It does not exclude any category of employees, being a document applicable to the entire organization. At the same time, aspects related to the value chain and the bank's business partners are taken into account, where necessary, especially in terms of compliance with ethics and data protection rules.

The responsibility for implementing and complying with the Internal Regulations lies with the bank's Executive Management, which is the highest level of supervision in terms of the application of internal policies. At the same time, the Human Resources Department has an essential role in applying and communicating the provisions of the regulation, ensuring that employees are informed about their obligations and rights, as well as the existing mechanisms for complying with and updating it.

CEC Bank's Internal Regulations are aligned with relevant national and international legislation, including the Labor Code (Law no. 53/2003), regulations on maternity protection and social leave, equal opportunities, personal data protection (EU Regulation no. 679/2016 – GDPR), social dialogue, teleworking, as well as legislation on occupational health and safety. The bank also integrates the principles of European regulations and industry best practice standards, thus strengthening an ethical and sustainable governance framework.

The consultations on the Internal Regulations were carried out mainly with the consultation of the specialized directorates of the Bank.
The HR department plays an active role in implementing and communicating the regulation to employees, while the legal and compliance teams ensure compliance with labor laws and

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reduce legal risks. IT and security teams are also responsible for data protection and information security, and finance and audit departments ensure financial and operational compliance. Employees, trade unions and regulators are key players in the process of complying with and continuously improving the regulation, and business partners and customers may have expectations and contractual requirements regarding compliance with ethical and compliance principles.

In order to facilitate employees' access to the provisions of the Internal Regulation, it is published on the company's intranet, being permanently available for consultation. All employees, regardless of the type of employment contract or work norm, are obliged to be aware of the provisions contained therein from the first day of employment and to comply with its provisions. Also, employees and other categories of personnel who establish employment relationships with the bank are obliged to take note of and comply with it, in order to maintain a fair, ethical and safe working environment. Through this transparency and accessibility, CEC Bank ensures a clear framework for the observance of employees' rights and obligations and maintains a high standard of corporate governance and sustainability.

CEC Bank's Code of Ethics

CEC Bank's Code of Conduct sets clear standards of conduct for employees, with the main objective of maintaining high standards of ethics and professionalism within the bank. It addresses a number of key issues, such as confidentiality, business conduct, customer and partner relationships, the use of banking equipment, regulations on behaviour in the work environment and interactions between units/sub-units. The Code of Ethics also covers the material impacts and opportunities relevant to the bank, including gender equality, equal pay for work of equal value and diversity, ensuring a solid ethical framework for all employees and collaborators of the bank.

The Code is applicable to all employees and collaborators, regardless of hierarchical position or type of employment contract, without specific exclusions, and its implementation extends to all the bank's activities, including relations with business partners and stakeholders, involved in the value chain.

The responsibility for applying and complying with the Code of Ethics lies with the bank's executive management, and the hierarchical heads have the obligation to ensure its compliance and communication to subordinates. Also, the monitoring of compliance and knowledge of internal regulations is carried out through "mystery shopping" actions, thus ensuring a rigorous application of ethical norms.

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The Code of Ethics is developed in accordance with the standards and regulations applicable at national and international level, including Law no. 656/2002 on the prevention and sanctioning of money laundering, the Labor Code and the regulations of the National Bank of Romania, thus guaranteeing compliance with the relevant legislative requirements.

In the process of establishing the Code of Ethics, the interests of relevant stakeholders, including those of employees, customers, partners and regulators, have been taken into account in order to ensure a balance between compliance requirements and the principles of ethics and integrity applicable in the bank's activity. These interests were assessed by consulting representatives of the relevant departments of the Bank: Human Resources, Legal and Compliance.

In order to facilitate the implementation and compliance with the Code, it is available on the bank's intranet, so that employees have permanent access to internal regulations and can carry out their activity in accordance with them. At the same time, the Methodology Directorate[15] is responsible for ensuring access to these regulations, and failure to comply with the provisions may lead to the application of severe disciplinary measures.

CEC Bank's remuneration policy

CEC Bank's Remuneration Policy establishes a clear and fair framework for employee remuneration, with the main objective of discouraging excessive risk-taking and promoting an organizational culture based on responsibility, transparency and compliance with the regulations in force. It regulates key issues such as job security, competitive wages, gender equality and equal pay for work of equal value, training and skills development. CEC Bank avoids aggressive incentive schemes, instead offering a remuneration package tailored within budget to maintain well-trained, honest and motivated staff. The policy contributes to the retention and development of employees with potential and includes long-term performance criteria, also taking into account the impact of risks on the remuneration system. Monitoring implementation is essential, being carried out through a solid governance framework, where the Board of Directors has the final responsibility for approving the policy, based on the opinions of the Executive Committee, the Remuneration Committee and the Risk Executive Committee. The Remuneration Committee supports the Board of Directors in monitoring the application of remuneration policies and processes, and the Internal Audit Department conducts annual independent assessments to verify compliance. Also, the Risk Executive Committee analyzes the incentives in the remuneration policy in the context of risks and capital, and the Risk Management Department provides advice on the adjustment of performance to risks. The Human Resources Department actively participates in the

[15] The Methodology Directorate is a dedicated department responsible for adopting changes in the bank's norms and procedures, approving and implementing them on the bank's intranet, as well as communicating them to all bank employees.

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development and updating of the policy, ensuring the semi-annual information of the Remuneration Committee, and the Compliance Department verifies compliance with legal requirements and signals the identified risks.

The Remuneration Policy has a broad scope, covering all the bank's employees, including members of the Board of Directors, top management, executive staff, sales staff and operational staff, without exclusions, which makes it relevant to all activities carried out by the bank and to its relationships in the value chain.

The responsibility for implementation lies with the Board of Directors, and operational coordination is carried out by the Human Resources Department, which is in charge of the implementation of the policy in a concrete way and the periodic information of the management.

The Remuneration Policy complies with a robust legislative framework, being aligned with both national and international regulations, including GEO no. 99/2006 on credit institutions and capital adequacy, NBR Regulation no. 5/2013 on prudential requirements for credit institutions, Regulation (EU) 575/2013 on prudential requirements for credit institutions and investment firms, as well as various European Banking Authority (EBA) guidelines, such as Guidelines EBA/GL/2015/22 on sound remuneration policies and Guidelines EBA/RTS/2020/05 on criteria for defining management positions and significant business units.

In developing and updating the policy, CEC Bank has taken into account the interests of key stakeholders, including employees, who benefit from a fair and predictable remuneration system, members of the Board of Directors interested in aligning remuneration with the company's performance and shareholder value, regulators, who monitor compliance with legislation and corporate governance, customers, who are indirectly affected by the influence of remuneration on the quality of services and employee motivation. In order to integrate these interests, CEC Bank has retained the requests of the parties involved, including the legislative and regulatory provisions through consultations with the Remuneration Committee and the Board of Directors, as well as with the regulatory authorities for compliance. Additionally, in the development and update of the Remuneration Policy, aspects agreed upon with the leaders of the CEC Bank Union, as representatives of the employees, were also taken into account to align the provisions of the Policy with those of the current Collective Labor Agreement.
The Remuneration Policy is available to all employees, being published on the company's intranet, thus ensuring the accessibility and transparency of the applicable remuneration principles. Each employee is responsible for understanding and complying with this policy, and the bank's management ensures that it is communicated effectively and applied consistently.

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Professional training of CEC Bank employees

CEC Bank's professional training policy regulates the process of developing employees' skills in order to ensure a competitive human capital aligned with the bank's general strategies and objectives.

It aims to increase and diversify the knowledge, skills and abilities of employees through initiation, qualification, retraining, improvement and specialization, being an essential tool in strengthening the organizational culture based on competence and performance. The policy also includes a monitoring mechanism, through which the Human Resources Directorate – Training and Development Service annually analyzes the training needs and develops the Annual Professional Training Plan (PAPP), subject to the approval of the Executive Committee. It applies to all bank staff, without exclusion, covering both central and territorial units, impacting all banking activities and influencing employees, customers and educational partners.

At the level of responsibility, the Board of Directors ensures the implementation of the policy, and the Human Resources Directorate – Training and Development Service operationally coordinates the development of training activities.

The policy complies with national and international regulations, including GEO no. 99/2006 on credit institutions, as well as the standards of the European Banking Authority.

In its elaboration, the interests of the main beneficiaries concerned have been taken into account, so that employees benefit from a structured and predictable training system, with the bank's management members ensuring that the development of skills supports the bank's strategic objectives, and the regulatory authorities verify compliance with prudential requirements. To integrate these interests, at the policy level, CEC Bank has defined an annual framework for collecting training needs across the organization. Annually, in the first quarter of the year, the Training & Development Service within the Human Resources Directorate identifies the training needs of employees in the Central Office, sending an update to all directorates containing the training budget for the current year (specific to each directorate) and the available courses/topics, as well as information from specialized providers (e.g., IT). The director of the respective directorate, together with the team managers, selects one or more courses for the employees of the directorate, based on the competencies required for their activities and development needs, while staying within the directorate's budget. Thus, at the Central Office level, the requested programs are consolidated, within the available budget, and the Annual Training Plan is defined for each directorate of the Central Office. For the territorial network, given the projects implemented at this level (technology, skilling, upskilling), DRU, together with DART, define at the end of

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the previous year the programs that make up the Network's Training Plan, specifying the categories of participants per program and the costs allocated to them, strictly within the budget allocated for the Network.

The policy is communicated transparently to all employees through the intranet and through periodic briefings of banking units, and managers are responsible for supporting the application of the knowledge acquired by subordinates, thus ensuring an effective impact on organizational performance.

Internal regulation of FGCR

The Internal Regulation of FGCR establishes the main rules regarding the observance of the principle of non-discrimination and the removal of any form of violation of dignity, protection, hygiene, health and safety at work, the rights and obligations of the employer and employees, working time, working hours, meal breaks, other rights granted to employees, labor discipline, disciplinary liability, disciplinary procedure, maternity protection at work, the modalities of application of other specific legal or contractual provisions, the procedure for solving employees' requests and complaints, the criteria and procedures for evaluating the employee's professional performance.

The Internal Regulation applies to all employees regardless of the duration of the individual employment contract, to persons who carry out their activity based on a collaboration contract or to provide services based on civil agreements, to pupils, students in practice within the company. All employees of the company are obliged to know the provisions of this Internal Regulation.

The responsibility for the implementation and monitoring of this regulation lies with the FGCR Executive Committee.

The internal regulations are communicated to the employees at the time of employment, and they are obliged to read them. Also, any change to the regulation is communicated in advance and discussed with the employee representative.

S1-1-20, S1-1-21, S1-1-24

Respect for human rights in relation to one's own workforce

CEC Bank is committed to respecting human and labour rights for all its employees, in accordance with the provisions of the National Constitution, the Romanian Labour Law and the legislation on Social Dialogue, but does not currently have specific processes and mechanisms in place to monitor compliance with the UN Guiding Principles on Business and Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work and the OECD Business Guidelines Multinational

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With regard to respect for employees' rights, CEC Bank applies principles of non-discrimination and fair treatment, ensuring that all persons are considered for employment on the basis of skills and experience, without discrimination based on race, gender, age, religion or other protected characteristics. The Code of Ethics specifically details the grounds on which discrimination is prohibited, to ensure that all employees are treated fairly and equitably, in accordance with local laws and international standards. The rules of conduct provided in the Code of Ethics and the Code of Ethics of CEC Bank, together with the principles established in the Remuneration Policy, guarantee the prevention, avoidance and elimination of any situations that could lead to discrimination against employees. At the level of the FGCR, the aspects regarding respect for diversity and equal opportunities are established within the Internal Regulation[16]. The principles of non-discrimination are clearly specified in this document.

Employees benefit from adequate salaries, according to CEC Bank's Remuneration Policy, and have the right to join trade unions, having a mechanism for expressing demands regarding their working conditions and rights. The bank's internal policies support these commitments through: the Remuneration Policy, which regulates the principles of fair and equitable remuneration, stimulating the development and retention of employees with potential and ensuring competitive salaries in the banking market; Internal Regulations, which establish the rights and obligations of employees, with a focus on non-discriminatory recruitment and professional development; and the Integrity, Anti-Fraud and Anti-Corruption Policy, which imposes clear rules for the prevention of abusive behavior. CEC Bank also promotes occupational health and safety, in accordance with the Code of Ethics, and supports the right to organize trade unions, demonstrating its commitment to freedom of association.

In terms of commitment to staff, the bank promotes an open and transparent communication environment, using internal communication platforms, annual employee satisfaction surveys and feedback mechanisms through performance review processes. Employees are also free to associate in trade unions, and collective bargaining is conducted annually to reflect the needs of the workforce. Regarding the measures to remedy the impact on human rights, CEC Bank has established an Ethics Committee, responsible for analyzing and solving problems related to ethics and compliance within the organization. Employees have access to clear mechanisms for reporting concerns about their rights, and complaints are investigated fairly. Although the bank's policies reflect the fundamental principles of protecting employees' rights, there is no formal framework for aligning and monitoring compliance with recognized international instruments.

[16] At FGCR level, there is no specific remuneration policy.

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S1-1-23

Regulation on safety and health at work

CEC Bank has a rigorous regulation on occupational health and safety, which aims to prevent occupational risks and protect the health of its employees. It regulates the prevention and protection measures necessary to eliminate or reduce risk factors and accidents during the performance of the bank's specific activities. The occupational accident prevention policy is applied in accordance with the national legislation in force and includes continuous training of employees in the field of occupational safety and health. Accident management mechanisms include the investigation of work events, recording and recording of accidents and dangerous incidents, ensuring that all units of the bank comply with the established rules. Also, occupational health and safety activities are coordinated by the Logistics Directorate – Banking Security Service, which develops internal instructions and regulations for accident prevention. Employees are responsible for applying specific measures according to the particularities of the jobs, and the bank complies with all legal regulations in the field, including those related to personal protective equipment and working conditions.

3.1.1.2. Processes for working with their own workers and workers' representatives on impacts

S1-2

CEC Bank promotes open and transparent communication with its workforce, with the objective of creating a working environment based on respect and collaboration. This includes various mechanisms through which the employees' perspective informs the bank's decisions and activities, thus helping to manage current and potential impacts on its own workforce.

The engagement takes place directly with the bank's employees, but also through their representatives, such as trade unions. Trade unions are a key method of communication, as they allow employees to express their demands, and these are negotiated annually as part of the collective bargaining process.

Engagement is carried out continuously throughout the year, fueled by various communication actions and is evaluated through the annual "CEC Bank Voice" survey[17], which is a concrete example of a tool used to assess employee engagement and identify areas for improvement. Several dimensions are measured through this survey: satisfaction,

[17] More details about the "Voice of CEC Bank" survey can be found in the section "3.1.1.3 Adopt measures on significant impacts on their own workforce and approaches to mitigate significant risks and pursue significant opportunities related to their own workforce, as well as the effectiveness of these actions"

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appreciation, performance management, training and development, direct manager, recognition, teamwork, resources, innovation and customer orientation.

The function responsible for measuring this involvement is the Communication and Strategic Identity Department, which coordinates communication and feedback activities at the level of the entire bank. These activities are managed and monitored through internal feedback platforms and surveys launched in the organization, and their results are analyzed together with the representatives of the human resources function and are used to define new actions aimed at improving the level of engagement of the bank's employees.

Regarding agreements with employee representatives, CEC Bank maintains relationships through union leaders, and these relationships are formalized through annual collective bargaining processes with the leaders of the representative union. These discussions address topics such as working conditions, the wage system, employees' rights and other relevant human rights issues. Regarding employees with disabilities, no special needs have been identified, and consequently, employees with disabilities benefit from the same channels and support mechanisms as all other employees.

The effectiveness of engagement is assessed through annual surveys such as "CEC Bank's Voice", which measure employee engagement and provide insights into areas for improvement. The results of the surveys are analyzed to develop specific action plans, and the measures taken are monitored to assess progress and effects on employee satisfaction and performance. For example, actions planned in the Training Plan on custom service competencies and skills are implemented and the aim is to maintain NPS (Net Promoter Score) as a strategic objective correlated with the evaluation of the performance of management functions.

3.1.1.3. Processes for addressing negative impacts and channels through which their own workforce can voice their concerns

S1-3

The Internal Regulations specify the channels made available by the bank for employees, through which they can express their concerns, complaints or needs and request their resolution. These channels include internal communication platforms, where employees can submit complaints or complaints[18]. Employees also have the right to file written complaints to the unit's management or, if they are not satisfied with the response, they can escalate the problem to a higher level. In addition, employees can be accompanied by a union representative at any stage of the dispute resolution process. These channels are established internally by the bank, but also through the participation of the union, which

[18] For more details about these channels, please refer to the "Business Conduct" Chapter

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plays an active role in the communication and negotiation process. All complaints are treated with confidentiality and respect for the employee, and the bank ensures that the measures taken are in accordance with internal regulations and legislation in force. Employees who use these channels are protected against retaliation based on the internal policy that is described in the chapter "Business conduct".

CEC Bank ensures the availability of these channels by communicating the Internal Regulations to all employees, who have the obligation to take note of it. In addition, the bank constantly monitors the efficiency of these channels, guaranteeing their accessibility for all employees. The Human Resources Directorate is responsible for managing complaints and notifications regarding labor relations, having the obligation to respond within 30 days and to investigate the reported facts. At the same time, a commission made up of representatives of the bank and the union analyzes cases that may involve disciplinary misconduct, ensuring a transparent and fair process.

The efficiency of the communication channels is monitored through a continuous evaluation process by analyzing different indicators regarding the type and frequency of notifications received. The Human Resources Department informs the Executive Committee every six months about the complaints and notifications received, and this information is analyzed in order to identify possible improvements in the complaint management processes. All employees are protected against retaliation (further details are included in the "Business conduct" section of the chapter).
Also, depending on the nature of the reported cases, the Commission of Inquiry may take additional measures, and the procedures are regulated to ensure an efficient and fair resolution of complaints.

At the level of FGCR, the Internal Regulation specifies the procedure for solving employees' requests and complaints. In this regard, FGCR employees have the right to address the management in writing through individual requests. Complaints are registered at the secretariat. If complaints require further investigation, management appoints a person or commission to carry out the necessary checks.

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3.1.1.3 Adoption of measures on significant impacts on one's own workforce and approaches to mitigate significant risks and to pursue significant opportunities related to one's own workforce, as well as the effectiveness of these actions

S1-4, MDR - A

Actions implemented to ensure a positive impact on job security

CEC Bank has already implemented a number of measures to ensure safe workplaces for its employees, including social protection, insurance against accidents at work, maternity/paternity leave, unemployment protection and retirement support. All employees are protected against any of the major life events (illness, unemployment, workplace injury and acquired disability, parental leave, retirement) and are covered by public social protection programs and internal financial support provided by CEC Bank through internal support programs (e.g. financial support for new retirees, birth of a child, disease).

The bank provides a benefits budget that covers certain healthcare services in addition to public healthcare services. For protection against work accidents and disabilities, CEC Bank provides the necessary compensations to employees. Also, all employees benefit from maternity/paternity leave of up to 24 months and an allowance of 85% of the average net income achieved. As for unemployment protection, the bank ensures the payment of contributions to the unemployment insurance system and offers compensatory salaries in case of individual dismissals. Through an agreement with the union, it was agreed that no collective redundancies would take place during the validity of the applicable collective agreement, thus guaranteeing job stability.

These measures apply to all CEC Bank employees, regardless of their hierarchical position, and cover all locations where the bank operates, having a direct impact on job stability, social protection and organizational performance. Social protection, accident insurance, unemployment protection and retirement support measures are already in place and will continue to be applied indefinitely, while the new performance appraisal process is planned for the period 2025-2026. CEC Bank has established a partnership with the union through which it was agreed that there will be no collective dismissals, thus reducing the negative impact on employees, and the remuneration policy provides for the granting of compensatory salaries in case of individual dismissals. The percentage of employees who benefit from maternal/paternal leave and social protection is maintained at a high level, according to the bank's legislation and internal policies. The progress of the new performance evaluation system will be monitored by the percentage indicator of employees considered non-performing annually, compared to previous periods.

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Actions implemented to ensure adequate wages for one's own workforce

CEC Bank implements a series of actions dedicated to ensuring adequate salaries for the workforce, with the main objective of aligning the internal salary scales with market practices through annual comparative analyses and adjusting any discrepancies. This measure contributes to attracting and retaining talent, reducing employee turnover, optimizing recruitment and training costs, maintaining internal equity and complying with non-pay discrimination legislation. At the same time, it increases employee satisfaction and ensures the bank's competitiveness on the market. These actions target all employees, regardless of hierarchical position, and are applicable at the level of the entire organization. CEC Bank is paying at least the minimum wage applicable to the banking sector, monitoring the gap with the market as an indicator of progress. The minimum salary in the banking sector[19] is higher than the national minimum wage set by law. Collaboration with trade unions plays a key role in this process, promoting social dialogue and collective bargaining for the establishment of fair wage policies. The bank maintains a constant partnership with trade unions, facilitating transparency and the rapid resolution of any conflicts, thus ensuring a stable and motivating work environment.

Actions on gender equality and equal pay for work of equal value

CEC Bank implements an annual process of monitoring and reporting gender pay gaps,[20] with the main purpose of identifying and reducing possible imbalances in the workforce. This initiative targets the bank's entire workforce and aligns with both the internal pay equity requirements and the reporting obligations imposed by the National Bank of Romania. The monitoring and reporting of these metrics will be carried out annually starting from 2024, on a recurring basis to ensure compliance and progressive improvement of pay equity. If the annual review identifies unjustified gender pay gaps[21], the bank commits to take corrective action through individual salary adjustments, thereby helping to eliminate inequities and comply with the principles of fair remuneration. The progress of this approach will be evaluated by the annual comparison of the metrics regarding the wage gap and by aiming to reduce the gender pay gap, in accordance with the internal standards and regulations of the National Bank of Romania.

[19] Starting in January 2025, following the approval of the collective labor agreement at the banking sector level in Romania, CEC Bank will apply a minimum salary of 4,500 RON gross per month, which will be the applicable amount according to the sector-wide collective labor agreement starting in May 2025.

[20] At the level of CEC Bank, two aspects are mainly pursued: the salary differences between the average salary of men and women, and separately the salary levels for the two categories of employees are classified by salary quarters and the salary differences are determined.

[21] Given that this process has been recently implemented within CEC Bank, additional details regarding the actions taken to address unjustified differences will be included in the next reporting exercises.

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Actions related to training and skills development

CEC Bank continued to implement specific courses for the development of employees' skills throughout 2024, with annual budgets available for professional training programs, covering both the specific needs of the field and professional development in soft skills, digitalization and innovation. In particular, training courses addressed aspects of customer experience and proactive selling.

These actions target the bank's entire workforce, without geographical or sectoral restrictions. Their implementation will take place during the years 2025-2026. The progress of these initiatives is monitored by reporting the percentage of achievement from the annual approved training budget.

Diversity actions

In 2024, the bank launched a mandatory online course program on "**Diversity and inclusion in the team**" for employees in management roles, and in the next period it will be extended to all employees. The progress of these actions will be monitored by the number of complaints related to discrimination and the percentage of employees who complete the training program.

The "Voice of CEC " survey

Between November 18 and December 13, 2024, CEC Bank conducted the annual employee engagement survey, "**The Voice of CEC**", with the main purpose of assessing their perception of the work environment, organizational culture and level of commitment to the institution. The results of the survey, obtained based on an internationally recognized methodology (Aon Hewitt), reflected significant progress compared to the previous year, indicating an increase in the level of employee engagement to 4.70 (compared to 4.53 in 2023), above the satisfaction threshold of 4.5[22]. At the same time, the Employee Net Promoter Score (eNPS) saw a significant improvement, reaching 21.84, compared to -6.7 in 2023[23]. These results demonstrate a strengthening of the relationship between employees and the bank, as well as an improved perception of the organizational climate.

The analysis of the results led to the identification of strengths and areas for improvement, based on which the priority directions of action for 2025 were established[24]. These include: customer orientation, by implementing a training plan focused on customer service skills

[22] Based on the methodology used for the implementation of the "Voice of CEC" survey, employee satisfaction was measured on a scale from 1 to 5, according to the Aon Hewitt methodology, a globally recognized standard for assessing employee satisfaction/engagement levels.

[23] In 2023, the satisfaction level was low due to colleagues' dissatisfaction regarding the negotiations with the Bank's union.

[24] The priority actions were brought to the attention of the Executive Committee at the beginning of 2025. Subsequently, a specific Action Plan will be developed.

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and abilities, maintaining the Net Promoter Score (NPS) as a strategic objective and integrating it into the process of evaluating the performance of management positions, as well as continuing to conduct Mystery Shopping sessions in the territorial network; teamwork, by introducing a new Performance Management Model, which will correlate individual performance with that of the bank in determining variable remuneration and implementing an internal customer satisfaction measurement tool (Internal NPS); and the recognition of merits, by continuing to apply the variable payment scheme for the staff in the territorial network, developing mechanisms for public and financial recognition of the best performing employees, as well as increasing the visibility of successful projects and initiatives at team and individual level.

The proposed actions will be implemented throughout 2025 and monitored at the level of the Identity and Strategic Communication Department, in collaboration with the Human Resources Department and the Customer Experience Analysis and Optimization Directorate, ensuring a continuous adaptation of the measures according to employee feedback and the results obtained. At the same time, in order to ensure the transparency of the process and the active involvement of employees, the Bank approved an internal communication plan, which includes the publication of the survey results through a newsletter and an infographic, along with a detailed presentation on the intranet platform. Subsequently, the priority directions of action and the specific measures included in the Action Plan will be communicated to employees, thus strengthening an organizational culture based on transparency, collaboration and recognition of individual contributions. These steps are essential for achieving the Bank's strategic objectives and for maintaining a motivating work environment, oriented towards performance and continuous development.

3.1.2. Indicators and targets

3.1.2.1. Targets related to the management of significant impacts, risks and opportunities

CEC Bank Financial Group takes responsibility for the development and well-being of its workforce, setting clear objectives to ensure a fair, safe and inclusive working environment. Through the implementation of strategic policies and initiatives, the Group aims to constantly improve the employee experience, support professional development and promote diversity and inclusion. Below are the targets set in 2024 at CEC Bank level, which reflect the bank's commitment to its workforce. At the level of the FGCR, no specific targets have been set.

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Employee turnover rate

CEC Bank has set itself the target of **maintaining a staff turnover rate of maximum 13% per year[25] in** 2024, aligning with its workforce stability and retention strategy. This target is absolute, being expressed as a percentage of the total employees and applying to the entire workforce of the bank, regardless of department, geographical area or hierarchical level. Progress is monitored on a monthly basis, and at the end of each year there is a reassessment to adjust future objectives. In 2024, the turnover rate of CEC Bank employees was 11.66%, confirming a high level of staff retention.

Collective Redundancies

CEC Bank aims to **maintain a 0% percentage of collective redundancies**, thus reflecting organizational stability, commitment to the workforce and social responsibility. By avoiding collective redundancies, the bank reduces costs associated with severance payments and subsequent recruitment, maintains operational continuity by retaining internal expertise, and supports employees in reskilling and upskilling initiatives. This strategy applies to CEC Bank's entire workforce, providing job security and contributing to maintaining a stable and efficient working environment. The target is permanent in nature and is monitored and reassessed annually in the light of economic volatility and the global context. In the last two years, CEC Bank has not carried out collective redundancies and aims to maintain this approach in the future. Progress is tracked on a monthly basis and the results are analysed at the end of each year to ensure that the target is met and allow for strategic adjustments if necessary.

Training budget

CEC Bank aims to **implement 95% of the annual budget allocated for trainings**, thus strengthening the commitment to the professional development of employees and the improvement of organizational performance. The bank's ability to implement this training plan has a direct impact on employee performance, the quality of customer interaction and investor confidence. This initiative targets CEC Bank's entire workforce, with training programs tailored to the specific needs of each level and professional role. The target is set for 2025 and progress will be monitored monthly to ensure efficient use of resources and achievement of the target. In order to define this target, an analysis of the training needs at the level of each key department was carried out, and the data for monitoring are collected from the training contracts concluded and the related invoices paid in the reference year. This approach supports the continuous development of employees' skills, contributing to the performance and sustainability of the organization in the long term.

[25] It is an internally assumed standard, monitored annually by the risk management team.

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Gross minimum wage

CEC Bank is committed **to ensuring a minimum gross salary at least equal to the minimum wage approved for the banking sector, according to the Collective Bargaining Agreement in force, thus guaranteeing a fair level of remuneration aligned with industry standards. This measure targets the bank's entire workforce, ensuring that no employee is paid below this threshold, thus contributing to pay equity and compliance with industry practices** . The implementation of this objective is scheduled for 2025, and its review is carried out periodically during collective negotiations between the representatives of the company and the representative trade union. The minimum wage level is set as a starting threshold for lower executive roles, without the possibility of hiring staff below this level. This policy reflects CEC Bank's commitment to fair working conditions and financial stability for employees.

3.1.2.2. Characteristics of CEC Bank Financial Group employees

S1-6, MDR-M

In this section are presented the quantitative information regarding CEC Bank and FGCR employees:

Number of employees by gender[26]		
2024		
	CEC Bank	FCGR
Men	869	25
Women	3,921	32
Total Employees	4,790	57

All figures on the number of employees were reported as the number of people at the end of December 2024. The data is not validated by an external body other than the insurance provider.

Women	Men	Another*	Unreported	TOTAL
Number of employees				
3,953	894	-	-	4,847[27]
Number of permanent employees				
3,914	883	-	-	4,797
Number of temporary employees				
39	11	-	-	50
Number of employees with non-guaranteed working hours				
-	-	-	-	-
Number of full-time employees				

[26] Note 1 of financial statement.

[27] At CEC Bank level, 71 employees (1.4%) are classified as persons with disabilities. The classification is based on a certificate of a person with a disability in accordance with the legislation in force. FGCR does not have employees with disabilities.

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3.944	888	-	-	4.832
Number of part-time employees				
9	6	-	-	15

* The gender is the one mentioned by the employees themselves. This information is not monitored by CEC Bank.

All figures on the number of employees were reported as the number of people at the end of December 2024. The data in this table are consolidated at the level of CEC Bank Financial Group. The data is not validated by an external body other than the insurance provider.

Staff turnover for 2024		
	Number	**Percentage**
CEC Bank	568	11.66%
FGCR	2	3.70%

The employee turnover rate takes into account both voluntary and involuntary terminations of employment contracts, as well as retirements (old-age and early retirements). The data for 2024 is in line with the market in the financial industry. The data is not validated by an external body other than the insurance provider.

3.1.2.3. Characteristics of self-employed workers in the workforce of the CEC Bank Financial Group

S1-7, MDR-M

This section presents quantitative information on self-employed workers in their own workforce:

Self-employed workers within CEC Bank Financial Group's own workforce	2024
Total number of workers not employed in their own workforce – self-employed	1
Total number of workers not employed in their own workforce – workers provided by companies that are mainly engaged in employment activities	22
Total number of workers not employed in their own workforce	**23**

All self-employed workers work full-time. There have been no significant fluctuations in the number of self-employed workers contracted on the basis of leasing agreements in the last 2 years and this number is expected to be maintained in 2025 as well. The data is not validated by an external body other than the insurance provider.

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3.1.2.4. Diversity indicators

S1-9, MDR-M

Gender distribution in number and percentage at senior management level				
	2024			
	Women		Men	
	Number	Percentage	Number	Percentage
CEC Bank	3	42.86	4	57
FGCR	3	42.86	4	57

At the level of CEC Bank and FGCR, the senior management is represented by the Board of Directors and the Executive Committee. The data is not validated by an external body other than the insurance provider.

	2024	
Distribution of employees by age groups	CEC Bank	FGCR
Employees under 30 years of age	283	10
% of employees under 30 years of age	6%	17.54%
Employees between 30 and 50 years old	1,809	34
% employed between 30 and 50 years old	38%	60%
Employees over 50 years old	2,698	13
% employed over 50 years old	56%	23%

The data is not validated by an external body other than the insurance provider.

3.1.2.8. Training and skills development indicators

S1-13, MDR-M

S1-13 83

CEC Bank	2024		
	Women	Men	Total
% employees who regularly participated in performance and career development reviews	96%*	98%**	**6**
Average number of training hours/employee	41	40	**41**

*The remaining 4% are not eligible in the exercise.** The remaining 2.05% are not eligible in the exercise.***

The remaining 4% are not eligible in the exercise. This indicator is calculated internally based on the current number of active employees, taking into account the training plans by departments approved by the executive management. The data is not validated by an external body other than the insurance provider.

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FGCR	2024 Women	Men	Total
% employees and/or non-employees who regularly participated in performance and career development assessments	100 %	100%	**100%**
Average number of training hours/employee and (or) non-employee	8	4	**6**

All employees who directly participate in the performance of the basic activities participate annually in at least one training course on the activity carried out or related to it. The data is not validated by an external body other than the insurance provider.

3.1.2.9. Remuneration indicators (pay gap and remuneration) total)

S1-16, MDR-M

S1-16-97

	CEC Bank	FGCR
Gender pay gap	33.06%	-19.17%
Annual Total Compensation Report	19.97	5.18

The gender pay gap and the Annual Remuneration Report were determined taking into account all employees of CEC Bank and FGCR. The data is not validated by an external body other than the insurance provider.

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3.2 Consumers and end-users

CEC Bank S.A. plays an essential role in financing the Romanian economy, offering integrated financial solutions for various categories of customers, from individuals and companies to farmers and beneficiaries of European funds. CEC Bank, one of the most important banking institutions in Romania, provides universal banking products and services through an extensive network of over 1,000 units, but also through modern digital channels. The bank is also constantly investing in digital transformation and optimizing customer interaction, by modernizing the Core Banking system and implementing an advanced CRM platform. In addition to the bank, CEC Bank Financial Group also includes its subsidiary, the Romanian Rural Credit Guarantee Fund – IFN S.A. ("FGCR – IFN S.A"). which has as its main object of activity the assumption of guarantee commitments and the issuance of guarantees on behalf of public funds, own sources and any other sources for credits and other financing instruments that can be obtained by individuals and legal entities - agricultural producers and processors of agri-food products, for the achievement of agricultural production, storage / processing of agricultural products and the achievement of investment objectives in these areas.

The Fund supports the consolidation of agricultural holdings, the development of the rural environment and the absorption of European funds for agriculture and fisheries, thus contributing to the sustainable growth of the agricultural sector in Romania. At the same time, the Fund may provide information and consultancy services for small and medium-sized enterprises, regarding the implementation of guarantee and financing activities, may administer the development programs of small and medium-sized enterprises and may administer public funds, in order to implement national policies related to supporting the business environment.

This chapter analyses the impacts, risks and opportunities (IROs) associated with consumers and end-users of the services offered by CEC Bank Financial Group, as required by the ESRS. The policies, strategies and initiatives implemented to meet the needs of customers, improve the accessibility of financial services and ensure a transparent and sustainable relationship with them are detailed.

The table below outlines the ESRS reporting requirements, in accordance with ESRS 2 IRO-2, paragraph 56, that have been assessed as material.

ESRS Data Points	Disclosure requirements	Page Number
SBM-3	Significant impacts, risks and opportunities and their interaction with the strategy and business model	95-97
S4-1	Consumer and end-user policies	98-105
S4-2	Collaborative processes with consumers and end-users on to impacts	105-107
S4-3	Processes for remediation of negative impacts and channels through which Consumers and end-users can voice their concerns	108
S4-4	Taking action on significant impacts on	109-114

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ESRS Data Points	Disclosure requirements	Page Number
	and approaches to managing significant risks and pursuing significant opportunities related to consumers and end-users, as well as the effectiveness of these measures	
S4-5	Targets related to the management of significant adverse impacts, promoting positive impacts and managing significant risks and opportunities	114-115

3.1.1. Strategy

S4-SBM-3

The impact of CEC Bank Financial Group's activities on its clients is closely linked to its strategy and business model, especially in areas such as privacy, data protection and access to information and services related to the bank's activities. CEC Bank Financial Group's strategic focus on ensuring the privacy and security of personal data directly supports building and maintaining consumer trust in the banking system, which is essential for the development of long-term customer relationships and financial market stability. This commitment to data privacy and security helps mitigate risks, such as security breaches and cyberattacks, that could compromise consumer trust. In addition, by providing quality financial information and promoting digital financial services, CEC Bank contributes to improving consumer satisfaction and facilitating informed decision-making. These efforts are not only aligned with the group's strategy to improve the customer experience, but also with the business model, driving digital adoption and financial inclusion.

Also, material risks and opportunities are closely linked to the strategy and business model of CEC Bank Financial Group. The bank faces significant cybersecurity risks and data protection breaches, which could damage its reputation and lead to financial losses. To mitigate these risks, CEC Bank has integrated robust data protection measures into its operations, an essential element of its strategy to maintain consumer confidence. On the opportunity side, the bank is using digital transformation as an opportunity to increase customer acquisition and retention, especially among young and tech-savvy consumers. By offering affordable and secure financial products, the bank strengthens its competitive advantage and strengthens consumer loyalty, thus contributing to the long-term success of the business.

CEC Bank Financial Group consumers are predominantly affected by the bank's operations in areas related to privacy, data protection and access to financial services. Consumers are expected to be materially impacted by the bank's efforts to ensure the protection of personal data and to provide quality and accessible financial information. These impacts are relevant for all consumers who interact with CEC Bank's products and services, but particular attention is paid to consumers who rely on accurate and accessible information to make financial decisions, including vulnerable groups such as young consumers and those facing

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financial insecurity. Reporting in accordance with ESRS 2 includes all customers who may be affected by CEC Bank's operations, both directly through the bank's core offerings and indirectly through its relationships with other financial services providers or third parties.
The types of consumers affected by CEC Bank Financial Group's activities include:

- Consumers who use financial products and services in general. These products and services are not inherently harmful.
- Consumers of financial services for whom the protection of privacy and personal data is ensured. The bank prioritizes data security through cybersecurity measures and regulatory compliance.
- Consumers who depend on accessible and easy-to-understand financial information for decision-making.
- Vulnerable consumers, including young people and people with financial vulnerabilities, in particular those benefiting from CEC Bank's digital banking services and financial education campaigns.

In terms of material negative impacts, risks related to data protection breaches or cyberattacks could be widespread and systemic, affecting a large number of consumers. These incidents could undermine consumer confidence and lead to significant financial and reputational damage for CEC Bank. On the other hand, risks related to specific incidents, such as marketing campaigns that could disproportionately affect young consumers, have a more limited impact in scale, but remain relevant to those directly concerned.
The positive impacts of CEC Bank Financial Group come from its strategic initiatives to improve financial inclusion and consumer education. Activities, such as providing quality financial information and promoting digital banking solutions, have a positive impact on a wide range of consumers, especially young people and those from underbanked communities. These efforts contribute to greater access to financial services, improved financial literacy and increased economic opportunities for consumers, especially in regions where digital banking is gaining ground.
Material risks for CEC Bank Financial Group, stemming from impacts on consumers and end-users, include potential damage to its reputation and loss of consumer trust due to data security breaches or inadequate data protection measures. Instead, the bank has the opportunity to expand its customer base and strengthen its position in the market by offering safe and affordable financial products that appeal to tech-savvy consumers. Moreover, promoting financial inclusion through products that meet disadvantaged demographic needs represents a significant opportunity for business growth.
CEC Bank has developed an understanding of the increased risks faced by certain groups of consumers, such as young people or financially vulnerable people, through the analysis of market studies, the relevant legislative framework, such as Law no. 448/2006 on the protection and promotion of the rights of persons with disabilities, as well as by monitoring government programs for financial inclusion. These groups are more likely to rely on digital banking and may have difficulty understanding complex financial products. The bank's focus on ensuring the accessibility of information and offering personalized digital services meets

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the needs of these groups, providing them with the necessary tools and knowledge to effectively manage their financial well-being.

CEC Bank's material risks and opportunities arising from impacts on consumers and/or end-users are particularly relevant for specific groups, such as young people and financially vulnerable individuals. These groups are more likely to be impacted by the bank's digital transformation and financial inclusion efforts, which aim to provide accessible and user-friendly services to those who might otherwise be excluded from traditional banking systems. By focusing on these segments, CEC Bank can both mitigate risks and capitalize on opportunities for customer growth and retention.

3.1.2. Management of impacts, risks and opportunities

3.1.1.1. Consumer and end-user policies

Introduction

CEC Bank manages its customer relationships through a set of policies that reflect the Bank's commitment to compliance with the highest standards of consumer protection, confidentiality and accessibility of information. These policies are developed in accordance with regulatory requirements and best practices in the financial sector. CEC Bank's policies aim to ensure transparency and fair access to financial information, protect customers' personal data and facilitate access to diversified financial products that support the economic development of communities. The policies are structured to respond to the changing needs of customers, promoting innovation in financial services and solutions, but also the integration of digital technologies that ensure wider and simpler access to financial products and services. In addition, CEC Bank promotes ethical behavior in customer relations, avoiding any discriminatory practices and ensuring fair and equitable treatment for all end users. These policies are constantly reviewed and updated, in order to align with market developments and new regulations in the field.

Below are the policies and actions by which material IROs related to consumers and end-users are managed. In order to implement actions addressing the impacts, risks and material opportunities regarding the consumer and end-users, CEC Bank Financial Group has established specific budgets and allocated resources from different departments according to the necessary competences (S4-4-37).

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Information Security Policy

The general information security policy aims to provide a general framework for information security management within CEC Bank. It aims to protect banking information and information assets against risks and vulnerabilities, ensuring their confidentiality, integrity and availability throughout their life cycle. Risks specific to banking are addressed, such as financial information security risks, risks associated with the protection of personal data and business continuity risks in the event of cyberattacks or security incidents. This policy establishes a robust framework for the protection and management of information, ensuring compliance with national and European legislation, including Regulation (EU) 2016/679 (GDPR), Law no. 362/2018 on the security of network and information systems, as well as the ISO/IEC 27001 and ISO/IEC 27002 standards.
Through the Information Security Policy, CEC Bank mainly manages the material IROs related to the topic "Privacy" through strict protection, authentication, encryption and monitoring measures, "access to quality information", through identity management and access control for better transparency, as well as financial inclusion and access to banking services, by securing electronic payments and digital services to increase user trust and ensuring business continuity. Monitoring and compliance are supported through annual internal and external audits, regular cybersecurity testing, incident management and continuous risk monitoring, using security indicators (KPIs and KRIs) to assess performance and flag emerging risks. The implementation of this policy is supervised by the Bank's Management, the Director of the Information Security and IT&C Infrastructure Administration (CISO) Department, the Information Security Service and the Security Operations Center, which ensures the application of security standards and strategies at all levels of the organization.

The policy applies to all information and informational assets held by CEC Bank. It is relevant to all organizational levels and includes both the bank's employees and external partners. There are no explicit exclusions regarding banking or geographic activities, as the policy applies across the bank, regardless of the location of the activities. Relevant stakeholder groups include bank employees, senior management, regulators (such as ANSPDCP for personal data protection), customers, external partners, but also any third parties who have access to the bank's information.

The information security policy is the responsibility of CEC Bank's management, which ensures its implementation and monitoring. The Executive Committee, including the Board of Directors, coordinates security measures in banking processes and organizational culture. The Chief Information Security Officer (CISO) is responsible for overseeing compliance, adapting the policy based on risk assessments, and training employees on security measures.

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By adopting this policy, CEC Bank undertakes to comply with international standards and applicable national regulations in the field of information security, including:

- ISO/IEC 27001 (Information Security System Management)
- ISO/IEC 27002 (Code of Practice for Information Security Controls)
- EU Regulation 2016/679 (GDPR - Personal Data Protection)
- Law no. 362/2018 on the security of networks and information systems

The bank's policy refers to various external standards and frameworks aimed at ensuring robust cybersecurity. These include international standards such as ISO/IEC 27001 (Information Security Management Systems), the NIST Cybersecurity Framework, and any local regulatory requirements related to bank security. These external standards help ensure that the bank's practices are in line with globally recognized best practices in the field of information security.

The policy also mentions the importance of conducting annual audits with authorised third-party providers to ensure compliance with agreed security standards, especially with regard to services that have an impact on the management of sensitive information.

The information security policy includes taking into account/integrating the interests of the parties involved, and in particular, with regard to customers and business partners, employees and regulators. As for customers and business partners, the policy focuses on protecting the confidentiality and integrity of their personal data. For employees, the aim is to ensure a safe working environment and educate them about information security. As far as regulators are concerned, the policy ensures compliance with legal regulations on data protection and security of information systems. Stakeholders' interests are integrated through a feedback mechanism, which includes regular consultations, surveys and internal evaluations, as well as through collaboration with regulatory bodies and specialist institutions. Stakeholder feedback is used to adapt the policy and improve information protection measures so that their interests are respected and integrated into the decision-making process. Additionally, the policy update is influenced by both legislative changes and technological updates.

The information security policy is available on the bank's internal platforms for its employees. Employees are regularly trained on security measures and policy requirements[28]. External partners have access to it through partnership agreements and contractual obligations. The bank also provides trainings and awareness-raising sessions to ensure compliance with the policy at all levels and among all stakeholders.

[28] From the perspective of security measures and the requirements outlined in the Bank's internal policy, training sessions are held at least once a year or as often as necessary/required by the nature of the activity. Regarding specific dedicated packages (e.g., phishing), these are conducted once a month.

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Service note on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (GDPR)

The service note concerns the establishment of the general regulatory framework of the activity carried out by the Bank with regard to the processing of personal data, respectively the way in which the Bank processes personal data and ensures their protection, in application of the provisions of Regulation (EU) 2016/679 and the legislation in context. The main objectives of the service note include complying with the applicable legal provisions on the protection of personal data, ensuring transparency in their processing, reducing security risks and strengthening public trust in the banking system. The policy addresses key impacts, risks and opportunities such as data privacy by implementing the necessary measures to comply with data protection legislation and prevent financial and reputational damage caused by security breaches. It also facilitates the improvement of access to quality information by ensuring clear and structured communication with stakeholders, reducing the risk of confusion and facilitating informed decision-making but in a context of complete security and compliance with the applicable legal provisions. In addition, the policy supports financial inclusion and access to banking services by using secure data processing to develop products and services tailored to customers' needs, while maintaining customer trust. The monitoring process involves regular audits, internal reports, compliance checks and incident management procedures, ensuring compliance with legal requirements and continuous improvement of data governance. The implementation of the policy is overseen by the Data Protection Officer (DPO), who reports directly to senior management, ensuring strategic alignment and accountability in the application of regulations as well as periodic monitoring of compliance with these regulations.

The policy applies to all activities carried out within the organization, having a direct impact on the internal processes of data management, information security and protection of the privacy of data subjects. It covers the entire value chain, both in terms of internal operations (employees, IT infrastructure, internal processes) and interactions with external parties (customers, suppliers, business partners). With regard to affected stakeholder groups, the policy mainly covers employees, customers and business partners.

The final responsibility for the implementation of the policy lies with the Steering Committee. The document indicates that information security and data protection management processes are supervised at a strategic level by executive management. In particular, the compliance and data protection team is responsible for monitoring the correct application of policies and intervening in the event of breaches.
There are also internal governance structures that ensure regulatory compliance and coordination with supervisory authorities where necessary. In the event of major incidents, decisions on remedial action and notification of affected parties are made at executive level,

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which confirms management's direct involvement in policy enforcement. Actual implementation is implemented at the organizational level and is controlled by the Data Protection Officer (DPO), who monitors compliance with policies in context and ensures ongoing compliance. The DPO regularly[29] reports to senior management on the status of implementation and the effectiveness of the policy.

The organization ensures that its policies comply with the applicable legal and regulatory framework, including the General Data Protection Regulation (EU Regulation 2016/679), which governs the protection of personal data and privacy. Also, the national and European regulations specific to the banking and financial sector are complied with, including G.E.O. no. 99/2006 on credit institutions and capital adequacy, Law no. 129/2018 on the prevention and combating of money laundering and terrorist financing, as well as the regulations of the National Bank of Romania on compliance and financial security.
In addition, industry-specific standards in information security, incident response, and data management are integrated. Through these references, the organization ensures that its internal policies are aligned with the external obligations imposed by the applicable regulations.

The service note is accessible to employees via the intranet and communicated through periodic training sessions. Training sessions are conducted at least once a year, or whenever necessary for specific aspects of the Bank's activity. Separately, on this segment, at least once a year, all operational staff of the Bank must complete the online training regarding GDPR compliance and, implicitly, take the assessment test. If the required score is not achieved in this test, the person will redo the training package and then retake the skills test. The individual is allowed to take the test three times, and if they do not pass, their activity will cease, and they will be required to attend an intensive course on the subject, followed by a knowledge check in the context.

For external parties, the policy is published on the bank's website, ensuring transparency. The Data Protection Officer provides implementation and compliance support. There is also an information note on the processing of personal data, publicly available through the territorial units and the bank's website. Employees are informed through the specific annex to the Service Note No. 244 on the protection of personal data.

[29] The reporting of the activity and the status of the SPDP/DPO service activities is carried out weekly during the reporting meetings on the approved hierarchical chain. Additionally, whenever necessary, specific sessions are organized regarding aspects related to the DPO's activities and responsibilities, in accordance with the requirements imposed by the relevant legislation.

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New Products and Services Approval Policy

The New Products and Services Approval Policy defines the process by which CEC Bank evaluates and implements financial products and services, whether it is about entering new markets, launching innovative offers or significantly modifying existing ones. It regulates product portfolio management activities, including the approval, monitoring and, where necessary, removal of products that are no longer competitive or relevant to customers. This policy is in line with national and international regulations on consumer protection and good banking practices. The policy also complies with regulatory standards specific to the financial industry, including European Union directives and recommendations from national regulatory authorities.

The main purpose of the policy is to ensure that all the bank's products and services are developed and adapted in accordance with the needs, interests and characteristics of consumers, avoiding negative effects on them and minimizing the risks of conflict of interest. In this regard, the policy provides for clear governance and supervisory mechanisms, which are regularly reviewed to maintain compliance with regulations and market trends, while ensuring a competitive and sustainable financial offer.

The policy applies to all new products and services, significant changes to them, and the removal of those that are no longer profitable or competitive. The policy also takes into account the interest of consumers, being applicable to both natural and legal persons.

The proposals for the approval of new products and services as well as of the existing ones for updating/modification are endorsed by the departments involved, as the case may be, and are submitted for approval, according to their competences, to the Executive Committee/Assets and Liabilities Executive Committee/Board of Directors, as the case may be, in accordance with the Bank's Organization and Functioning Regulations.

In the policy-setting process, the interests of stakeholders, including consumers and customers of the bank, were taken into account. This involved assessing the risks associated with products and services and aligning them with the needs and interests of the target market, but also with regulations that protect consumer rights. Risks related to conflicts of interest were also assessed, given the impact on consumers

Service note regarding the packages of products and services offered by the Bank to individuals and legal entities

The service note is based on the bank's internal and external regulations, including national ordinances and laws, such as GEO no. 99/2006 and Law 258/2017, and aligns with data protection standards and regulations on payment services. Its implementation is ensured

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through a number of detailed internal procedures, including account opening and customer banking management procedures. The service note is also reviewed periodically to ensure that it remains compliant with new regulations and regulatory requirements.

The service note regarding the packages of products and services offered by the bank for individuals and legal entities aims to create a set of financial solutions that allow the advantageous use of banking products and services. These packages include current accounts, debit cards and internet banking or mobile banking services, and the monitoring process involves constantly evaluating performance and adjusting offers according to market and customer requirements. The impact of this service note is reflected in the way the packages are integrated into the bank's daily activity, contributing to the streamlining of the customer service process. Also, the service note has a significant impact on the operational flow, given the risks and opportunities associated with changes in market requirements, new technologies and developments in financial regulations.

The service note applies to all individual and legal entity customers who want to access packages of banking products and services, and the main purpose is to offer complete financial solutions. The packages are aimed at customers from different economic and geographical sectors, but do not include products for financially vulnerable consumers, according to the regulations in force. The exclusion of certain categories of customers, such as those who do not meet the minimum eligibility conditions, is clearly regulated in the service note.

The implementation of this service note is the responsibility of the Bank's departments, which ensure its alignment with the institution's strategic objectives. The level of responsibility includes both operational management and risk and compliance departments that ensure that products and services are delivered according to applicable standards and regulations. The Executive Committee also regularly coordinates the review of the policy to ensure that it remains up-to-date with market developments and legal regulations.

The service note aligns with national and international regulations, including regulations on the protection of personal data (Regulation (EU) 2016/679), as well as those relating to the prevention of money laundering and combating the financing of terrorism. In addition, the service note complies with the rules on the comparability of fees and the switching of payment accounts, as well as the legislative requirements governing payment services.

In drafting this service note, the interests of key stakeholders, including customers, shareholders and regulators, have been taken into account. Customers' interest in efficient and affordable banking products was a determining factor in structuring the packages. Also, the service note was formulated to comply with the regulations in force and compliance requirements, aiming to protect the interests of the bank and customers at the same time.

In addition, feedback from stakeholders, such as customers and regulators, has been integrated to ensure that the service note remains relevant and effective.

The service note is available only internally, to the bank's employees. Also, the bank's employees who are involved in its implementation are continuously trained to ensure an adequate service and in accordance with the regulations in force.

CEC Bank's General Terms and Conditions of Business

The General Business Conditions establish the general legal framework applicable to the business relations of CEC BANK S.A. with its clients, legal entities, individuals or assimilated to them, in Romania and abroad. The main objective of the policy is to create a framework of transparency and safety for the bank's customers, promoting compliance with the standards of banking practice and conduct. This includes regulations on the rights and obligations of both the bank and the customers, as well as the process of monitoring their compliance through financial regulations and the supervision exercised by the National Bank of Romania.

The internal regulations regarding the use of CEC Bank cards include all aspects related to their issuance and use, both in Romania and abroad. They determine how transactions are made, currency conversion, account authorization and debit, the use of the "interest-free installments" option for credit cards, as well as the management of unauthorized overruns of funds. The regulations also define the ways of communication between the bank and customers, both by physical and electronic means, and the conditions under which the bank can refuse to process a transaction. It also includes provisions on the confidentiality of bank data and the bank's right to terminate the contractual relationship in case of unacceptable risks. The regulations apply to all individual and legal customers and regulate settlement mechanisms, fees, reference currencies, rights and obligations of cardholders, including security issues and transaction disputes.

The Board of Directors and the Executive Committee of CEC Bank S.A. are responsible for the implementation and monitoring of these regulations, under the supervision of the National Bank of Romania. The operational departments and territorial branches apply the procedures regarding the issuance, administration and use of cards, the management of currency conversion, settlements and appeals, ensuring compliance with internal regulations and legislation in force.

In defining internal regulations, CEC Bank has taken into account the interests of key stakeholders – customers, merchants, and other participants in the payment ecosystem – through the communication channels detailed in the section "Processes for Collaboration with Consumers and End Users on Impacts" in this chapter. Customers benefit from

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mechanisms for data security and information on their rights and obligations, including procedures for disputing transactions and fraud alerts.

The General Business Conditions of CEC Bank S.A. are available on the official website and can be provided to customers upon request, in physical or electronic format. When opening an account, customers are informed and confirm their receipt. Details on the use of the cards are accessible in the establishments, online and through the support channels. The bank provides notifications and information to ensure transparency and awareness of customers' rights and obligations.

Respect for human rights in relation to consumers and end-users

CEC Bank is committed to respecting human rights in relation to consumers and end users of its services. To this end, the bank has integrated specific measures into its policies to protect consumer rights and ensure fair and transparent access to financial products and services. First of all, the bank promotes financial inclusion, offering accessible products for all categories of customers, including financially vulnerable people and people with disabilities, thus complying with the provisions of Law no. 448/2006 on the protection and promotion of the rights of persons with disabilities. CEC Bank also ensures that all its information materials and contracts are drafted in clear and understandable language, so that consumers are fully informed about the available financial products and the associated risks. In terms of data protection and privacy, the bank complies with the General Data Protection Regulation (GDPR) and implements measures to prevent the misuse of customers' personal data. CEC Bank's commitment to consumer rights is also reflected by the existence of complaint and remedy mechanisms, through which customers can report possible abuses or violations of their rights, both through internal reporting channels and through regulatory authorities, such as the National Authority for Consumer Protection (ANPC) and the National Supervisory Authority for Personal Data Processing (ANSPDCP). At the same time, the bank actively monitors compliance with these principles, including through internal audits and periodic evaluations of its practices. If such cases are identified in the bank's value chain, they are managed as a priority and corrective measures are implemented quickly to minimise the impact on consumers and prevent their recurrence.

During 2024, no human rights incidents were reported. The bank complies with national and international standards in consumer protection.

3.1.1.2. Collaborative processes with consumers and end-users on impacts

S4-2

CEC Bank maintains a structured and continuous process of interaction with consumers and end-users in order to identify and manage current and potential impacts on them. Customer

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feedback is collected through a combination of external market research, internal analysis and complaint monitoring, and the results of these evaluations are used to improve the products and services offered and increase customer satisfaction.

Engagement with consumers takes place both directly, through satisfaction surveys, interactions in units and through digital channels, and indirectly, through market analyses carried out with external partners. Studies such as Net Promoter Score (NPS), "Improving the SME Customer Experience 2024", assess the overall perception of CEC Bank's products and services and provide recommendations for improving them. The bank also uses internal tools such as Voice of the Customer (VOC) and Second Day Call (SDC) to analyze consumer interactions with the main channels of interaction with the Bank (territorial units, online applications, Call Center, ATMs, complaints). Mystery Shopping and Customer Journey Maps studies are used to collect customer feedback in order to improve the experience and increase their satisfaction, but also to simplify and optimize processes in relation to the Bank's customers.

The interaction with consumers at CEC Bank takes place on several stages of the life cycle of products and services. In the development and testing phase, the bank ensures that the new financial solutions are in line with consumer expectations and comply with the ethical principles of financial inclusion, through the New Products and Services Approval Policy. In the implementation and use phase of the products, consumers provide continuous feedback through VOC and SDC tools, which evaluate their experiences in interactions with the bank employees/products and services, and with various bank interaction channels. The bank periodically analyzes the results of the Customer Satisfaction Index (CSI), NPS and Mystery Shopping market studies in order to permanently adapt the offers to the needs of the market Also, in the process of resolving complaints and disputes, consumers can report problems through dedicated procedures, ensuring that they are solved in an efficient and transparent way. The results of consumer interactions are analyzed and processed on a monthly basis, including the development of the Quality Indicator, which is part of the quality objectives for colleagues in territorial units. On a quarterly basis, the bank reviews complaint analyses and SDC Call Center evaluations. Additionally, on an annual basis, the bank conducts NPS (Net Promoter Score) studies and Mystery Shopping assessments. This structured approach ensures a continuous and in-depth understanding of consumer needs.

The operational responsibility for this engagement lies with the Customer Experience Analysis and Optimization Department (DAOEC), which monitors key indicators such as Net Promoter Score (NPS) and Customer Satisfaction Index (CSI). The results of these analyses are reported to executive management and used to adjust banking strategies, optimize products, and improve customer interactions. At the strategic level, the Board of Directors and the Executive Committee oversee the integration of the results of these analyses into banking

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decisions, thus ensuring that consumer insights influence product policy, user experience and compliance initiatives.

In addition, the bank measures the effectiveness of engagement by periodically evaluating the impact of the implemented measures, transparency in communication and analyzing the evolution of satisfaction indicators. The evaluation of the impact of the implemented measures is done by comparing the dynamics of certain monitored indicators, both in external satisfaction studies (NPS, Product Satisfaction Level, Channels), as well as through internal monitoring of specific attributes related to customer interaction areas (CSI - Customer Satisfaction Index).

CEC Bank takes specific measures to understand and protect vulnerable consumers, including people with disabilities, the elderly, children and consumers with limited access to banking services. These measures include making digital services accessible through the CECApp and to vulnerable consumer groups. The bank provides sign language interpretation services with the support of authorized interpreters from the National Association of the Deaf in Romania. These services are available both through the "Voices for Hands" application, which has been in place since 2022 and offers remote interpretation, as well as through the physical presence of an interpreter within the branch network for more complex services.. CEC Bank offers the Figo.Pay package, which promotes social inclusion. Therefore, individuals from vulnerable community groups can also benefit from these facilities. The package can be accessed both online and at any CEC Bank branch. Customers have access to a range of services and features through the Figo.Pay application. Additionally, CEC Bank provides consumer loans to individuals with disabilities, including under the conditions set by the applicable legislation for this customer segment (Law 448/2006). The bank also offers services through its ATM network for visually impaired customers. The user needs to connect headphones and follow the voice instructions. There are Braille symbols to guide the customer and indicate the location of the headphone jack, card slot, and cash slot. Furthermore, the bank provides Braille documents for visually impaired individuals for consultation, including the General Terms and Conditions, Terms and Conditions for packages, information documents about fees, and the General Credit Conditions, Part II.

CEC Bank also offers inclusive financial products, such as packages dedicated to retirees and young people, to meet the needs of various categories of customers. In addition, the consumer protection and financial inclusion policy ensures transparency of the conditions for granting banking products, preventing financial discrimination and promoting fair access to financial services for all consumers.

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3.1.1.3. Processes to address negative impacts and channels through which consumers and end-users can voice their concerns

S4-3

CEC Bank has established a clear approach and distinct flows for the registration and resolution of customer petitions. The internal petition management system is semi-automated, ensuring transparency in their registration and resolution.
Each customer receives an email confirmation, which includes details such as the number of the petition and the legal deadline for reply. The efficiency of solving petitions is monitored through indicators such as the average response time, following as much as possible their resolution at the first contact and the level of customer satisfaction through feedback surveys after the closure of the petitions. In order to follow the compliance with the legal deadline for response, additional control mechanisms were implemented by generating reports from the "Petition Management" database on a daily, weekly and bimonthly basis, in order to monitor the statuses of those in progress and solve them in the shortest possible time, so that no petition exceeds the legal deadline for response.

With regard to consumer rights, the Bank has established the manner in which customers exercise the right to address petitions formulated in their own name, in writing, by e-mail or telephone, as well as the manner in which the petitions formulated by the customer are resolved, on each channel, ensuring an adequate response and resolution. The petitioners (natural person or legally constituted organization) may address the territorial units or the Bank's Central Office, directly or through public authorities and institutions (the Romanian Parliament, the Romanian Presidency, the Romanian Government, the National Bank of Romania, the National Authority for Consumer Protection, the National Supervisory Authority for Personal Data Processing, lawyers, etc.). Customers who wish to submit petitions through social media channels will be directed to the Bank's contact form, in order to comply with the legal provisions in force (GDPR, etc.). If the point of view of a specialized directorate of the Central or of a territorial unit on the issues notified is necessary, the petition will be sent to it for support. Petitioners are protected from retaliation in accordance with policies and procedures described in the "Business conduct" chapter.

CEC Bank tracks and monitors the typology of petitions and actively uses this data to improve products, workflows and procedures, based on customer feedback and recurring reasons for complaints.

The bank ensures that there is clear information for consumers regarding their right to submit petitions and how to solve them through transparent communication and constant involvement.

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3.1.1.3. Taking action on significant impacts on consumers and end-users and approaches for managing significant risks and pursuing significant opportunities related to consumers and end-users, as well as the effectiveness of such measures

S4-4, MDR-A

Actions implemented to ensure the confidentiality of customer data

CEC Bank has implemented essential actions in 2024 to ensure customer data privacy and increase cybersecurity awareness among employees. In the course of 2024, there were no incidents that led to the loss of customers' confidential data. Mainly, the actions adopted include mandatory employee training and awareness programs. CEC Bank also monitors and manages security incidents and uses customer feedback to continuously improve security practices.

One of the main initiatives was the mandatory GDPR training program, entitled "GDPR General Concepts – 2024", carried out between September 19 and October 3, 2024, for all operational staff. The course, delivered through the e-learning platform, covered essential concepts of the GDPR, the principles of data processing and concrete actions for their protection. The participation rate was 88.15% for employees in the head office and 93.7% for those in the branches, with a promotion rate of 100%. In parallel, the bank actively monitors and manages security incidents, applying clear procedures for early detection of threats and ensuring prompt notification of regulators and affected customers, in accordance with the provisions of the GDPR. Feedback from incidents and customer complaints is analyzed monthly and used for continuous improvement of security measures and related procedures.

In addition to GDPR training, the bank has launched cybersecurity awareness programs to strengthen IT security measures. A specialized course, "CyberSecurity Awareness – 2024", was mandatory for management and IT staff, taking place between February 19 and April 3, 2024. The program, hosted on the Ascendia platform – the Bank's internal e-learning platform, had a participation rate of 89.79%, with 616 employees enrolled (345 from headquarters and 271 from branches), and a pass rate of 100%.

Another training initiative in the field of cybersecurity (business continuity theme) was implemented for all operational staff, focusing on best practices for reducing cyber threats. The participation rate across the entire bank was 89.64%, with 1,188 employees from the headquarters (approximately 89.59%) and 3,106 from the branches (approximately 89.66%) successfully completing the training.

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These actions targeted CEC Bank's entire staff, ensuring compliance with regulatory standards and strengthening the organization's resilience to cyber risks. The initiatives have extended to all the bank's activities and influence both internal operations and the security of customer data.

The implementation of these key actions took place throughout 2024, with plans for future improvements. The bank evaluates the effectiveness of training programs through employee evaluations, analysis of participation rates, and regular security audits[30].

CEC Bank also monitors the progress of these initiatives by analyzing participation and promotion rates, collecting feedback from employees, and conducting internal audits. These efforts contribute to the bank's strategic objectives regarding data protection, regulatory compliance and increasing cybersecurity awareness.

In addition, the effectiveness of the implemented measures is monitored through internal and external audits, regular cybersecurity testing, incident management and continuous risk monitoring, using specific security indicators, such as the number of incidents and the typology of vulnerabilities resolved. Feedback from employees and customers is systematically integrated into decision-making processes for the continuous adjustment and improvement of the implemented measures.

Actions implemented to provide quality customer information

In 2024, CEC Bank implemented a series of significant actions to improve customer services and promote financial education. These include the management of a total of 12,658 petitions, of which 4,713 were complaints and 7,945 requests for information, as well as the implementation of an average response time of approximately 16 days to customer complaints[31]. The bank has also set quantitative and qualitative performance indicators (KPIs) for the Call Center, monitored daily through reports developed in the Mediatel Data application. In addition, CEC Bank has launched a series of digital education campaigns to encourage users to adopt online banking platforms and mobile applications. These campaigns included training sessions for customers, online tutorials and the promotion of banking service packages, such as the "Student Free" Package dedicated to young people aged 18-24, which promotes the use of digital channels.

These actions have a significant impact on the bank's network, with national coverage, including both petition and complaint management activities, as well as digital education for

[30] From the perspective of security measures and the requirements set out in the Bank's internal policy, training sessions are held at least once a year or whenever necessary/required by the nature of the activities. Regarding specific training packages (e.g., phishing), they are held once a month.

[31] The bank responds to all complaints within the legal 30-day timeframe, and the average response time in 2024 was approximately 16 days.

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online banking users and mobile applications. Through these efforts, the bank expands access to digital services and optimizes the customer experience across the country, having a direct impact on various stakeholder groups, including existing and potential customers, young technology users, Call Center staff, and teams coordinating digital education.

These measures are continuously implemented, and in the next period the bank will continue to monitor and optimize the performance of petition management and to measure performance indicators. Digital education campaigns will continue to be carried out, with the aim of encouraging the use of digital banking channels, and the "Student Free" package will remain active in 2025, in order to support the younger generations in adopting online banking solutions.

Complaint management measures and digital education have helped to prevent customer dissatisfaction and remedy any deficiencies in the services offered. Through digital education and the promotion of online services, CEC Bank has implemented measures to improve the accessibility of banking services and operational efficiency. In addition, service packages and online tutorials provide customers with customized solutions to meet their needs.

- Regarding progress on previous actions, CEC Bank has continued to improve response times, ensuring that all petitions are handled quickly and efficiently across all bank channels. Digital education campaigns have promoted the use of online banking platforms and mobile applications, while the "Student Free" package was well received by young people, contributing to the increase in digital channel users. The digital campaigns carried out brought 279,752 visitors to the package page: www.cec.ro/pachet-student-free throughout 2024. During the multi-channel campaign conducted between March and April 2024, more than 20,000 direct visits were generated from the digital campaign. Cross-channel communication reached 3,308,500 people in the urban segment, covering 65% of the target audience (ages 18-55). These results contributed to the bank's objectives, including attracting an additional 660 young clients (ages 18–24) and increasing the number of transactions through digital channels. The campaigns also supported the bank's communication objectives, positioning CEC Bank as a modern and fully digitalized institution with competitive and easily accessible services.

Actions implemented to guarantee access to financial products

In 2024, CEC Bank carried out several strategic actions to promote financial inclusion, especially for vulnerable people or people with disabilities, thus contributing to the achievement of its policy objectives on accessibility and equity. Among the key actions were: the continuation of the collaboration since 2016 with the National Association of the Deaf in Romania (ANSR) by offering an ANSR authorized interpreter for the hearing impaired, using

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the "Voices for Hands" application (remote interpreting services, in force since 2022) and through the physical presence of an interpreter within the network of units (for more complex services); the continuity of the promotion of the Figo.Pay package, intended for people with disabilities and their companions, the implementation of bank documents in Braille format for people with visual impairments, and the development of a payment account with basic services for financially vulnerable people. These measures will continue to be scaled up in the future, with plans to develop and promote digital solutions and access to banking services in disadvantaged areas. In addition, CEC Bank supported the government programs *FamilyStart* and *StudentInvest*, promoting financing for families and students, and launched initiatives to support gender equality through the *Woman Entrepreneur* program, offering loans to SMEs owned (mostly) by women.

These actions are relevant for improving access to financial services for vulnerable groups, contributing to the reduction of social and financial exclusion. In terms of geographical impact, CEC Bank's actions extend to both urban and rural areas, covering the entire country through its vast network of banking units (over 1,000 branches), ATMs and Internet Banking and Mobile Banking platforms. The bank aims to continue expanding these services, with a planned increase in access to rural areas and disadvantaged areas.

For the next period (2025-2027), in line with the business and risk strategy 2024-2027, CEC Bank aims to integrate new technologies to support the accessibility of banking services for people in disadvantaged areas. Also, financial education and accessibility campaigns for people from economically and socially vulnerable areas will be amplified.

As regards the previous measures, the bank continuously monitored the implementation of accessibility measures and improved infrastructure and services to facilitate access for persons with disabilities to a wide range of personalised financial products. Also, through government programs and initiatives dedicated to women entrepreneurs, CEC Bank has significantly contributed to supporting economic development and promoting gender equality in the SME sector in Romania.

Improving access to financial services in rural areas

CEC Bank has implemented a series of strategic actions aimed at improving access to financial services in rural areas, thus strengthening its leading role in this segment. Among the key initiatives was the maintenance and even expansion of the network of banking units, reaching a number of 460 branches in rural areas by the end of 2024, which represents 45% of the bank's total units, thus facilitating access to banking services for isolated communities. These units serve both the community in that locality, but also the communities in the neighboring areas. In parallel, the bank accelerated digitalization, allowing 71.3% of the loans granted in these areas to be processed through digital flows at the counter, and 56.3% of new individual customers to be digitally enrolled. In terms of physical infrastructure, CEC Bank installed 29 new ATMs/MFMs in 2024, of which 23 in off-site locations and 6 in branches that previously did not have such equipment, thus contributing to increasing accessibility to modern banking

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services. At the same time, the bank completed the modernization of 1,413 ATM and MFM equipment[32], equipped with advanced technology, including Contactless, NFC, touchscreen, QR code reader and improved security systems, thus offering a safer and more efficient banking experience. In the medium and long term, CEC Bank aims to continue this strategic direction, with the objective of increasing the number of ATMs in rural areas by 10% by 2025, along with the development of a digital banking program for these communities, to facilitate the use of mobile applications and online banking services. The bank's actions cover both internal operations (through investments in IT infrastructure and modern banking solutions) and customer impact (by facilitating access to essential banking services in marginalized communities). Some of the initiatives are implemented in collaboration with local authorities, aiming to integrate financial services in rural areas and support local economic development, especially through financial products dedicated to agriculture and saving for the future. The progress of these measures is constantly monitored, and in 2024, CEC Bank demonstrated a significant advance compared to previous years, expanding the network of units and ATMs, digitizing operational flows and facilitating access to banking services for an increasing number of customers.

Green products[33]

In the 2026-2027 reporting year, CEC Bank will expand its green loan offering, focusing in particular on financing renewable energy, energy efficiency and sustainable transport infrastructure projects. In parallel, it will develop a digital platform to facilitate access to these products for individual and business customers, in order to support the transition to a more sustainable economy.

The actions to expand green financial products and the development of customized financing solutions for green projects will target both individual and corporate customers. In addition, these actions will involve close collaboration with local authorities, government environmental agencies and non-governmental organizations (NGOs), which are directly involved in the promotion and implementation of green projects. Targeted interest groups include communities that focus on green projects and small and medium-sized companies that invest in green solutions.

The actions will be implemented in the medium term, with the period 2026-2027 dedicated to the creation and promotion of new credit products for green projects, and the period 2027-2028 will aim at the significant expansion of green loans for renewable energy projects.

[32] MFMs are multifunctional machines (automatic equipment) that perform better than ATMs that combine several functionalities in a single device. They are used to facilitate various banking operations for both customers and bank staff.

[33] Actions regarding green products will be included in the Sustainability Strategy to be developed during 2025.

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In collaboration with the relevant authorities, the bank will ensure compliance with environmental regulations and financially support environmental initiatives. These actions will contribute to reducing the carbon emissions associated with the funded projects. It will also ensure that the impact of lending actions does not negatively affect communities or the environment, providing sustainable financial solutions for all parties involved.

3.1.2. Indicators and targets

S4-5, MDR-T

CEC Bank Financial Group has not set specific targets for consumer and end-user IROs because privacy issues, access to quality information and access to financial products and services are continuous processes, integrated into the Group's daily operations, and not one-off initiatives with a clearly defined deadline.

Data protection and cybersecurity are areas where risks and threats are constantly evolving, requiring continuous monitoring and improvement. CEC Bank implements cybersecurity measures and compliance with data protection regulations, but setting fixed targets may be inappropriate given the dynamic nature of digital threats and legislative requirements. Instead, the bank adopts a flexible and adaptive approach, focused on maintaining the highest standards of protection and continuous improvements.

Ensuring access to accurate, clear and easy-to-understand financial information is an ongoing activity, given the diversity of banking products and services, as well as the changing needs of consumers. CEC Bank strategy includes the continuous improvement of communication channels (including digitalization and financial education).

CEC Bank aims to increase the degree of financial inclusion through digitization and the development of accessible products (e.g. packages for young people, products for financially vulnerable people). However, due to the continuous evolution of technology and consumer preferences, the bank does not set static targets but adjusts its strategy according to market trends and customer demand.

The setting of specific targets as part of an integrated sustainability strategy will be considered for the next reporting cycle. Currently, the company has not set measurable results-oriented targets. However, it monitors the effectiveness of its policies and actions through qualitative and quantitative internal evaluations, based on the analysis of the initiatives implemented and their impact on the activity.

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To this end, the undertaking monitor the significant consumers and end-users-related impacts, risks and opportunities, analysing the effectiveness of the measures adopted.

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4. INFORMATION ON MATERIAL GOVERNANCE TOPICS

4.1. Business conduct

CEC Bank promotes an organizational culture based on integrity, transparency and responsibility, based on solid principles of ethics and compliance. We are committed to maintaining the highest standards of business conduct in all our activities, ensuring compliance with applicable internal and external regulations, as well as the values that define our institution.

This chapter on "Business Conduct" presents the relevant information regarding the main aspects of CEC Bank Financial Group's corporate culture, as well as how the prevention, detection and combating of fraud, corruption and any other practices that contravene the principles of ethics and corporate governance are ensured.

ESRS reporting requirements presented in this chapter in accordance with the result of the double materiality analysis

ESRS Data Points	Disclosure requirements	Page Number
G1-1	Corporate Culture and Policies on Business conduct and Corporate Culture	116-121
G1-3	Prevention and detection of corruption and bribery	122-125
G1-4	Confirmed cases of corruption or bribery	127

4.1.1. Managing impacts, risks and opportunities

4.1.1.1. Policies on business conduct and corporate culture

G1-1-9, MDR-P

The Code of Ethics is the main instrument through which the corporate culture is established and promoted within CEC Bank.
The Code of Ethics defines the fundamental values of the organization, which reflect both moral and professional principles. These values are essential for establishing an organizational culture based on ethics, respect, and responsibility, and their daily implementation is essential to build a solid and coherent culture.

Among the essential values that form the corporate culture are:

- Honesty and moral integrity: These are the fundamental pillars on which behavior in business is based, ensuring that employees act with fairness and honesty, respecting moral and legal principles.

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- Loyalty to the institution and customers: This underlines the commitment to the Bank's common objectives for sustainable development.
- Respect for the law and fairness: The organizational culture promotes compliance with the law and the fair treatment of all parties involved, thus contributing to the creation of a fair and transparent work environment.
- Professionalism and customer satisfaction: The Code emphasizes the importance of quality service and meeting customer demands, aspects that are continuously encouraged and evaluated.

Therefore, the Code of Ethics not only establishes the fundamental value directions of the organization, but is also a tool through which a culture based on ethical principles is constantly promoted in all the activities carried out. Assessing the effectiveness of this culture is done by measuring employees' behavior in relation to these values and by continuous feedback on customer satisfaction and compliance with professional standards.

Thus, the Code of Ethics is not only a regulatory document, but a living instrument, which actively contributes to the development and support of a positive and ethical corporate culture, in accordance with the highest professional and moral standards.

Policies applied at CEC Bank Financial Group level to manage issues of businessbusiness conduct

At CEC Bank's level, the Code of Ethics and the Integrity, Anti-Fraud and Anti-Corruption Policy represent a fundamental benchmark in carrying out activities and managing professional relations, contributing to strengthening and maintaining the Bank's sustainable reputation. By adhering to these principles, CEC Bank demonstrates a firm commitment to integrity, accountability and compliance with the highest ethical and operational standards. At the same time, at the level of the FGCR, the Code of Ethics establishes essential rules on ethical conduct.

CEC Bank Code of Ethics

The Bank's Code of Ethics sets out the ideals, values and essential principles that employees undertake to abide by in carrying out their activities. The main objective of the Code of Ethics is to promote ethical and professional behavior, thus preventing situations that could affect the institution's reputation. As the Code of Ethics is the main policy by which business conduct is regulated, this policy addresses all IROs on business conduct identified as material for CEC Bank.

The Code emphasizes the responsibility of each employee to align personal actions and beliefs with the Bank's values and goals, recognizing the impact that individual behavior can

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have on the organization's image. The process of monitoring compliance with this policy is based on the application of the principles set out in the Code of Ethics, as well as on a correct and objective assessment of the ethical situations that have arisen. The Code also includes safeguards against non-compliant behavior, ensuring a work environment based on integrity and mutual respect.

The main issues dealt with in the Code of Ethics refer to the values and principles applied within CEC Bank, the rules regarding the use of the Bank's properties and resources by employees, the rules regarding the request, offering and acceptance of advantages, the conduct of employees, aspects related to equal opportunities and diversity, as well as employment practices.

The Bank's Code of Ethics applies to all its employees, regardless of the position held, each of them having the obligation to know and act in accordance with the provisions of this code, as well as to the members of the management body, as well as to any other persons who provide services for the Bank of the nature of banking activity, under the conditions stipulated in the legal acts that are the basis of the contractual relationship.

The Code of Conduct is approved by the Board of Directors. The Executive Committee is responsible for supervising the correct implementation of the Code of Ethics and regularly informs the Board of Directors on the main aspects related to compliance, ethics and the measures adopted to prevent and combat fraud and corruption. The Ethics Committee is responsible for analyzing the complaints of persons (Bank employees, Bank customers, authorities, banks or other interested persons) and of the authorities who consider themselves injured by the violation of the Code of Ethics.

In establishing the policy on ethics and business conduct, the Bank has taken into account the interests of key stakeholders, including employees, customers, business partners and regulators. These interests were analysed in various ways, such as discussions between the parties involved (e.g. discussions with employee representatives), email validations, as well as responses based on the documents submitted by the consultants. The Code of Ethics reflects the institution's commitment to maintaining high standards of integrity and professionalism, ensuring a fair and transparent working environment for employees, protecting the interests of customers through responsible practices and strengthening the trust of business partners. The policy also complies with the requirements and expectations of regulators, contributing to compliance with legal norms and protecting the institution's reputation.

The Bank ensures the accessibility and transparency of the ethics and business conduct policy for all its employees, as well as for relevant stakeholders, through internal communication channels, including the Intranet platform and e-mail. The Code of Ethics is a mandatory

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document, and each employee must confirm that they are aware of and comply with it by signing the "Ethics Commitment" at the time of employment. For new employees, the direct line manager is responsible for providing the Code of Ethics from the first day of work, thus ensuring a rapid integration into the Bank's organizational culture. Employees also have the responsibility to continuously inform themselves about the applicable internal regulations, thus guaranteeing compliance and the application of ethical principles in their work.

Integrity, Anti-Fraud and Anti-Corruption Policy[34]

The integrity, anti-fraud and anti-corruption policy of CEC BANK S.A. establishes the essential principles and rules to be observed by employees, collaborators, affiliates and any entity that enters into contractual relations with the bank, including companies that carry out outsourced activities. Its main objective is to prevent, detect and combat fraud and corruption, thus protecting the financial integrity and reputation of the institution. The Policy addresses IROs on business business conduct identified as material for CEC Bank Financial Group. The policy is an integral part of the business management framework and is reviewed at least annually.
The integrity, anti-fraud and anti-corruption policy is in accordance with Law no. 361/2022 on the[35] protection of whistleblowers in the public interest, as subsequently amended and supplemented.

The purpose of the policy is to:

- confirms the Bank's commitment to the principle of non-tolerance of fraud and corruption in all its forms and manifestations, promoting an organizational culture based on this principle;
- implement an effective system to fight fraud and corruption by establishing responsible directorates and an appropriate regulatory framework;
- ensure the compliance of the Bank's activity with the requirements of national legislation and international practices in the field of combating fraud and corruption;
- regularly identify and assess the main risks of fraud and corruption, including the factors that may motivate such incidents, as well as the mechanisms for reporting and alerting them;
- create and implement effective mechanisms to fight fraud and corruption;

[34] At the level of the FGCR there is a Norm on the internal control framework, but a dedicated anti-fraud procedure has not been developed, given several relevant factors. First of all, FGCR grants guarantees exclusively on the basis of the provisions of the agreements concluded with the financing institutions, which include all the essential principles for the issuance of guarantees, in accordance with the legal regulations. Also, FGCR does not open accounts and does not make cash or non-cash transfers directly to the beneficiaries of the guarantees, and its direct relationship with them is limited to public beneficiaries. In addition, the provisions of the NBR Regulation no. 20/2009 stipulates that, within the audit missions, the internal auditor has the responsibility to pursue "the identification of methods for preventing fraud and losses of any kind", which provides an additional control and supervision mechanism in this area.
[35] By Law no. 361/2022, Directive (EU) 2019/1937 on the protection of persons who report breaches of European Union law was transposed into national law. That directive established a common minimum standard at the level of all Member States of the European Union, providing for a high level of protection for whistleblowers. Romania, as a member state of the European Union, had the obligation to transpose its provisions into national legislation.

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- continuously update internal regulations to ensure alignment with integrity and compliance requirements assumed at management level;
- form and strengthen an organizational culture based on ethical behavior and the rejection of all forms of fraud and corruption among employees.

The policy aims to reduce the negative impact of fraud by preventing and limiting it. In this regard, the Bank adopts a zero-tolerance attitude towards fraud and corruption, according to the principle that "CEC BANK S.A. does not tolerate fraud, corruption or practices that do not comply with the standards of conduct of employees, enshrined in the Internal Regulations." In the event of such events, the most severe penalties shall be applied, based on the results of internal investigations or investigations carried out by the competent authorities.
The process of monitoring compliance with this policy includes internal control mechanisms, periodic risk assessments, incident reporting and updating of internal regulations, thus ensuring a rigorous application of prevention and sanctioning measures.

The integrity, anti-fraud and anti-corruption policy is approved at the level of the Board of Directors. The Executive Committee is responsible for overseeing the implementation of this policy. The main departments involved in the implementation of the policy are: Anti-Fraud and Control Department, Internal Audit Department, Logistics Department – Bank Security Service, Legal Department, Prevention and Combating Money Laundering and Know-Your-Customer Department, Risk Management Department, Cards Directorate through the Payment Refusals, Monitoring and Transaction Security Service, Information Security and IT&C Infrastructure Administration Department, IT Operations Department, Human Resources Department. The responsibilities for each of the above departments are set out in the policy.

In developing the policy, the Bank has taken into account the interests of key stakeholders, including employees, customers, business partners and regulators, thus ensuring an ethical and transparent framework for conducting business. These interests were analysed in various ways, such as discussions between the parties involved (e.g. discussions with employee representatives), email validations, as well as responses based on the documents submitted by the consultants. The policy is communicated to all employees through internal channels, such as INTRANET and e-mail, to guarantee accessibility and compliance with internal regulations. Through the responsibilities related to their position, employees assume the obligation to inform themselves and comply with the provisions of the policy, thus contributing to the implementation and compliance with the Bank's ethical and operational principles.

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FGCR Code of Ethics

The Code of Professional Ethics of F.G.C.R.-IFN S.A. establishes the principles, values and rules of ethical conduct that must be observed in the activity of the executive management and functional departments. It promotes social responsibility, improved services, reduced bureaucracy and prevents corruption. The Code prevents practices that do not comply with the ethical norms of the company, protecting its activity and image. Although not exhaustive, it provides essential behavioral benchmarks, based on responsibility and integrity, applicable to all staff.

The Code of Ethics applies to all FGCR employees, regardless of the position held, each of them having the obligation to know and act in accordance with the provisions of this code, as well as to the members of the management body, as well as to any other persons who provide services for FGCR, under the conditions stipulated in the legal acts that are the basis of the contractual relationship

In order to implement the provisions of the Code of Ethics, an Ethics Committee is established at the level of the Fund according to the provisions of the Fund's Organization and Functioning Regulations. The members of the Ethics Committee have the obligation to maintain the confidentiality of the information to which they will have access in their capacity as members of the Ethics Committee.

The Code of Ethics does not include references to other standards published by third parties. Also, in the development of the Code of Ethics, the interests of employees were taken into account through discussions with their representatives.

The Code of Ethics is published on the FGCR website, under the responsibility of the Chairman of the Board of Directors. Employees have the obligation to acknowledge, accept and apply its provisions. The heads of departments must communicate and ensure the appropriation of the Code by the subordinates, confirmed by signature within 30 days from its publication. New employees sign the Ethics Commitment at the conclusion of the employment contract. Any change to it requires the signing of a new document by all employees and members of management.

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4.1.1.2. Prevention and detection of corruption and bribery

G1-1-10, G1-3-18

Mechanisms for identifying, reporting and investigating ethical behaviour concerns[36]

CEC Bank implements a series of mechanisms for identifying, reporting and investigating illegal behaviors or behaviors that contravene the Code of Ethics and other internal regulations. These mechanisms are accessible to both external parties (customers and third parties) and internal parties (employees). Customers and third parties can report suspicions of fraud or prohibited behaviors through the e-mail address integritate@cec.ro, available on the Bank's website in the section dedicated to fraud prevention. They can also submit written complaints at any Bank office or call the Telverde line 0.800.800.848, and complaints are directed for investigation to the e-mail address antifrauda@cec.ro. As for employees, they can report irregularities through the Bank's INTRANET platform, where there is a section "Reporting suspected fraud", which allows the transmission, including anonymous, of information regarding prohibited practices, fraud or any other non-compliance with legal regulations. At the same time, employees can use the antifrauda@cec.ro email address to report suspicions of fraud, prohibited practices or deviations in relations with customers, colleagues or third parties.
In addition, the Bank promotes a whistleblower protection framework, ensuring that whistleblowers are protected from retaliation and unfair treatment. Whistleblowers are guaranteed that their complaints will be taken seriously and properly investigated, and the information reported will remain confidential. The reporting process is accompanied by a clear internal whistleblowing procedure, which includes measures to encourage employees to quickly report any act of regulatory violation, confident that they will benefit from protection. The Bank also ensures that the whistleblowers will not suffer prejudice as a result of the notifications and takes measures against those who could avenge the whistleblowers. These measures align with the principles of transparency and integrity, thus supporting an anti-fraud and anti-corruption culture throughout the organization.

At the level of the FGCR, mechanisms similar to those implemented at the level of CEC Bank are implemented. The report can be made in writing, either on paper or in electronic format, to the avertizor@fgcr.ro e-mail address, by communication to the telephone lines or through other voicemail systems. The whistleblower may also request a face-to-face meeting to make the report.
The person designated to deal with the report has the obligation to maintain the confidentiality of the whistleblower's identity and the information that could lead to his identification, unless the whistleblower gives his express consent or there is a legal obligation to do so. In the event that the report does not contain the name, surname,

[36] Mechanisms similar to those presented for CEC Bank are also implemented within the FGCR.

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contact details or signature of the whistleblower, It will be analyzed and resolved only to the extent that it provides sufficient evidence of a violation of the law.

The information included in reports that constitute trade secrets may not be used or disclosed for purposes other than those necessary to resolve the complaint. The obligation to maintain confidentiality remains valid even if the report is mistakenly sent to another person within the FGCR, other than the one designated. In such a situation, the report must be forwarded immediately to the person responsible for managing it. CEC Bank has a procedure dedicated to investigating corruption and bribery cases, which includes a clear flow for the prevention, detection and management of incidents. The process begins by receiving the notifications through the available communication channels, followed by their registration in the electronic record of the investigated cases, with details such as the date of receipt, the name of the whistleblower (if known), the contact details and the subject of the report. The whistleblower is sent a confirmation of receipt of the notification, and the reported aspects are investigated by the anti-fraud officers. They pursue key objectives, such as ensuring the efficiency of the bank's activities, providing relevant and compliant information to decision-makers, and complying with the legal framework and internal regulations. In order to ensure the independence of the investigations, the Anti-Fraud and Control Directorate, within which the anti-fraud officers work, is not subordinated to and does not interfere with any business process, thus guaranteeing the impartiality of the analyses. As regards the reporting of the results of the investigations, they are communicated to the Executive Committee through quarterly, annual and punctual reports, as the case may be, thus ensuring transparency and appropriate measures within the bank's management structures.

Whistleblower protection

The Bank protects whistleblowers through an extensive set of measures and mechanisms, complying with the rules set out in Directive (EU) 2019/1937 and its transposition into national legislation by Law no. 361/2022, which guarantees a high level of protection for them. The Bank's employees benefit from secure and confidential internal channels to report any violation of internal regulations or illegal behaviors, including through reporting platforms on the Intranet, dedicated emails, such as antifrauda@cec.ro and the "Fraud Suspicion Reports" section. These channels are accessible to all employees, and reports can be made anonymously, ensuring the protection of the whistleblower's identity. The internal whistleblowing procedure is detailed and includes clear measures to encourage the immediate reporting of any breaches, ensuring that complaints will be treated seriously, properly investigated and that whistleblowers will be protected against any retaliation. The Bank is committed to protecting the whistleblower by guaranteeing that there will be no retaliation, discrimination or unfair treatment as a result of reporting a possible breach. If the identity of the whistleblower needs to be disclosed, for example, in a trial or before the competent authorities, measures will be taken to reduce their

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exposure and protect their integrity through privacy-friendly solutions. Moreover, whistleblowers benefit from the presumption of good faith until proven otherwise and will be protected against possible negative effects if, following investigations, it is found that the accusations are not justified. The Bank also guarantees the protection of the personal data of those involved, both of the whistleblowers and of the reported persons, in accordance with EU Regulation no. 679/2016 on the protection of personal data. In addition, the Bank ensures the continuous training of employees on ethics and integrity. During the training sessions, the main elements of the policies are presented and discussed with participants, highlighting the benefits of reporting and the importance of this process for the prevention of fraud and corruption. Training sessions are mandatory upon hiring for new employees and are conducted annually for all employees, covering either Anti-Fraud or Business Conduct topics.

Business conduct Training programs about business conduct

CEC Bank implements a rigorous annual training policy on business conduct, with a special focus on employees exposed to the risks of corruption and fraud. Trainings are mandatory for all new employees and are held at least every two years for existing employees, thus ensuring a high level of compliance and awareness. In 2024, 424 employees participated in the annual training sessions, and 442 new employees were trained on anti-corruption and compliance topics, strengthening the organizational fraud prevention culture. In total, 3,693 of the 4,127 employees considered to be at high risk (89.48%) have completed training on the Code of Ethics and Compliance. Positions with the highest degree of exposure to corruption risks include Sales Network, Network Administrative Department, Agri Sales, Corporate Sales, SME Sales, Finance, Accounting, Human Resources, IT, Operations, Logistics, Procurement and Communication. The training programme is structured to cover all levels of management, including members of the Executive Committee and the Board of Directors, 467 of whom have participated in at least one training in 2024. For management, comprehensive professional development programmes are available, including modules in leadership, sales, team management, diversity and inclusion, as well as specialised programmes for board members, such as the one offered by Henley University. Employees also have access to e-learning modules on topics such as cybersecurity, GDPR and performance management, thus helping to increase the level of accountability and integrity throughout the organization. These measures reflect CEC Bank's commitment to maintain the highest standards of ethics and transparency, thus protecting both employees and relationships with customers and business partners.

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Training on anti-corruption and bribery[37]

2024	Functions at risk of corruption	Managers	AMSB[38]	Other own employees
Coverage of training activities				
Total	4,127	89	-	574
Total participants in training activities	3,693	81	-	490
Delivery method and duration				
Classroom training (training hours)	-	-	-	-
Computer-based training (training hours)	11,346	246		1,491
Frequency				
How often training is required	Annually or every 2 years	Annually or every 2 years	Annually or every 2 years	Annually or every 2 years
Topics covered *(Code of Ethics, Compliance, Anti-Fraud)*				
Definition of corruption (hours)	5,5395	121.5	-	735
Policies	5,.520	123	-	727.5
Procedures for suspecting/detecting fraud	286.5	1.5	-	28.5

4.1.1.3. Actions on business conduct

MDR-A

In the reporting year, CEC Bank implemented and planned a series of strategic actions aimed at strengthening the corporate culture and improving compliance and fraud and corruption prevention mechanisms. One of the main initiatives is the promotion of the new CEC Bank Values which have been defined during 2024 and they will be implemented until 2026, aiming to strengthen the corporate culture and align all employees with the ethical principles of the organization. The Bank also monitors and updates the measures according to the types of incidents identified, thus ensuring a rapid and effective response to emerging risks. Another essential action is the periodic assessment of risks regarding conflicts of interest throughout the procurement flow, given the fact that the units involved in carrying out procurement procedures have multiple responsibilities, such as drawing up the specifications, identifying bidders, etc. There are also situations in which certain works are carried out by association or are subcontracted. In this regard, the responses to specific questionnaires are analyzed, followed by the update of the mitigation measures (closing contractual relationship, recommendation measures, etc.) in the affected areas of activity.

[37] The data refer only to CEC Bank. The information is not applicable to FGCR, as its activity does not involve opening accounts, making financial transfers or interacting directly with the guaranteed beneficiaries, except for public ones (approximately 13% of the total balance as of 31.12.2024). The analysis of the guarantee applications and the eligibility criteria is carried out according to the legal regulations, the principle of dual control (financial analyst/head of service) being applied. The approval of the guarantees is carried out by collective committees or based on the limits of competence approved by the Board of Directors, with periodic reports to the CAR and/or the Board of Directors. Through these control mechanisms and the specifics of the activity, the risk of corruption and bribery is considered very unlikely.

[38] Administrativ, management and supervisory bodies

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In the training segment, the Bank organizes training programs, such as "Fighting Frauds & Anti-Bribery & Compliance" and "Risks & Internal Control", which use e-learning platforms and questionnaires to ensure the compliance of all employees with ethical standards and legal requirements. The anti-fraud and anti-corruption programme is mandatory for new employees and will be implemented until 2025, while the risk and internal control programme is aimed at all network staff and is due to be completed in the same period. Through these initiatives, the Bank aims not only to improve the internal ethical culture, but also to provide a solid framework for preventing and combating the risks associated with fraud and corruption, thus strengthening the trust of stakeholders and ensuring compliance with the regulations in force.

In 2024, FGCR carried out a series of actions to strengthen its compliance and professional ethics framework. Thus, the Code of Professional Ethics has been updated to reflect the latest requirements and best practices in the field. The Procedure on the Protection of Whistleblowers in the Public Interest was also approved, ensuring a clear and effective mechanism through which employees can report any irregularities in a confidential and protected manner. At the same time, the Working Procedure on the management of conflicts of interest at the level of the FGCR was developed and implemented, aimed at preventing and mitigating any situation that could compromise the integrity of the decision-making processes.
In December 2024, the Organization and Functioning Regulation (ROF) of the FGCR was completed with the attributions and reporting lines of the Compliance Function and the Compliance Officer, which led to the updating of the institution's organizational chart and the official designation of a Compliance Officer. This step strengthened the internal governance structure and strengthened the role of compliance within the FGCR. Currently, the Compliance Policy is being developed, which will define the principles, responsibilities and measures necessary to ensure compliance with the applicable rules and regulations.

4.1.2. Indicators and targets

4.1.2.1. Targets

MDR-T

The CEC Financial Group has not set specific targets for the IROs regarding business conduct, as the management of ethical issues represents continuous processes integrated into the daily operations of the Group, rather than one-off initiatives with a clearly defined endpoint. The effectiveness of the policies is assessed through the management system, which includes monitoring and evaluation mechanisms. This system enables the ongoing analysis of ethical

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behavior and practices within the organization, identifying any deviations and ensuring their proactive correction.

4.1.2.2. Indicators

G1-4

In 2024, no convictions or fines were recorded for violating the legislation on combating corruption and bribery (offering and accepting bribes) at the level of the Bank, and at the level of the FGCR these aspects are not applicable. The process of preventing and combating fraud and corruption is a continuous one, and the Bank aims to comply with clear principles, meant to strengthen an ethical and transparent work environment.

In this regard, special emphasis was placed on the development of an anti-fraud and anti-corruption organizational culture, which involves compliance with all forms of internal control provided for in internal procedures, employees' access to secure reporting channels and the implementation of protective measures for whistleblowers. The main objective of the internal whistleblowing procedure is to encourage the reporting of any suspicious actions in a confidential and secure environment, ensuring the protection of whistleblowers against any retaliation and the correct investigation of each complaint. The Bank also permanently monitors the risk of fraud and corruption through a rigorous supervisory system, including using information from public sources to identify possible anomalies in employees' income and expenses.

To ensure a high level of compliance, both external whistleblowing channels have been created, such as the public email address and the Telverde line, as well as internal channels, including the possibility of anonymous reporting. The protection of the identity of whistleblowers is a priority, and in situations where it is necessary to disclose their identity, the Bank aims to identify solutions that minimize their exposure. In addition, constant investment has been made in staff training, so that all employees are informed about fraud prevention measures and individual responsibility in maintaining a climate of integrity.

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5. Annexes

5.1. Reporting requirements according to Annex VI - templates for credit institutions' key performance indicators

5.1.1. Table 0 - Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation

		Total environmentally sustainable assets	ICP Turnover	KPI CapEx	% coverage (in total assets)	% of assets excluded from the GAR numerator (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)
Primary KPI	**Green Asset Rate (GAR) Stock**	**16,212,581.13**	**0.04%**	**0.04%**	40.37%	**88.20%**	**59.63%**

		Total environmentally sustainable assets	ICP Turnover	KPI CapEx
Additional KPIs	**GAR (Flow)**	78,162,805.88	0.19%	0.20%
	Trading Portfolio	0	0%	0%
	Financial guarantees	0	0%	0%
	Assets under management	0	0%	0%
	Fee and commission income	0	0%	0%

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5.1.2. Table 1. Assets for the calculation of GAR Stock, Turnover view

	LEI	Total [gross] carrying amount	Disclosure reference date T (FY ending Dec 2024)												
			Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**														
1	**Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation**	**11,971,609,980.24**	6,230,126,191.83	9,305,556.10	0.00	648,499.49	597,904.59	2,736,743.45	4,234.91	0.00	0.00	0.00	0.00	0.00	0.00
2	**Financial undertakings**	**1,285,649,268.24**	104,306,944.83	9,305,556.10	0.00	648,499.49	597,904.59	2,736,743.45	4,234.91	0.00	0.00	0.00	0.00	0.00	0.00
3	**Credit institutions**	**1,285,649,268.24**	104,306,944.83	9,305,556.10	0.00	648,499.49	597,904.59	2,736,743.45	4,234.91	0.00	0.00	0.00	0.00	0.00	0.00
4	Loans and advances	537,232,173.23	2,569,957.71	146,037.92		1,005.53	27,615.50	0.00	0.00		0.00	0.00	0.00		0.00
5	Debt securities, including UoP	748,417,095.01	101,736,987.12	9,159,518.19	0.00	647,493.96	570,289.09	2,736,743.45	4,234.91	0.00	0.00	0.00	0.00	0.00	0.00
6	Equity instruments	-	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
7	**Other financial corporations**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	of which investment firms	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Loans and advances	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Equity instruments	-	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
12	of which management companies	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Loans and advances	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Equity instruments	-	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
16	of which insurance undertakings	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Loans and advances	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	Equity instruments	-	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
20	**Non-financial undertakings**	**485,294,546.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Loans and advances	485,294,546.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Equity instruments	-	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
24	**Households**	**10,200,666,166.00**	6,125,819,247.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
25	of which loans collateralised by residential immovable property	6,125,819,247.00	6,125,819,247.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
26	of which building renovation loans	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
27	of which motor vehicle loans	-	0.00	0.00	0.00	0.00	0.00								
28	**Local governments financing**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	Housing financing	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Other local government financing	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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	LEI	Total [gross] carrying amount	Disclosure reference date T (FY ending Dec 2024)												
			Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**28,989,441,228.20**													
33	**Financial and Non-financial undertakings**	**23,088,826,476.45**													
34	**SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations**	**22,437,777,731.35**													
35	Loans and advances	22,283,359,736.11													
36	of which loans collateralised by commercial immovable property	-													
37	of which building renovation loans	-													
38	Debt securities	90,947,741.25													
39	Equity instruments	63,470,254.00													
40	**Non-EU country counterparties not subject to NFRD disclosure obligations**	**651,048,745.10**													
41	Loans and advances	651,048,745.10													
42	Debt securities	-													
43	Equity instruments	-													
44	**Derivatives**	**54,078,826.00**													
45	**On demand interbank loans**	**494,136,661.19**													
46	**Cash and cash-related assets**	**1,627,984,883.14**													
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**3,724,414,381.42**													
48	**Total GAR assets**	**40,961,051,208.43**	6,230,126,191.83	9,305,556.10	0.00	648,499.49	597,904.59	2,736,743.45	4,234.91	0.00	0.00	0.00	0.00	0.00	0.00
49	**Assets not covered for GAR calculation**	**60,504,985,798.44**													
50	**Central governments and Supranational issuers**	51,538,958,800.12													
51	**Central banks exposure**	8,776,623,709.41													
52	**Trading book**	189,403,288.90													
53	**Total assets**	**101,466,037,006.87**	6,230,126,191.83	9,305,556.10	0.00	648,499.49	597,904.59	2,736,743.45	4,234.91	0.00	0.00	0.00	0.00	0.00	0.00
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	**Financial guarantees**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	**Assets under management**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	Of which debt securities		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	Of which equity instruments		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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5.1.2. Table 1. Assets for the calculation of GAR Stock, Turnover view (continued)

	LEI	Total [gross] carrying amount	Disclosure reference date T (FY ending Dec 2024)											
			Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BiO)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**													
1	**Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation**	**11,971,609,980.24**	7,061,538.93	0.00	0.00	0.00	309.67	0.00	0.00	0.00	122,809.37	0.00	0.00	0.00
2	**Financial undertakings**	**1,285,649,268.24**	7,061,538.93	0.00	0.00	0.00	309.67	0.00	0.00	0.00	122,809.37	0.00	0.00	0.00
3	**Credit institutions**	**1,285,649,268.24**	7,061,538.93	0.00	0.00	0.00	309.67	0.00	0.00	0.00	122,809.37	0.00	0.00	0.00
4	Loans and advances	537,232,173.23	0.00	0.00		0.00	309.67	0.00		0.00	0.00	0.00		0.00
5	Debt securities, including UoP	748,417,095.01	7,061,538.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122,809.37	0.00	0.00	0.00
6	Equity instruments	-	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
7	**Other financial corporations**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	of which investment firms	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Loans and advances	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Equity instruments	-	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
12	of which management companies	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Loans and advances	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Equity instruments	-	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
16	of which insurance undertakings	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Loans and advances	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	Equity instruments	-	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
20	**Non-financial undertakings**	**485,294,546.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Loans and advances	485,294,546.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Equity instruments	-	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
24	**Households**	**10,200,666,166.00**	0.00	0.00	0.00	0.00								
25	of which loans collateralised by residential immovable property	6,125,819,247.00	0.00	0.00	0.00	0.00								
26	of which building renovation loans	-	0.00	0.00	0.00	0.00								
27	of which motor vehicle loans	-												
28	**Local governments financing**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	Housing financing	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Other local government financing	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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LEI		Total [gross] carrying amount	Disclosure reference date T (FY ending Dec 2024)											
			Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**28,989,441,228.20**												
33	**Financial and Non-financial undertakings**	**23,088,826,476.45**												
34	**SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations**	**22,437,777,731.35**												
35	Loans and advances	22,283,359,736.11												
36	of which loans collateralised by commercial immovable property	-												
37	of which building renovation loans	-												
38	Debt securities	90,947,741.25												
39	Equity instruments	63,470,254.00												
40	**Non-EU country counterparties not subject to NFRD disclosure obligations**	**651,048,745.10**												
41	Loans and advances	651,048,745.10												
42	Debt securities	-												
43	Equity instruments	-												
44	**Derivatives**	**54,078,826.00**												
45	**On demand interbank loans**	**494,136,661.19**												
46	**Cash and cash-related assets**	**1,627,984,883.14**												
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**3,724,414,381.42**												
48	**Total GAR assets**	**40,961,051,208.43**	7,061,538.93	0.00	0.00	0.00	309.67	0.00	0.00	0.00	122,809.37	0.00	0.00	0.00
49	**Assets not covered for GAR calculation**	**60,504,985,798.44**												
50	**Central governments and Supranational issuers**	51,538,958.80012												
51	**Central banks exposure**	8,776,623,709.41												
52	**Trading book**	189,403,288.90												
53	**Total assets**	**101,466,037,006.87**	7,061,538.93	0.00	0.00	0.00	309.67	0.00	0.00	0.00	122,809.37	0.00	0.00	0.00
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	**Financial guarantees**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	**Assets under management**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	Of which debt securities	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	Of which equity instruments	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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5.1.2. Table 1. Assets for the calculation of GAR Stock, Turnover view (continued)

	LEI	Total [gross] carrying amount	Disclosure reference date T (FY ending Dec 2024)				
			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
				Of which environmentally sustainable (Taxonomy-aligned)			
					Of which Use of Proceeds	Of which transitional	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**						
1	**Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation**	**11,971,609,980.24**	6,489,042,108.84	16,212,581.13	0.00	3,455,408.73	597,904.59
2	**Financial undertakings**	**1,285,649,268.24**	147,975,089.11	16,212,581.13	0.00	3,455,408.73	597,904.59
3	**Credit institutions**	**1,285,649,268.24**	147,975,089.11	16,212,581.13	0.00	3,455,408.73	597,904.59
4	Loans and advances	537,232,173.23	35,537,786.48	6,980,363.62		2,807,914.76	27,615.50
5	Debt securities, including UoP	748,417,095.01	112,437,302.63	9,232,217.51	0.00	647,493.96	570,289.09
6	Equity instruments	-	0.00	0.00		0.00	0.00
7	**Other financial corporations**	-	0.00	0.00	0.00	0.00	0.00
8	of which investment firms	-	0.00	0.00	0.00	0.00	0.00
9	Loans and advances	-	0.00	0.00	0.00	0.00	0.00
10	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00
11	Equity instruments	-	0.00	0.00		0.00	0.00
12	of which management companies	-	0.00	0.00	0.00	0.00	0.00
13	Loans and advances	-	0.00	0.00	0.00	0.00	0.00
14	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00
15	Equity instruments	-	0.00	0.00		0.00	0.00
16	of which insurance undertakings	-	0.00	0.00	0.00	0.00	0.00
17	Loans and advances	-	0.00	0.00	0.00	0.00	0.00
18	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00
19	Equity instruments	-	0.00	0.00		0.00	0.00
20	**Non-financial undertakings**	**485,294,546.00**	215,247,772.73	0.00	0.00	0.00	0.00
21	Loans and advances	485,294,546.00	215,247,772.73	0.00	0.00	0.00	0.00
22	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00
23	Equity instruments	-	0.00	0.00		0.00	0.00
24	**Households**	**10,200,666,166.00**	6,125,819,247.00	0.00	0.00	0.00	0.00
25	of which loans collateralised by residential immovable property	6,125,819,247.00	6,125,819,247.00	0.00	0.00	0.00	0.00
26	of which building renovation loans	-	0.00	0.00	0.00	0.00	0.00
27	of which motor vehicle loans	-	0.00	0.00	0.00	0.00	0.00
28	**Local governments financing**	-	0.00	0.00	0.00	0.00	0.00
29	Housing financing	-	0.00	0.00	0.00	0.00	0.00
30	Other local government financing	-	0.00	0.00	0.00	0.00	0.00
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	-	0.00	0.00	0.00	0.00	0.00

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	LEI	Total [gross] carrying amount	Disclosure reference date T (FY ending Dec 2024)				
			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
				Of which environmentally sustainable (Taxonomy-aligned)			
					Of which Use of Proceeds	Of which transitional	Of which enabling
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**28,989,441,228.20**					
33	**Financial and Non-financial undertakings**	**23,088,826,476.45**					
34	**SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations**	**22,437,777,731.35**					
35	Loans and advances	22,283,359,736.11					
36	of which loans collateralised by commercial immovable property	-					
37	of which building renovation loans						
38	Debt securities	90,947,741.25					
39	Equity instruments	63,470,254.00					
40	**Non-EU country counterparties not subject to NFRD disclosure obligations**	**651,048,745.10**					
41	Loans and advances	651,048,745.10					
42	Debt securities	-					
43	Equity instruments	-					
44	**Derivatives**	**54,078,826.00**					
45	**On demand interbank loans**	**494,136,661.19**					
46	**Cash and cash-related assets**	**1,627,984,883.14**					
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**3,724,414,381.42**					
48	**Total GAR assets**	**40,961,051,208.43**	6,489,042,108.84	16,212,581.13	0.00	3,455,408.73	597,904.59
49	**Assets not covered for GAR calculation**	**60,504,985,798.44**					
50	**Central governments and Supranational issuers**	51,538,958,800.12					
51	**Central banks exposure**	8,776,623,709.41					
52	**Trading book**	189,403,288.90					
53	**Total assets**	**101,466,037,006.87**	6,489,042,108.84	16,212,581.13	0.00	3,455,408.73	597,904.59
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	0.00	0.00	0.00	0.00	0.00
54	**Financial guarantees**	-	0.00	0.00	0.00	0.00	0.00
55	**Assets under management**	-	0.00	0.00	0.00	0.00	0.00
56	Of which debt securities	-	0.00	0.00	0.00	0.00	0.00
57	Of which equity instruments	-	0.00	0.00	0.00	0.00	0.00

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5.1.2. Table 1. Assets for the calculation of GAR Stock, Turnover view (continued)

	LEI	Total [gross] carrying amount	Disclosure reference date T-1 (FY ending Dec 2023)												
			Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**														
1	**Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation**	**13,500,609,347.16**	7,428,629,532.72	19,966,503.09	2,739,659.80	2,058,531.25	644,337.06	6,312,976.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	**Financial undertakings**	**2,102,968,815.73**	277,352,645.72	19,966,503.09	2,739,659.80	2,058,531.25	644,337.06	6,312,976.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	**Credit institutions**	**2,102,968,815.73**	277,352,645.72	19,966,503.09	2,739,659.80	2,058,531.25	644,337.06	6,312,976.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Loans and advances	1,425,415,841.72	180,612,795.03	11,973,408.87	2,739,659.80	1,710,261.46	339,355.10	3,694,724.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Debt securities, including UoP	677,552,974.01	96,739,850.69	7,993,094.23	0.00	348,269.79	304,981.96	2,618,251.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
7	**Other financial corporations**	**0.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	of which investment firms	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
12	of which management companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
16	of which insurance undertakings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
20	**Non-financial undertakings**	**1,518,389,140.43**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Loans and advances	1,518,389,140.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
24	**Households**	**9,879,251,391.00**	7,151,276,887.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
25	of which loans collateralised by residential immovable property	7,151,276,887.00	7,151,276,887.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
26	of which building renovation loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
27	of which motor vehicle loans	0.00	0.00	0.00	0.00	0.00	0.00								
28	**Local governments financing**	**0.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	Housing financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Other local government financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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LEI		Total [gross] carrying amount	Disclosure reference date T-1 (FY ending Dec 2023)												
			Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**23,754,162,271.35**													
33	**Financial and Non-financial undertakings**	**20,282,796,613.21**													
34	**SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations**	**20,230,511,454.14**													
35	Loans and advances	20,134,471,682.50													
36	of which loans collateralised by commercial immovable property														
37	of which building renovation loans														
38	Debt securities	44,007,524.20													
39	Equity instruments	52,032,247.44													
40	**Non-EU country counterparties not subject to NFRD disclosure obligations**	**52,285,159.07**													
41	Loans and advances	52,285,159.07													
42	Debt securities														
43	Equity instruments														
44	**Derivatives**	**37,283,836.00**													
45	**On demand interbank loans**	**662,772,064.79**													
46	**Cash and cash-related assets**	**1,357,770,774.25**													
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**1,413,538,983.10**													
48	**Total GAR assets**	**37,254,771,618.52**	7,428,629,532.72	19 966,503.09	2,739,659.80	2,058,531.25	644,337.06	6,312,976.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	**Assets not covered for GAR calculation**	**48,432,648,982.69**													
50	**Central governments and Supranational issuers**	37,788,197,115.86													
51	**Central banks exposure**	10,572,994,770.53													
52	**Trading book**	71,457,096.30													
53	**Total assets**	**85,687,420,601.21**	7,428,629,532.72	19 966,503.09	2,739,659.80	2,058,531.25	644,337.06	6,312,976.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
54	**Financial guarantees**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	**Assets under management**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	Of which debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	Of which equity instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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5.1.2. Table 1. Assets for the calculation of GAR Stock, Turnover view (continued)

	LEI	Total [gross] carrying amount	Disclosure reference date T-1 (FY ending Dec 2023)											
			Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**													
1	**Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation**	**13,500,609,347.16**	27,535,682.36	0.00	0.00	0.00	339.21	0.00	0.00	0.00	106,110.53	0.00	0.00	0.00
2	**Financial undertakings**	**2,102,968,815.73**	27,535,682.36	0.00	0.00	0.00	339.21	0.00	0.00	0.00	106,110.53	0.00	0.00	0.00
3	**Credit institutions**	**2,102,968,815.73**	27,535,682.36	0.00	0.00	0.00	339.21	0.00	0.00	0.00	106,110.53	0.00	0.00	0.00
4	Loans and advances	1,425,415,841.72	12,924,147.60	0.00	0.00	0.00	339.21	0.00	0.00	0.00	49,804.04	0.00	0.00	0.00
5	Debt securities, including UoP	677,552,974.01	14,611,534.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56,306.49	0.00	0.00	0.00
6	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
7	**Other financial corporations**	**0.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	of which investment firms	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
12	of which management companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
16	of which insurance undertakings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
20	**Non-financial undertakings**	**1,518,389,140.43**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Loans and advances	1,518,389,140.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
24	**Households**	**9,879,251,391.00**	0.00	0.00	0.00	0.00								
25	of which loans collateralised by residential immovable property	7,151,276,887.00	0.00	0.00	0.00	0.00								
26	of which building renovation loans	0.00	0.00	0.00	0.00	0.00								
27	of which motor vehicle loans	0.00												
28	**Local governments financing**	**0.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	Housing financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Other local government financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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	LEI	Total [gross] carrying amount	Disclosure reference date T-1 (FY ending Dec 2023)											
			Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**23,754,162,271.35**												
33	**Financial and Non-financial undertakings**	**20,282,796,613.21**												
34	**SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations**	**20,230,511,454.14**												
35	Loans and advances	20,134,471,682.50												
36	of which loans collateralised by commercial immovable property													
37	of which building renovation loans													
38	Debt securities	44,007,524.20												
39	Equity instruments	52,032,247.44												
40	**Non-EU country counterparties not subject to NFRD disclosure obligations**	**52,285,159.07**												
41	Loans and advances	52,285,159.07												
42	Debt securities													
43	Equity instruments													
44	**Derivatives**	**37,283,836.00**												
45	**On demand interbank loans**	**662,772,064.79**												
46	**Cash and cash-related assets**	**1,357,770,774.25**												
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**1,413,538,983.10**												
48	**Total GAR assets**	**37,254,771,618.52**	27,535,682.36	0.00	0.00	0.00	339.21	0.00	0.00	0.00	106,110.53	0.00	0.00	0.00
49	**Assets not covered for GAR calculation**	**48,432,648,982.69**												
50	**Central governments and Supranational issuers**	37,788,197,115.86												
51	**Central banks exposure**	10,572,994,770.53												
52	**Trading book**	71,457,096.30												
53	**Total assets**	**85,687,420,601.21**	27,535,682.36	0.00	0.00	0.00	339.21	0.00	0.00	0.00	106,110.53	0.00	0.00	0.00
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
54	**Financial guarantees**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	**Assets under management**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	Of which debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	Of which equity instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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5.1.2. Table 1. Assets for the calculation of GAR Stock, Turnover view (continued)

	LEI	Total [gross] carrying amount	Disclosure reference date T-1 (FY ending Dec 2023)				
			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
				Of which environmentally sustainable (Taxonomy-aligned)			
					Of which Use of Proceeds	Of which transitional	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**						
1	**Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation**	**13,500,609,347.16**	7,644,898,940.09	26,097,161.52	2,739,659.80	4,566,032.73	644,337.06
2	**Financial undertakings**	**2,102,968,815.73**	341,986,968.17	26,097,161.52	2,739,659.80	4,566,032.73	644,337.06
3	**Credit institutions**	**2,102,968,815.73**	341,986,968.17	26,097,161.52	2,739,659.80	4,566,032.73	644,337.06
4	Loans and advances	1,425,415,841.72	227,653,246.24	18,078,120.12	2,739,659.80	4,217,762.94	339,355.10
5	Debt securities, including UoP	677,552,974.01	114,333,721.92	8,019,041.40	0.00	348,269.79	304,981.96
6	Equity instruments	0.00	0.00	0.00		0.00	0.00
7	**Other financial corporations**	**0.00**	0.00	0.00	0.00	0.00	0.00
8	of which investment firms	0.00	0.00	0.00	0.00	0.00	0.00
9	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00
10	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00
11	Equity instruments	0.00	0.00	0.00		0.00	0.00
12	of which management companies	0.00	0.00	0.00	0.00	0.00	0.00
13	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00
14	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00
15	Equity instruments	0.00	0.00	0.00		0.00	0.00
16	of which insurance undertakings	0.00	0.00	0.00	0.00	0.00	0.00
17	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00
18	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00
19	Equity instruments	0.00	0.00	0.00		0.00	0.00
20	**Non-financial undertakings**	**1,518,389,140.43**	151,635,084.92	0.00	0.00	0.00	0.00
21	Loans and advances	1,518,389,140.43	151,635,084.92	0.00	0.00	0.00	0.00
22	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00
23	Equity instruments	0.00	0.00	0.00		0.00	0.00
24	**Households**	**9,879,251,391.00**	7,151,276,887.00	0.00	0.00	0.00	0.00
25	of which loans collateralised by residential immovable property	7,151,276,887.00	7,151,276,887.00	0.00	0.00	0.00	0.00
26	of which building renovation loans	0.00	0.00	0.00	0.00	0.00	0.00
27	of which motor vehicle loans	0.00	0.00	0.00	0.00	0.00	0.00
28	**Local governments financing**	**0.00**	0.00	0.00	0.00	0.00	0.00
29	Housing financing	0.00	0.00	0.00	0.00	0.00	0.00
30	Other local government financing	0.00	0.00	0.00	0.00	0.00	0.00
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0.00**	0.00	0.00	0.00	0.00	0.00

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	LEI	Total [gross] carrying amount	Disclosure reference date T-1 (FY ending Dec 2023)				
			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)			
					Of which Use of Proceeds	Of which transitional	Of which enabling
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**23,754,162,271.35**					
33	**Financial and Non-financial undertakings**	**20,282,796,613.21**					
34	**SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations**	**20,230,511,454.14**					
35	Loans and advances	20,134,471,682.50					
36	of which loans collateralised by commercial immovable property						
37	of which building renovation loans						
38	Debt securities	44,007,524.20					
39	Equity instruments	52,032,247.44					
40	**Non-EU country counterparties not subject to NFRD disclosure obligations**	**52,285,159.07**					
41	Loans and advances	52,285,159.07					
42	Debt securities						
43	Equity instruments						
44	**Derivatives**	**37,283,836.00**					
45	**On demand interbank loans**	**662,772,064.79**					
46	**Cash and cash-related assets**	**1,357,770,774.25**					
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**1,413,538,983.10**					
48	**Total GAR assets**	**37,254,771,618.52**	7,644,898,940.09	26,097,161.52	2,739,659.80	4,566,032.73	644,337.06
49	**Assets not covered for GAR calculation**	**48,432,648,982.69**					
50	**Central governments and Supranational issuers**	37,788,197,115.86					
51	**Central banks exposure**	10,572,994,770.53					
52	**Trading book**	71,457,096.30					
53	**Total assets**	**85,687,420,601.21**	7,644,898,940.09	26,097,161.52	2,739,659.80	4,566,032.73	644,337.06
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
54	**Financial guarantees**	0.00	0.00	0.00	0.00	0.00	0.00
55	**Assets under management**	0.00	0.00	0.00	0.00	0.00	0.00
56	Of which debt securities	0.00	0.00	0.00	0.00	0.00	0.00
57	Of which equity instruments	0.00	0.00	0.00	0.00	0.00	0.00

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5.1.3. Table 2. GAR Sector Information, Turnover view

	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			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	
			LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (WTR)	LEI	Of which environmentally sustainable (WTR)
1	0210	0210 Forestry and other forest activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
2	0220	0220 Logging	0.00	0.00%			0.00	0.00%			0.00	0.00%		
3	0230	0230 Collection of non-wood forest products from spontaneous flora	0.00	0.00%			0.00	0.00%			0.00	0.00%		
4	0240	0240 Support services to forestry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
5	1011	1011 Meat processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
6	1012	1012 Poultry meat processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
7	1013	1013 Manufacture of meat products (including poultry meat)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
8	1020	1020 Fish, crustaceans, and mollusks processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
9	1031	1031 Potato processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
10	1032	1032 Manufacture of fruit and vegetable juices	0.00	0.00%			0.00	0.00%			0.00	0.00%		
11	1039	1039 Processing and preservation of other fruits and vegetables	0.00	0.00%			0.00	0.00%			0.00	0.00%		
12	1041	1041 Manufacture of oils and fats	0.00	0.00%			0.00	0.00%			0.00	0.00%		
13	1051	1051 Manufacture of dairy products and cheese	0.00	0.00%			0.00	0.00%			0.00	0.00%		
14	1052	1052 - Manufacture of ice cream	0.00	0.00%			0.00	0.00%			0.00	0.00%		
15	1061	1061 - Manufacture of flour products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
16	1071	1071 - Bread manufacturing; manufacture of cakes and fresh pastry products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
17	1072	1072 - Manufacture of biscuits and rusks; manufacture of cakes and preserved pastry products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
18	1073	1073 - Manufacture of macaroni, noodles, couscous, and similar farinaceous products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
19	1081	1081 - Sugar manufacturing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
20	1082	1082 - Manufacture of cocoa products, chocolate, and sugar confectionery	0.00	0.00%			0.00	0.00%			0.00	0.00%		
21	1083	1083 - Tea and coffee processing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
22	1084	1084 - Manufacture of spices and condiments	0.00	0.00%			0.00	0.00%			0.00	0.00%		
23	1085	1085 - Manufacture of prepared meals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
24	1089	1089 - Manufacture of other food products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
25	1091	1091 - Manufacture of prepared animal feeds	0.00	0.00%			0.00	0.00%			0.00	0.00%		
26	1101	1101 - Distilling, refining, and blending of alcoholic beverages	0.00	0.00%			0.00	0.00%			0.00	0.00%		
27	1102	1102 - Manufacture of wine from grapes	0.00	0.00%			0.00	0.00%			0.00	0.00%		
28	1105	1105 - Beer manufacturing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
29	1107	1107 - Production of non-alcoholic beverages; production of mineral waters and other bottled waters	0.00	0.00%			0.00	0.00%			0.00	0.00%		
30	1320	1320 - Manufacture of textiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
31	1330	1330 - Finishing of textiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
32	1392	1392 - Manufacture of made-up textile articles (except apparel and underwear)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
33	1393	1393 - Manufacture of carpets and rugs	0.00	0.00%			0.00	0.00%			0.00	0.00%		
34	1394	1394 - Manufacture of rope, cordage, twine, and nets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
35	1399	1399 - Manufacture of other textile products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
36	1411	1411 Manufacture of clothing articles made of leather	0.00	0.00%			0.00	0.00%			0.00	0.00%		
37	1412	1412 - Manufacture of work clothing	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			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	
			LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (WTR)	LEI	Of which environmentally sustainable (WTR)
38	1413	1413 - Manufacture of other clothing articles (excluding underwear)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
39	1414	1414 - Manufacture of underwear	0.00	0.00%			0.00	0.00%			0.00	0.00%		
40	1419	1419 - Manufacture of other clothing articles and accessories n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
41	1431	1431 - Manufacture of hosiery and haberdashery articles through knitting or crocheting	0.00	0.00%			0.00	0.00%			0.00	0.00%		
42	1439	1439 - Manufacture of other clothing articles through knitting or crocheting	0.00	0.00%			0.00	0.00%			0.00	0.00%		
43	1512	1512 - Manufacture of travel goods, leather goods, and harness articles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
44	1520	1520 - Manufacture of footwear	0.00	0.00%			0.00	0.00%			0.00	0.00%		
45	1610	1610 - Cutting and planing of wood	0.00	0.00%			0.00	0.00%			0.00	0.00%		
46	1621	1621 - Manufacture of veneers and wood-based panels	0.00	0.00%			0.00	0.00%			0.00	0.00%		
47	1622	1622 - Manufacture of assembled parquet flooring	0.00	0.00%			0.00	0.00%			0.00	0.00%		
48	1623	1623 - Manufacture of other joinery and carpentry items for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
49	1624	1624 - Manufacture of wooden packaging	0.00	0.00%			0.00	0.00%			0.00	0.00%		
50	1629	1629 - Manufacture of other wood products; manufacture of cork, straw, and other woven materials	0.00	0.00%			0.00	0.00%			0.00	0.00%		
51	1711	1711 - Manufacture of pulp	0.00	0.00%			0.00	0.00%			0.00	0.00%		
52	1712	1712 - Manufacture of paper and paperboard	0.00	0.00%			0.00	0.00%			0.00	0.00%		
53	1721	1721 - Manufacture of corrugated paper and paperboard and paper and paperboard packaging	0.00	0.00%			0.00	0.00%			0.00	0.00%		
54	1722	1722 - Manufacture of household and sanitary paper products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
55	1723	1723 - Manufacture of stationery items	0.00	0.00%			0.00	0.00%			0.00	0.00%		
56	1729	1729 - Manufacture of other paper and paperboard articles n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
57	1812	1812 - Other printing activities n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
58	1813	1813 - Pre-press services	0.00	0.00%			0.00	0.00%			0.00	0.00%		
59	1814	1814 - Bookbinding and related services	0.00	0.00%			0.00	0.00%			0.00	0.00%		
60	2011	2011 - Manufacture of industrial gases	0.00	0.00%			0.00	0.00%			0.00	0.00%		
61	2013	2013 - Manufacture of other basic inorganic chemicals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
62	2014	2014 - Manufacture of other basic organic chemicals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
63	2015	2015 - Manufacture of fertilizers and nitrogen compounds	0.00	0.00%			0.00	0.00%			0.00	0.00%		
64	2016	2016 - Manufacture of plastics in primary forms	0.00	0.00%			0.00	0.00%			0.00	0.00%		
65	2120	2120 - Manufacture of pharmaceutical preparations	0.00	0.00%			0.00	0.00%			0.00	0.00%		
66	2219	2219 - Manufacture of other rubber products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
67	2221	2221 - Manufacture of plastic plates, sheets, tubes, and profiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
68	2222	2222 - Manufacture of plastic packaging articles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
69	2223	2223 - Manufacture of plastic articles for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
70	2229	2229 - Manufacture of other plastic products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
71	2311	2311 - Manufacture of flat glass	0.00	0.00%			0.00	0.00%			0.00	0.00%		
72	2312	2312 - Processing and shaping of flat glass	0.00	0.00%			0.00	0.00%			0.00	0.00%		
73	2314	2314 - Manufacture of glass fibers	0.00	0.00%			0.00	0.00%			0.00	0.00%		
74	2332	2332 Manufacture of bricks, tiles, and other ceramic products for construction from clay	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			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	
			LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (WTR)	LEI	Of which environmentally sustainable (WTR)
75	2341	2332 - Manufacture of bricks, tiles, and other ceramic products for construction from clay	0.00	0.00%			0.00	0.00%			0.00	0.00%		
76	2349	2341 - Manufacture of ceramic articles for household and ornamental use	0.00	0.00%			0.00	0.00%			0.00	0.00%		
77	2351	2349 - Manufacture of other ceramic products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
78	2361	2351 - Manufacture of cement	0.00	0.00%			0.00	0.00%			0.00	0.00%		
79	2363	2361 - Manufacture of concrete products for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
80	2369	2363 - Manufacture of concrete	0.00	0.00%			0.00	0.00%			0.00	0.00%		
81	2370	2369 - Manufacture of other articles from concrete, cement, and plaster	0.00	0.00%			0.00	0.00%			0.00	0.00%		
82	2399	2370 - Cutting, shaping, and finishing of stone	0.00	0.00%			0.00	0.00%			0.00	0.00%		
83	2410	2399 - Manufacture of other non-metallic mineral products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
84	2433	2410 - Production of ferrous metals in primary forms and ferroalloys	0.00	0.00%			0.00	0.00%			0.00	0.00%		
85	2442	2433 - Production of cold-formed profiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
86	2453	2442 - Aluminum metallurgy	0.00	0.00%			0.00	0.00%			0.00	0.00%		
87	2511	2453 - Casting of non-ferrous light metals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
88	2512	2511 - Manufacture of metal constructions and parts of metal structures	0.00	0.00%			0.00	0.00%			0.00	0.00%		
89	2521	2512 - Manufacture of metal doors and windows	0.00	0.00%			0.00	0.00%			0.00	0.00%		
90	2530	2521 - Production of radiators and boilers for central heating	0.00	0.00%			0.00	0.00%			0.00	0.00%		
91	2540	2530 - Production of steam generators (except for central heating boilers)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
92	2550	2540 - Manufacture of arms and ammunition	0.00	0.00%			0.00	0.00%			0.00	0.00%		
93	2561	2550 - Manufacture of metal products obtained through plastic deformation; powder metallurgy	0.00	0.00%			0.00	0.00%			0.00	0.00%		
94	2562	2561 - Metal treatment and coating	0.00	0.00%			0.00	0.00%			0.00	0.00%		
95	2572	2562 - General mechanical operations	0.00	0.00%			0.00	0.00%			0.00	0.00%		
96	2573	2572 - Production of tools and hardware	0.00	0.00%			0.00	0.00%			0.00	0.00%		
97	2591	2573 - Manufacture of tools	0.00	0.00%			0.00	0.00%			0.00	0.00%		
98	2593	2591 - Manufacture of containers, receptacles, and other similar products from steel	0.00	0.00%			0.00	0.00%			0.00	0.00%		
99	2599	2593 - Manufacture of articles from wire, manufacture of chains and springs	0.00	0.00%			0.00	0.00%			0.00	0.00%		
100	2611	2599 - Manufacture of other metal articles n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
101	2620	2611 - Manufacture of electronic subassemblies (modules)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
102	2630	2620 - Manufacture of computers and peripheral equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
103	2651	2630 - Manufacture of communication equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
104	2670	2651 - Manufacture of instruments and devices for measurement, testing, control, navigation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
105	2711	2670 - Manufacture of optical instruments and photographic equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
106	2712	2711 - Manufacture of electric motors, generators, and transformers	0.00	0.00%			0.00	0.00%			0.00	0.00%		
107	2720	2712 - Manufacture of electrical distribution and control equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
108	2732	2720 - Manufacture of accumulators and batteries	0.00	0.00%			0.00	0.00%			0.00	0.00%		
109	2740	2740 Manufacture of electric lighting equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
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110	2751	2751 Manufacture of household electrical appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
111	2752	2752 - Manufacture of non-electric household appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
112	2790	2790 - Manufacture of other electrical equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
113	2811	2811 - Manufacture of motors and turbines (except for those for airplanes, motor vehicles, and motorcycles)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
114	2814	2814 - Manufacture of taps and valves	0.00	0.00%			0.00	0.00%			0.00	0.00%		
115	2815	2815 - Manufacture of bearings, gears, gearboxes, and mechanical transmission elements	0.00	0.00%			0.00	0.00%			0.00	0.00%		
116	2821	2821 - Manufacture of ovens, furnaces, and burners	0.00	0.00%			0.00	0.00%			0.00	0.00%		
117	2822	2822 - Manufacture of lifting and handling equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
118	2823	2823 - Manufacture of office machines and equipment (except for computers and peripheral equipment)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
119	2825	2825 - Manufacture of ventilation and refrigeration equipment, excluding household appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
120	2829	2829 - Manufacture of other general-purpose machinery n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
121	2830	2830 - Manufacture of machinery and equipment for agriculture and forestry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
122	2841	2841 - Manufacture of machinery and machine tools for metalworking	0.00	0.00%			0.00	0.00%			0.00	0.00%		
123	2849	2849 - Manufacture of other machine tools n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
124	2891	2891 - Manufacture of machinery for metallurgy	0.00	0.00%			0.00	0.00%			0.00	0.00%		
125	2892	2892 - Manufacture of machinery for extraction and construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
126	2893	2893 - Manufacture of machinery for food, beverage, and tobacco processing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
127	2894	2894 - Manufacture of machinery for the textile, clothing, and leather industries	0.00	0.00%			0.00	0.00%			0.00	0.00%		
128	2895	2895 - Manufacture of machinery for the paper and paperboard industry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
129	2899	2899 - Manufacture of other specific machines and equipment n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
130	2910	2910 - Manufacture of motor vehicles for road transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
131	3011	3011 - Construction of ships and floating structures	0.00	0.00%			0.00	0.00%			0.00	0.00%		
132	3020	3020 - Manufacture of railway locomotives and rolling stock	0.00	0.00%			0.00	0.00%			0.00	0.00%		
133	3091	3091 - Manufacture of motorcycles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
134	3102	3102 - Manufacture of kitchen furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
135	3103	3103 - Manufacture of office and shop furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
136	3109	3109 - Manufacture of other types of furniture,	0.00	0.00%			0.00	0.00%			0.00	0.00%		
137	3312	3312 - Repair of machinery	0.00	0.00%			0.00	0.00%			0.00	0.00%		
138	3315	3315 - Repair and maintenance of ships and boats	0.00	0.00%			0.00	0.00%			0.00	0.00%		
139	3317	3317 - Repair and maintenance of other transport equipment n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
140	3511	3511 - Production of electric power	0.00	0.00%			0.00	0.00%			0.00	0.00%		
141	3522	3522 - Distribution of gaseous fuels through pipelines	0.00	0.00%			0.00	0.00%			0.00	0.00%		
142	3530	3530 - Steam and air conditioning supply	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
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143	3600	3600 Water collection, treatment, and distribution	0.00	0.00%			0.00	0.00%			0.00	0.00%		
144	3700	3700 - Collection and treatment of wastewater	0.00	0.00%			0.00	0.00%			0.00	0.00%		
145	3811	3811 - Collection of non-hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
146	3812	3812 - Collection of hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
147	3821	3821 - Treatment and disposal of non-hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
148	3822	3822 - Treatment and disposal of hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
149	3831	3831 - Dismantling of remains	0.00	0.00%			0.00	0.00%			0.00	0.00%		
150	3832	3832 - Recovery of sorted recyclable materials	0.00	0.00%			0.00	0.00%			0.00	0.00%		
151	4110	4110 - Real estate development (promotion)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
152	4120	4120 - Construction of residential and non-residential buildings	0.00	0.00%			0.00	0.00%			0.00	0.00%		
153	4211	4211 - Construction of roads and highways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
154	4212	4212 - Construction of surface and underground railways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
155	4213	4213 - Construction of bridges and tunnels	0.00	0.00%			0.00	0.00%			0.00	0.00%		
156	4221	4221 - Construction of utility projects for fluids	0.00	0.00%			0.00	0.00%			0.00	0.00%		
157	4222	4222 - Construction of utility projects for electricity and telecommunications	0.00	0.00%			0.00	0.00%			0.00	0.00%		
158	4291	4291 - Hydrotechnical construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
159	4299	4299 - Construction of other engineering projects n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
160	4311	4311 - Demolition of buildings	0.00	0.00%			0.00	0.00%			0.00	0.00%		
161	4312	4312 - Site preparation works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
162	4313	4313 - Drilling and surveying for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
163	4321	4321 - Electrical installation works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
164	4322	4322 - Sanitary, heating, and air conditioning installation works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
165	4329	4329 - Other installation works for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
166	4331	4331 - Plastering works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
167	4332	4332 - Carpentry and joinery works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
168	4333	4333 - Floor laying and wall covering works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
169	4334	4334 - Painting, decorating, and glazing works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
170	4339	4339 - Other finishing works	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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171	4391	4391 - Roofing, frame, and terrace works for buildings	0.00	0.00%			0.00	0.00%			0.00	0.00%		
172	4399	4399 - Other specialized construction works n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
173	4611	4611 - Intermediary trade in agricultural raw materials, live animals, textile raw materials, and semifinished goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
174	4612	4612 - Intermediary trade in fuels, ores, metals, and chemical products for industry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
175	4613	4613 - Intermediary trade in wood and construction materials	0.00	0.00%			0.00	0.00%			0.00	0.00%		
176	4614	4614 - Intermediary trade in machinery, industrial equipment, ships, and aircraft	0.00	0.00%			0.00	0.00%			0.00	0.00%		
177	4615	4615 - Intermediary trade in furniture, household goods, and hardware	0.00	0.00%			0.00	0.00%			0.00	0.00%		
178	4616	4616 - Intermediary trade in textiles, fur clothing, footwear, and leather goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
179	4617	4617 - Intermediary trade in food, beverages, and tobacco products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
180	4618	4618 - Intermediary trade specialized in selling specific products, n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
181	4619	4619 - Intermediary trade in various products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
182	4621	4621 - Wholesale trade of cereals, seeds, fodder, and unprocessed tobacco	0.00	0.00%			0.00	0.00%			0.00	0.00%		
183	4622	4622 - Wholesale trade of flowers and plants	0.00	0.00%			0.00	0.00%			0.00	0.00%		
184	4623	4623 - Wholesale trade of live animals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
185	4624	4624 - Wholesale trade of furs, raw hides, and processed hides	0.00	0.00%			0.00	0.00%			0.00	0.00%		
186	4631	4631 - Wholesale trade of fruits and vegetables	0.00	0.00%			0.00	0.00%			0.00	0.00%		
187	4632	4632 - Wholesale trade of meat and meat products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
188	4633	4633 - Wholesale trade of dairy products, eggs, oils, and edible fats	0.00	0.00%			0.00	0.00%			0.00	0.00%		
189	4634	4634 - Wholesale trade of beverages	0.00	0.00%			0.00	0.00%			0.00	0.00%		
190	4635	4635 - Wholesale trade of tobacco products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
191	4636	4636 - Wholesale trade of sugar, chocolate, and confectionery products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
192	4637	4637 - Wholesale trade of coffee, tea, cocoa, and spices	0.00	0.00%			0.00	0.00%			0.00	0.00%		
193	4638	4638 - Specialized wholesale trade of other food products, including fish, crustaceans, and mollusks	0.00	0.00%			0.00	0.00%			0.00	0.00%		
194	4639	4639 - Non-specialized wholesale trade of food products, beverages, and tobacco	0.00	0.00%			0.00	0.00%			0.00	0.00%		
195	4641	4641 - Wholesale trade of textiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
196	4642	4642 - Wholesale trade of clothing and footwear	0.00	0.00%			0.00	0.00%			0.00	0.00%		
197	4643	4643 - Wholesale trade of household electric appliances, radios, and televisions	0.00	0.00%			0.00	0.00%			0.00	0.00%		
198	4644	4644 Wholesale trade of ceramic products, glassware, and maintenance products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
199	4645	4645 Wholesale trade of cosmetics and perfumes	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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200	4646	4646 - Wholesale trade of pharmaceutical products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
201	4647	4647 - Wholesale trade of furniture, carpets, and lighting articles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
202	4648	4648 - Wholesale trade of watches and jewelry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
203	4649	4649 - Wholesale trade of other household goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
204	4651	4651 - Wholesale trade of computers, peripheral equipment, and software	0.00	0.00%			0.00	0.00%			0.00	0.00%		
205	4652	4652 - Wholesale trade of electronic components and telecommunications equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
206	4661	4661 - Wholesale trade of agricultural machines, equipment, and furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
207	4662	4662 - Wholesale trade of machine tools	0.00	0.00%			0.00	0.00%			0.00	0.00%		
208	4663	4663 - Wholesale trade of machinery for mining and construction industries	0.00	0.00%			0.00	0.00%			0.00	0.00%		
209	4665	4665 - Wholesale trade of office furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
210	4666	4666 - Wholesale trade of other office machines and equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
211	4669	4669 - Wholesale trade of other machinery and equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
212	4671	4671 - Wholesale trade of solid, liquid, and gaseous fuels and derivative products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
213	4672	4672 - Wholesale trade of metals and metal ores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
214	4673	4673 - Wholesale trade of timber, construction materials, and sanitary and heating equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
215	4674	4674 - Wholesale trade of hardware and fittings for sanitary and heating installations	0.00	0.00%			0.00	0.00%			0.00	0.00%		
216	4675	4675 - Wholesale trade of chemical products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
217	4676	4676 - Wholesale trade of other intermediate products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
218	4677	4677 - Wholesale trade of waste and scrap	0.00	0.00%			0.00	0.00%			0.00	0.00%		
219	4690	4690 - Wholesale trade, not specialized	0.00	0.00%			0.00	0.00%			0.00	0.00%		
220	4711	4711 - Retail trade in non-specialized stores, predominantly selling food, beverages, and tobacco	0.00	0.00%			0.00	0.00%			0.00	0.00%		
221	4719	4719 - Retail trade in non-specialized stores, predominantly selling non-food products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
222	4721	4721 - Retail trade of fresh fruits and vegetables in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
223	4722	4722 - Retail trade of meat and meat products in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
224	4723	4723 - Retail trade of fish, crustaceans, and mollusks in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
225	4724	4724 - Retail trade of bread, pastries, and confectionery in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
226	4725	4725 - Retail trade of beverages in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
227	4729	4729 - Retail trade of other food products in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
228	4730	4730 Retail trade of automotive fuels in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
229	4741	4741 Retail trade of computers, peripheral units, and software in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
230	4742	4742 Retail trade of telecommunications equipment in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
231	4743	4743 Retail trade of audio/video equipment in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			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	
			LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (WTR)	LEI	Of which environmentally sustainable (WTR)
232	4751	4751 Retail trade of textiles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
233	4752	4752 Retail trade of hardware, glass articles, and painting supplies in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
234	4753	4753 Retail trade of carpets, rugs, wallpaper, and other floor coverings in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
235	4754	4754 - Retail trade of household appliances in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
236	4759	4759 - Retail trade of furniture, lighting articles, and household goods not elsewhere classified, in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
237	4761	4761 - Retail trade of books in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
238	4762	4762 - Retail trade of newspapers and stationery articles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
239	4764	4764 - Retail trade of sporting equipment in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
240	4765	4765 - Retail trade of games and toys in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
241	4771	4771 - Retail trade of clothing in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
242	4772	4772 - Retail trade of footwear and leather articles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
243	4773	4773 - Retail trade of pharmaceutical products in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
244	4774	4774 - Retail trade of medical and orthopedic articles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
245	4775	4775 - Retail trade of cosmetics and perfumes in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
246	4776	4776 - Retail trade of flowers, plants, seeds, pets, and pet food in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
247	4777	4777 - Retail trade of watches and jewelry in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
248	4778	4778 - Retail trade of other new goods in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
249	4779	4779 - Retail trade of second-hand goods sold in stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
250	4781	4781 - Retail trade of food, beverages, and tobacco products through stalls, kiosks, and markets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
251	4782	4782 - Retail trade of textiles, clothing, and footwear through stalls, kiosks, and markets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
252	4789	4789 - Retail trade through stalls, kiosks, and markets of other products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
253	4791	4791 - Retail trade via mail order houses or via the Internet	0.00	0.00%			0.00	0.00%			0.00	0.00%		
254	4799	4799 - Retail trade outside stores, stalls, kiosks, and markets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
255	4910	4910 - Interurban passenger transport by railway	0.00	0.00%			0.00	0.00%			0.00	0.00%		
256	4931	4931 Urban, suburban, and metropolitan passenger transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
257	4932	4932 Taxi transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
258	4939	4939 Other land transport of passengers not elsewhere classified	0.00	0.00%			0.00	0.00%			0.00	0.00%		
259	4941	4941 Road transport of goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
260	4950	4950 Transport by pipelines	0.00	0.00%			0.00	0.00%			0.00	0.00%		
261	5010	5010 Maritime and coastal passenger transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
262	5030	5030 Passenger transport by inland waterways	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			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	
			LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (WTR)	LEI	Of which environmentally sustainable (WTR)
263	5040	5040 Freight transport by inland waterways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
264	5221	5221 Ancillary services for land transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
265	5222	5222 Ancillary services for water transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
266	5320	5320 Other postal and courier activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
267	5510	5510 Hotels and other similar accommodation facilities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
268	5520	5520 Accommodation facilities for vacations and short stays	0.00	0.00%			0.00	0.00%			0.00	0.00%		
269	5530	5530 Campsites, caravan parks, and camping sites	0.00	0.00%			0.00	0.00%			0.00	0.00%		
270	5829	5829 - Other software publishing activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
271	6010	6010 - Radio broadcasting activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
272	6020	6020 - Television broadcasting activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
273	6110	6110 - Cable telecommunications activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
274	6120	6120 - Wireless telecommunications activities (excluding satellite)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
275	6190	6190 - Other telecommunications activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
276	6201	6201 - Software development activities (client-oriented software)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
277	6202	6202 - IT consulting activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
278	6203	6203 - Management (operation and maintenance) of computing equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
279	6209	6209 - Other IT-related activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
280	6311	6311 - Data processing, web page administration, and related activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
281	6312	6312 - Web portal activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
282	6810	6810 - Buying and selling of own real estate	0.00	0.00%			0.00	0.00%			0.00	0.00%		
283	6820	6820 - Renting and leasing of own or leased real estate	0.00	0.00%			0.00	0.00%			0.00	0.00%		
284	6831	6831 - Real estate agencies	0.00	0.00%			0.00	0.00%			0.00	0.00%		
285	6832	6832 - Real estate management on a commission or contract basis	0.00	0.00%			0.00	0.00%			0.00	0.00%		
286	7111	7111 - Architectural activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
287	7112	7112 - Engineering and technical consulting activities related to architecture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
288	7120	7120 - Technical testing and analysis activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
289	7211	7211 - Biotechnology research and development	0.00	0.00%			0.00	0.00%			0.00	0.00%		
290	7219	7219 - Research and development in other natural sciences and engineering	0.00	0.00%			0.00	0.00%			0.00	0.00%		
291	7711	7711 - Car and light vehicle leasing and rental activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
292	7712	7712 - Heavy vehicle leasing and rental activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
293	7739	7739 - Leasing and rental activities with other machinery, equipment, and tangible goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
294	8510	8510 Preschool education	0.00	0.00%			0.00	0.00%			0.00	0.00%		
295	8551	8551 Sports and recreational education	0.00	0.00%			0.00	0.00%			0.00	0.00%		
296	8552	8552 Cultural education (foreign languages, music, theater, dance, visual arts, etc.)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
297	8553	8553 Driving schools (piloting)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
298	8559	8559 Other forms of education n.c.a	0.00	0.00%			0.00	0.00%			0.00	0.00%		
299	8560	8560 Support services activities for education	0.00	0.00%			0.00	0.00%			0.00	0.00%		
300	8730	8730 Activities of retirement homes and homes for people unable to care for themselves	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			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	
			LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (WTR)	LEI	Of which environmentally sustainable (WTR)
301	8790	8790 Other social assistance activities with accommodation n.c.a.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
302	9001	9001 - Artistic interpretation activities (performances)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
303	9002	9002 - Support activities for artistic interpretation (performances)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
304	9003	9003 - Artistic creation activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
305	9004	9004 - Management activities of performance halls	0.00	0.00%			0.00	0.00%			0.00	0.00%		
306	9101	9101 - Library and archive activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
307	9103	9103 - Management of monuments, historical buildings, and other tourist attractions	0.00	0.00%			0.00	0.00%			0.00	0.00%		
308	9521	9521 - Repair of household electronic appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
309	9522	9522 - Repair of household devices and equipment for home and garden	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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5.1.3. Table 2. GAR Sector Information, Turnover view (continued)

	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)	LEI	Of which environmentally sustainable (BIO)	LEI	Of which environmentally sustainable (BIO)
1	0210	0210 Forestry and other forest activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
2	0220	0220 Logging	0.00	0.00%			0.00	0.00%			0.00	0.00%		
3	0230	0230 Collection of non-wood forest products from spontaneous flora	0.00	0.00%			0.00	0.00%			0.00	0.00%		
4	0240	0240 Support services to forestry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
5	1011	1011 Meat processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
6	1012	1012 Poultry meat processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
7	1013	1013 Manufacture of meat products (including poultry meat)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
8	1020	1020 Fish, crustaceans, and molluskis processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
9	1031	1031 Potato processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
10	1032	1032 Manufacture of fruit and vegetable juices	0.00	0.00%			0.00	0.00%			0.00	0.00%		
11	1039	1039 Processing and preservation of other fruits and vegetables	0.00	0.00%			0.00	0.00%			0.00	0.00%		
12	1041	1041 Manufacture of oils and fats	0.00	0.00%			0.00	0.00%			0.00	0.00%		
13	1051	1051 Manufacture of dairy products and cheese	0.00	0.00%			0.00	0.00%			0.00	0.00%		
14	1052	1052 - Manufacture of ice cream	0.00	0.00%			0.00	0.00%			0.00	0.00%		
15	1061	1061 - Manufacture of flour products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
16	1071	1071 - Bread manufacturing; manufacture of cakes and fresh pastry products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
17	1072	1072 - Manufacture of biscuits and rusks; manufacture of cakes and preserved pastry products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
18	1073	1073 - Manufacture of macaroni, noodles, couscous, and similar farinaceous products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
19	1081	1081 - Sugar manufacturing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
20	1082	1082 - Manufacture of cocoa products, chocolate, and sugar confectionery	0.00	0.00%			0.00	0.00%			0.00	0.00%		
21	1083	1083 - Tea and coffee processing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
22	1084	1084 - Manufacture of spices and condiments	0.00	0.00%			0.00	0.00%			0.00	0.00%		
23	1085	1085 - Manufacture of prepared meals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
24	1089	1089 - Manufacture of other food products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
25	1091	1091 - Manufacture of prepared animal feeds	0.00	0.00%			0.00	0.00%			0.00	0.00%		
26	1101	1101 - Distilling, refining, and blending of alcoholic beverages	0.00	0.00%			0.00	0.00%			0.00	0.00%		
27	1102	1102 - Manufacture of wine from grapes	0.00	0.00%			0.00	0.00%			0.00	0.00%		
28	1105	1105 - Beer manufacturing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
29	1107	1107 - Production of non-alcoholic beverages; production of mineral waters and other bottled waters	0.00	0.00%			0.00	0.00%			0.00	0.00%		
30	1320	1320 - Manufacture of textiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
31	1330	1330 - Finishing of textiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
32	1392	1392 - Manufacture of made-up textile articles (except apparel and underwear)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
33	1393	1393 - Manufacture of carpets and rugs	0.00	0.00%			0.00	0.00%			0.00	0.00%		
34	1394	1394 - Manufacture of rope, cordage, twine, and nets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
35	1399	1399 - Manufacture of other textile products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
36	1411	1411 Manufacture of clothing articles made of leather	0.00	0.00%			0.00	0.00%			0.00	0.00%		
37	1412	1412 - Manufacture of work clothing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
38	1413	1413 - Manufacture of other clothing articles (excluding underwear)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
39	1414	1414 - Manufacture of underwear	0.00	0.00%			0.00	0.00%			0.00	0.00%		
40	1419	1419 - Manufacture of other clothing articles and accessories n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
41	1431	1431 - Manufacture of hosiery and haberdashery articles through knitting or crocheting	0.00	0.00%			0.00	0.00%			0.00	0.00%		
42	1439	1439 - Manufacture of other clothing articles through knitting or crocheting	0.00	0.00%			0.00	0.00%			0.00	0.00%		
43	1512	1512 - Manufacture of travel goods, leather goods, and harness articles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
44	1520	1520 - Manufacture of footwear	0.00	0.00%			0.00	0.00%			0.00	0.00%		
45	1610	1610 - Cutting and planing of wood	0.00	0.00%			0.00	0.00%			0.00	0.00%		
46	1621	1621 - Manufacture of veneers and wood-based panels	0.00	0.00%			0.00	0.00%			0.00	0.00%		
47	1622	1622 - Manufacture of assembled parquet flooring	0.00	0.00%			0.00	0.00%			0.00	0.00%		
48	1623	1623 - Manufacture of other joinery and carpentry items for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
49	1624	1624 - Manufacture of wooden packaging	0.00	0.00%			0.00	0.00%			0.00	0.00%		
50	1629	1629 - Manufacture of other wood products; manufacture of cork, straw, and other woven materials	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)	LEI	Of which environmentally sustainable (BIO)	LEI	Of which environmentally sustainable (BIO)
51	1711	1711 - Manufacture of pulp	0.00	0.00%			0.00	0.00%			0.00	0.00%		
52	1712	1712 - Manufacture of paper and paperboard	0.00	0.00%			0.00	0.00%			0.00	0.00%		
53	1721	1721 - Manufacture of corrugated paper and paperboard and paper and paperboard packaging	0.00	0.00%			0.00	0.00%			0.00	0.00%		
54	1722	1722 - Manufacture of household and sanitary paper products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
55	1723	1723 - Manufacture of stationery items	0.00	0.00%			0.00	0.00%			0.00	0.00%		
56	1729	1729 - Manufacture of other paper and paperboard articles n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
57	1812	1812 - Other printing activities n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
58	1813	1813 - Pre-press services	0.00	0.00%			0.00	0.00%			0.00	0.00%		
59	1814	1814 - Bookbinding and related services	0.00	0.00%			0.00	0.00%			0.00	0.00%		
60	2011	2011 - Manufacture of industrial gases	0.00	0.00%			0.00	0.00%			0.00	0.00%		
61	2013	2013 - Manufacture of other basic inorganic chemicals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
62	2014	2014 - Manufacture of other basic organic chemicals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
63	2015	2015 - Manufacture of fertilizers and nitrogen compounds	0.00	0.00%			0.00	0.00%			0.00	0.00%		
64	2016	2016 - Manufacture of plastics in primary forms	0.00	0.00%			0.00	0.00%			0.00	0.00%		
65	2120	2120 - Manufacture of pharmaceutical preparations	0.00	0.00%			0.00	0.00%			0.00	0.00%		
66	2219	2219 - Manufacture of other rubber products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
67	2221	2221 - Manufacture of plastic plates, sheets, tubes, and profiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
68	2222	2222 - Manufacture of plastic packaging articles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
69	2223	2223 - Manufacture of plastic articles for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
70	2229	2229 - Manufacture of other plastic products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
71	2311	2311 - Manufacture of flat glass	0.00	0.00%			0.00	0.00%			0.00	0.00%		
72	2312	2312 - Processing and shaping of flat glass	0.00	0.00%			0.00	0.00%			0.00	0.00%		
73	2314	2314 - Manufacture of glass fibers	0.00	0.00%			0.00	0.00%			0.00	0.00%		
74	2332	2332 Manufacture of bricks, tiles, and other ceramic products for construction from clay	0.00	0.00%			0.00	0.00%			0.00	0.00%		
75	2341	2332 - Manufacture of bricks, tiles, and other ceramic products for construction from clay	0.00	0.00%			0.00	0.00%			0.00	0.00%		
76	2349	2341 - Manufacture of ceramic articles for household and ornamental use	0.00	0.00%			0.00	0.00%			0.00	0.00%		
77	2351	2349 - Manufacture of other ceramic products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
78	2361	2351 - Manufacture of cement	0.00	0.00%			0.00	0.00%			0.00	0.00%		
79	2363	2361 - Manufacture of concrete products for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
80	2369	2363 - Manufacture of concrete	0.00	0.00%			0.00	0.00%			0.00	0.00%		
81	2370	2369 - Manufacture of other articles from concrete, cement, and plaster	0.00	0.00%			0.00	0.00%			0.00	0.00%		
82	2399	2370 - Cutting, shaping, and finishing of stone	0.00	0.00%			0.00	0.00%			0.00	0.00%		
83	2410	2399 - Manufacture of other non-metallic mineral products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
84	2433	2410 - Production of ferrous metals in primary forms and ferroalloys	0.00	0.00%			0.00	0.00%			0.00	0.00%		
85	2442	2433 - Production of cold-formed profiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
86	2453	2442 - Aluminum metallurgy	0.00	0.00%			0.00	0.00%			0.00	0.00%		
87	2511	2453 - Casting of non-ferrous light metals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
88	2512	2511 - Manufacture of metal constructions and parts of metal structures	0.00	0.00%			0.00	0.00%			0.00	0.00%		
89	2521	2512 - Manufacture of metal doors and windows	0.00	0.00%			0.00	0.00%			0.00	0.00%		
90	2530	2521 - Production of radiators and boilers for central heating	0.00	0.00%			0.00	0.00%			0.00	0.00%		
91	2540	2530 - Production of steam generators (except for central heating boilers)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
92	2550	2540 - Manufacture of arms and ammunition	0.00	0.00%			0.00	0.00%			0.00	0.00%		
93	2561	2550 - Manufacture of metal products obtained through plastic deformation; powder metallurgy	0.00	0.00%			0.00	0.00%			0.00	0.00%		
94	2562	2561 - Metal treatment and coating	0.00	0.00%			0.00	0.00%			0.00	0.00%		
95	2572	2562 - General mechanical operations	0.00	0.00%			0.00	0.00%			0.00	0.00%		
96	2573	2572 - Production of tools and hardware	0.00	0.00%			0.00	0.00%			0.00	0.00%		
97	2591	2573 - Manufacture of tools	0.00	0.00%			0.00	0.00%			0.00	0.00%		
98	2593	2591 - Manufacture of containers, receptacles, and other similar products from steel	0.00	0.00%			0.00	0.00%			0.00	0.00%		
99	2599	2593 - Manufacture of articles from wire, manufacture of chains and springs	0.00	0.00%			0.00	0.00%			0.00	0.00%		
100	2611	2599 - Manufacture of other metal articles n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
101	2620	2611 - Manufacture of electronic subassemblies (modules)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
102	2630	2620 - Manufacture of computers and peripheral equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
103	2651	2630 - Manufacture of communication equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
104	2670	2651 - Manufacture of instruments and devices for measurement, testing, control, navigation	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)	LEI	Of which environmentally sustainable (BIO)	LEI	Of which environmentally sustainable (BIO)
105	2711	2670 - Manufacture of optical instruments and photographic equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
106	2712	2711 - Manufacture of electric motors, generators, and transformers	0.00	0.00%			0.00	0.00%			0.00	0.00%		
107	2720	2712 - Manufacture of electrical distribution and control equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
108	2732	2720 - Manufacture of accumulators and batteries	0.00	0.00%			0.00	0.00%			0.00	0.00%		
109	2740	2740 Manufacture of electric lighting equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
110	2751	2751 Manufacture of household electrical appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
111	2752	2752 - Manufacture of non-electric household appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
112	2790	2790 - Manufacture of other electrical equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
113	2811	2811 - Manufacture of motors and turbines (except for those for airplanes, motor vehicles, and motorcycles)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
114	2814	2814 - Manufacture of taps and valves	0.00	0.00%			0.00	0.00%			0.00	0.00%		
115	2815	2815 - Manufacture of bearings, gears, gearboxes, and mechanical transmission elements	0.00	0.00%			0.00	0.00%			0.00	0.00%		
116	2821	2821 - Manufacture of ovens, furnaces, and burners	0.00	0.00%			0.00	0.00%			0.00	0.00%		
117	2822	2822 - Manufacture of lifting and handling equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
118	2823	2823 - Manufacture of office machines and equipment (except for computers and peripheral equipment)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
119	2825	2825 - Manufacture of ventilation and refrigeration equipment, excluding household appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
120	2829	2829 - Manufacture of other general-purpose machinery n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
121	2830	2830 - Manufacture of machinery and equipment for agriculture and forestry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
122	2841	2841 - Manufacture of machinery and machine tools for metalworking	0.00	0.00%			0.00	0.00%			0.00	0.00%		
123	2849	2849 - Manufacture of other machine tools n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
124	2891	2891 - Manufacture of machinery for metallurgy	0.00	0.00%			0.00	0.00%			0.00	0.00%		
125	2892	2892 - Manufacture of machinery for extraction and construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
126	2893	2893 - Manufacture of machinery for food, beverage, and tobacco processing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
127	2894	2894 - Manufacture of machinery for the textile, clothing, and leather industries	0.00	0.00%			0.00	0.00%			0.00	0.00%		
128	2895	2895 - Manufacture of machinery for the paper and paperboard industry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
129	2899	2899 - Manufacture of other specific machines and equipment n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
130	2910	2910 - Manufacture of motor vehicles for road transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
131	3011	3011 - Construction of ships and floating structures	0.00	0.00%			0.00	0.00%			0.00	0.00%		
132	3020	3020 - Manufacture of railway locomotives and rolling stock	0.00	0.00%			0.00	0.00%			0.00	0.00%		
133	3091	3091 - Manufacture of motorcycles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
134	3102	3102 - Manufacture of kitchen furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
135	3103	3103 - Manufacture of office and shop furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
136	3109	3109 - Manufacture of other types of furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
137	3312	3312 - Repair of machinery	0.00	0.00%			0.00	0.00%			0.00	0.00%		
138	3315	3315 - Repair and maintenance of ships and boats	0.00	0.00%			0.00	0.00%			0.00	0.00%		
139	3317	3317 - Repair and maintenance of other transport equipment n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
140	3511	3511 - Production of electric power	0.00	0.00%			0.00	0.00%			0.00	0.00%		
141	3522	3522 - Distribution of gaseous fuels through pipelines	0.00	0.00%			0.00	0.00%			0.00	0.00%		
142	3530	3530 - Steam and air conditioning supply	0.00	0.00%			0.00	0.00%			0.00	0.00%		
143	3600	3600 Water collection, treatment, and distribution	0.00	0.00%			0.00	0.00%			0.00	0.00%		
144	3700	3700 - Collection and treatment of wastewater	0.00	0.00%			0.00	0.00%			0.00	0.00%		
145	3811	3811 - Collection of non-hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
146	3812	3812 - Collection of hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
147	3821	3821 - Treatment and disposal of non-hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
148	3822	3822 - Treatment and disposal of hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
149	3831	3831 - Dismantling of remains	0.00	0.00%			0.00	0.00%			0.00	0.00%		
150	3832	3832 - Recovery of sorted recyclable materials	0.00	0.00%			0.00	0.00%			0.00	0.00%		
151	4110	4110 - Real estate development (promotion)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
152	4120	4120 - Construction of residential and non-residential buildings	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)	LEI	Of which environmentally sustainable (BIO)	LEI	Of which environmentally sustainable (BIO)
153	4211	4211 - Construction of roads and highways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
154	4212	4212 - Construction of surface and underground railways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
155	4213	4213 - Construction of bridges and tunnels	0.00	0.00%			0.00	0.00%			0.00	0.00%		
156	4221	4221 - Construction of utility projects for fluids	0.00	0.00%			0.00	0.00%			0.00	0.00%		
157	4222	4222 - Construction of utility projects for electricity and telecommunications	0.00	0.00%			0.00	0.00%			0.00	0.00%		
158	4291	4291 - Hydrotechnical construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
159	4299	4299 - Construction of other engineering projects n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
160	4311	4311 - Demolition of buildings	0.00	0.00%			0.00	0.00%			0.00	0.00%		
161	4312	4312 - Site preparation works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
162	4313	4313 - Drilling and surveying for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
163	4321	4321 - Electrical installation works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
164	4322	4322 - Sanitary, heating, and air conditioning installation works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
165	4329	4329 - Other installation works for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
166	4331	4331 - Plastering works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
167	4332	4332 - Carpentry and joinery works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
168	4333	4333 - Floor laying and wall covering works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
169	4334	4334 - Painting, decorating, and glazing works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
170	4339	4339 - Other finishing works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
171	4391	4391 - Roofing, frame, and terrace works for buildings	0.00	0.00%			0.00	0.00%			0.00	0.00%		
172	4399	4399 - Other specialized construction works n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
173	4611	4611 - Intermediary trade in agricultural raw materials, live animals, textile raw materials, and semifinished goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
174	4612	4612 - Intermediary trade in fuels, ores, metals, and chemical products for industry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
175	4613	4613 - Intermediary trade in wood and construction materials	0.00	0.00%			0.00	0.00%			0.00	0.00%		
176	4614	4614 - Intermediary trade in machinery, industrial equipment, ships, and aircraft	0.00	0.00%			0.00	0.00%			0.00	0.00%		
177	4615	4615 - Intermediary trade in furniture, household goods, and hardware	0.00	0.00%			0.00	0.00%			0.00	0.00%		
178	4616	4616 - Intermediary trade in textiles, fur clothing, footwear, and leather goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
179	4617	4617 - Intermediary trade in food, beverages, and tobacco products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
180	4618	4618 - Intermediary trade specialized in selling specific products, n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
181	4619	4619 - Intermediary trade in various products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
182	4621	4621 - Wholesale trade of cereals, seeds, fodder, and unprocessed tobacco	0.00	0.00%			0.00	0.00%			0.00	0.00%		
183	4622	4622 - Wholesale trade of flowers and plants	0.00	0.00%			0.00	0.00%			0.00	0.00%		
184	4623	4623 - Wholesale trade of live animals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
185	4624	4624 - Wholesale trade of furs, raw hides, and processed hides	0.00	0.00%			0.00	0.00%			0.00	0.00%		
186	4631	4631 - Wholesale trade of fruits and vegetables	0.00	0.00%			0.00	0.00%			0.00	0.00%		
187	4632	4632 - Wholesale trade of meat and meat products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
188	4633	4633 - Wholesale trade of dairy products, eggs, oils, and edible fats	0.00	0.00%			0.00	0.00%			0.00	0.00%		
189	4634	4634 - Wholesale trade of beverages	0.00	0.00%			0.00	0.00%			0.00	0.00%		
190	4635	4635 - Wholesale trade of tobacco products	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)	LEI	Of which environmentally sustainable (BIO)	LEI	Of which environmentally sustainable (BIO)
191	4636	4636 - Wholesale trade of sugar, chocolate, and confectionery products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
192	4637	4637 - Wholesale trade of coffee, tea, cocoa, and spices	0.00	0.00%			0.00	0.00%			0.00	0.00%		
193	4638	4638 - Specialized wholesale trade of other food products, including fish, crustaceans, and mollusks	0.00	0.00%			0.00	0.00%			0.00	0.00%		
194	4639	4639 - Non-specialized wholesale trade of food products, beverages, and tobacco	0.00	0.00%			0.00	0.00%			0.00	0.00%		
195	4641	4641 - Wholesale trade of textiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
196	4642	4642 - Wholesale trade of clothing and footwear	0.00	0.00%			0.00	0.00%			0.00	0.00%		
197	4643	4643 - Wholesale trade of household electric appliances, radios, and televisions	0.00	0.00%			0.00	0.00%			0.00	0.00%		
198	4644	4644 Wholesale trade of ceramic products, glassware, and maintenance products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
199	4645	4645 Wholesale trade of cosmetics and perfumes	0.00	0.00%			0.00	0.00%			0.00	0.00%		
200	4646	4646 - Wholesale trade of pharmaceutical products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
201	4647	4647 - Wholesale trade of furniture, carpets, and lighting articles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
202	4648	4648 - Wholesale trade of watches and jewelry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
203	4649	4649 - Wholesale trade of other household goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
204	4651	4651 - Wholesale trade of computers, peripheral equipment, and software	0.00	0.00%			0.00	0.00%			0.00	0.00%		
205	4652	4652 - Wholesale trade of electronic components and telecommunications equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
206	4661	4661 - Wholesale trade of agricultural machines, equipment, and furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
207	4662	4662 - Wholesale trade of machine tools	0.00	0.00%			0.00	0.00%			0.00	0.00%		
208	4663	4663 - Wholesale trade of machinery for mining and construction industries	0.00	0.00%			0.00	0.00%			0.00	0.00%		
209	4665	4665 - Wholesale trade of office furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
210	4666	4666 - Wholesale trade of other office machines and equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
211	4669	4669 - Wholesale trade of other machinery and equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
212	4671	4671 - Wholesale trade of solid, liquid, and gaseous fuels and derivative products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
213	4672	4672 - Wholesale trade of metals and metal ores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
214	4673	4673 - Wholesale trade of timber, construction materials, and sanitary and heating equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
215	4674	4674 - Wholesale trade of hardware and fittings for sanitary and heating installations	0.00	0.00%			0.00	0.00%			0.00	0.00%		
216	4675	4675 - Wholesale trade of chemical products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
217	4676	4676 - Wholesale trade of other intermediate products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
218	4677	4677 - Wholesale trade of waste and scrap	0.00	0.00%			0.00	0.00%			0.00	0.00%		
219	4690	4690 - Wholesale trade, not specialized	0.00	0.00%			0.00	0.00%			0.00	0.00%		
220	4711	4711 - Retail trade in non-specialized stores, predominantly selling food, beverages, and tobacco	0.00	0.00%			0.00	0.00%			0.00	0.00%		
221	4719	4719 - Retail trade in non-specialized stores, predominantly selling non-food products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
222	4721	4721 - Retail trade of fresh fruits and vegetables in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
223	4722	4722 - Retail trade of meat and meat products in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
224	4723	4723 - Retail trade of fish, crustaceans, and mollusks in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
225	4724	4724 - Retail trade of bread, pastries, and confectionery in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
226	4725	4725 - Retail trade of beverages in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
227	4729	4729 - Retail trade of other food products in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
228	4730	4730 Retail trade of automotive fuels in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
229	4741	4741 Retail trade of computers, peripheral units, and software in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
230	4742	4742 Retail trade of telecommunications equipment in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
231	4743	4743 Retail trade of audio/video equipment in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
232	4751	4751 Retail trade of textiles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
233	4752	4752 Retail trade of hardware, glass articles, and painting supplies in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
234	4753	4753 Retail trade of carpets, rugs, wallpaper, and other floor coverings in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
235	4754	4754 - Retail trade of household appliances in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
236	4759	4759 - Retail trade of furniture, lighting articles, and household goods not elsewhere classified, in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
237	4761	4761 - Retail trade of books in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)	LEI	Of which environmentally sustainable (BIO)	LEI	Of which environmentally sustainable (BIO)
238	4762	4762 - Retail trade of newspapers and stationery articles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
239	4764	4764 - Retail trade of sporting equipment in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
240	4765	4765 - Retail trade of games and toys in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
241	4771	4771 - Retail trade of clothing in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
242	4772	4772 - Retail trade of footwear and leather articles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
243	4773	4773 - Retail trade of pharmaceutical products in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
244	4774	4774 - Retail trade of medical and orthopedic articles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
245	4775	4775 - Retail trade of cosmetics and perfumes in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
246	4776	4776 - Retail trade of flowers, plants, seeds, pets, and pet food in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
247	4777	4777 - Retail trade of watches and jewelry in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
248	4778	4778 - Retail trade of other new goods in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
249	4779	4779 - Retail trade of second-hand goods sold in stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
250	4781	4781 - Retail trade of food, beverages, and tobacco products through stalls, kiosks, and markets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
251	4782	4782 - Retail trade of textiles, clothing, and footwear through stalls, kiosks, and markets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
252	4789	4789 - Retail trade through stalls, kiosks, and markets of other products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
253	4791	4791 - Retail trade via mail order houses or via the Internet	0.00	0.00%			0.00	0.00%			0.00	0.00%		
254	4799	4799 - Retail trade outside stores, stalls, kiosks, and markets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
255	4910	4910 - Interurban passenger transport by railway	0.00	0.00%			0.00	0.00%			0.00	0.00%		
256	4931	4931 Urban, suburban, and metropolitan passenger transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
257	4932	4932 Taxi transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
258	4939	4939 Other land transport of passengers not elsewhere classified	0.00	0.00%			0.00	0.00%			0.00	0.00%		
259	4941	4941 Road transport of goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
260	4950	4950 Transport by pipelines	0.00	0.00%			0.00	0.00%			0.00	0.00%		
261	5010	5010 Maritime and coastal passenger transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
262	5030	5030 Passenger transport by inland waterways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
263	5040	5040 Freight transport by inland waterways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
264	5221	5221 Ancillary services for land transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
265	5222	5222 Ancillary services for water transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
266	5320	5320 Other postal and courier activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
267	5510	5510 Hotels and other similar accommodation facilities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
268	5520	5520 Accommodation facilities for vacations and short stays	0.00	0.00%			0.00	0.00%			0.00	0.00%		
269	5530	5530 Campsites, caravan parks, and camping sites	0.00	0.00%			0.00	0.00%			0.00	0.00%		
270	5829	5829 - Other software publishing activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
271	6010	6010 - Radio broadcasting activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
272	6020	6020 - Television broadcasting activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
273	6110	6110 - Cable telecommunications activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
274	6120	6120 - Wireless telecommunications activities (excluding satellite)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
275	6190	6190 - Other telecommunications activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
276	6201	6201 - Software development activities (client-oriented software)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
277	6202	6202 - IT consulting activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
278	6203	6203 - Management (operation and maintenance) of computing equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
279	6209	6209 - Other IT-related activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
280	6311	6311 - Data processing, web page administration, and related activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
281	6312	6312 - Web portal activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
282	6810	6810 - Buying and selling of own real estate	0.00	0.00%			0.00	0.00%			0.00	0.00%		
283	6820	6820 - Renting and leasing of own or leased real estate	0.00	0.00%			0.00	0.00%			0.00	0.00%		
284	6831	6831 - Real estate agencies	0.00	0.00%			0.00	0.00%			0.00	0.00%		
285	6832	6832 - Real estate management on a commission or contract basis	0.00	0.00%			0.00	0.00%			0.00	0.00%		
286	7111	7111 - Architectural activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
287	7112	7112 - Engineering and technical consulting activities related to architecture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
288	7120	7120 - Technical testing and analysis activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
289	7211	7211 - Biotechnology research and development	0.00	0.00%			0.00	0.00%			0.00	0.00%		
290	7219	7219 - Research and development in other natural sciences and engineering	0.00	0.00%			0.00	0.00%			0.00	0.00%		
291	7711	7711 - Car and light vehicle leasing and rental activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
292	7712	7712 - Heavy vehicle leasing and rental activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
293	7739	7739 - Leasing and rental activities with other machinery, equipment, and tangible goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)	LEI	Of which environmentally sustainable (BIO)	LEI	Of which environmentally sustainable (BIO)
294	8510	8510 Preschool education	0.00	0.00%			0.00	0.00%			0.00	0.00%		
295	8551	8551 Sports and recreational education	0.00	0.00%			0.00	0.00%			0.00	0.00%		
296	8552	8552 Cultural education (foreign languages, music, theater, dance, visual arts, etc)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
297	8553	8553 Driving schools (piloting)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
298	8559	8559 Other forms of education n.c.a.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
299	8560	8560 Support services activities for education	0.00	0.00%			0.00	0.00%			0.00	0.00%		
300	8730	8730 Activities of retirement homes and homes for people unable to care for themselves	0.00	0.00%			0.00	0.00%			0.00	0.00%		
301	8790	8790 Other social assistance activities with accommodation n.c.a.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
302	9001	9001 - Artistic interpretation activities (performances)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
303	9002	9002 - Support activities for artistic interpretation (performances)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
304	9003	9003 - Artistic creation activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
305	9004	9004 - Management activities of performance halls	0.00	0.00%			0.00	0.00%			0.00	0.00%		
306	9101	9101 - Library and archive activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
307	9103	9103 - Management of monuments, historical buildings, and other tourist attractions	0.00	0.00%			0.00	0.00%			0.00	0.00%		
308	9521	9521 - Repair of household electronic appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
309	9522	9522 - Repair of household devices and equipment for home and garden	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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5.1.3. Table 2. GAR Sector Information, Turnover view (continued)

	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	0210	0210 Forestry and other forest activities	0.00	0.00%		
2	0220	0220 Logging	0.00	0.00%		
3	0230	0230 Collection of non-wood forest products from spontaneous flora	0.00	0.00%		
4	0240	0240 Support services to forestry	0.00	0.00%		
5	1011	1011 Meat processing and preservation	0.00	0.00%		
6	1012	1012 Poultry meat processing and preservation	0.00	0.00%		
7	1013	1013 Manufacture of meat products (including poultry meat)	0.00	0.00%		
8	1020	1020 Fish, crustaceans, and mollusks processing and preservation	0.00	0.00%		
9	1031	1031 Potato processing and preservation	0.00	0.00%		
10	1032	1032 Manufacture of fruit and vegetable juices	0.00	0.00%		
11	1039	1039 Processing and preservation of other fruits and vegetables	0.00	0.00%		
12	1041	1041 Manufacture of oils and fats	0.00	0.00%		
13	1051	1051 Manufacture of dairy products and cheese	0.00	0.00%		
14	1052	1052 - Manufacture of ice cream	0.00	0.00%		
15	1061	1061 - Manufacture of flour products	0.00	0.00%		
16	1071	1071 - Bread manufacturing; manufacture of cakes and fresh pastry products	0.00	0.00%		
17	1072	1072 - Manufacture of biscuits and rusks; manufacture of cakes and preserved pastry products	0.00	0.00%		
18	1073	1073 - Manufacture of macaroni, noodles, couscous, and similar farinaceous products	0.00	0.00%		
19	1081	1081 - Sugar manufacturing	0.00	0.00%		
20	1082	1082 - Manufacture of cocoa products, chocolate, and sugar confectionery	0.00	0.00%		
21	1083	1083 - Tea and coffee processing	0.00	0.00%		
22	1084	1084 - Manufacture of spices and condiments	0.00	0.00%		
23	1085	1085 - Manufacture of prepared meals	0.00	0.00%		
24	1089	1089 - Manufacture of other food products n.e.c.	0.00	0.00%		
25	1091	1091 - Manufacture of prepared animal feeds	0.00	0.00%		
26	1101	1101 - Distilling, refining, and blending of alcoholic beverages	0.00	0.00%		
27	1102	1102 - Manufacture of wine from grapes	0.00	0.00%		
28	1105	1105 - Beer manufacturing	0.00	0.00%		
29	1107	1107 - Production of non-alcoholic beverages; production of mineral waters and other bottled waters	0.00	0.00%		
30	1320	1320 - Manufacture of textiles	0.00	0.00%		
31	1330	1330 - Finishing of textiles	0.00	0.00%		
32	1392	1392 - Manufacture of made-up textile articles (except apparel and underwear)	0.00	0.00%		
33	1393	1393 - Manufacture of carpets and rugs	0.00	0.00%		
34	1394	1394 - Manufacture of rope, cordage, twine, and nets	0.00	0.00%		
35	1399	1399 - Manufacture of other textile products n.e.c.	0.00	0.00%		
36	1411	1411 Manufacture of clothing articles made of leather	0.00	0.00%		
37	1412	1412 - Manufacture of work clothing	0.00	0.00%		
38	1413	1413 - Manufacture of other clothing articles (excluding underwear)	0.00	0.00%		
39	1414	1414 - Manufacture of underwear	0.00	0.00%		
40	1419	1419 - Manufacture of other clothing articles and accessories n.e.c.	0.00	0.00%		
41	1431	1431 - Manufacture of hosiery and haberdashery articles through knitting or crocheting	0.00	0.00%		
42	1439	1439 - Manufacture of other clothing articles through knitting or crocheting	0.00	0.00%		
43	1512	1512 - Manufacture of travel goods, leather goods, and harness articles	0.00	0.00%		
44	1520	1520 - Manufacture of footwear	0.00	0.00%		
45	1610	1610 - Cutting and planing of wood	0.00	0.00%		
46	1621	1621 - Manufacture of veneers and wood-based panels	0.00	0.00%		
47	1622	1622 - Manufacture of assembled parquet flooring	0.00	0.00%		
48	1623	1623 - Manufacture of other joinery and carpentry items for construction	0.00	0.00%		
49	1624	1624 - Manufacture of wooden packaging	0.00	0.00%		
50	1629	1629 - Manufacture of other wood products; manufacture of cork, straw, and other woven materials	0.00	0.00%		
51	1711	1711 - Manufacture of pulp	0.00	0.00%		
52	1712	1712 - Manufacture of paper and paperboard	0.00	0.00%		
53	1721	1721 - Manufacture of corrugated paper and paperboard and paper and paperboard packaging	0.00	0.00%		
54	1722	1722 - Manufacture of household and sanitary paper products	0.00	0.00%		
55	1723	1723 - Manufacture of stationery items	0.00	0.00%		
56	1729	1729 - Manufacture of other paper and paperboard articles n.e.c.	0.00	0.00%		
57	1812	1812 - Other printing activities n.e.c.	0.00	0.00%		

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			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
58	1813	1813 - Pre-press services	0.00	0.00%		
59	1814	1814 - Bookbinding and related services	0.00	0.00%		
60	2011	2011 - Manufacture of industrial gases	0.00	0.00%		
61	2013	2013 - Manufacture of other basic inorganic chemicals	47002181.02	0.00%		
62	2014	2014 - Manufacture of other basic organic chemicals	0.00	0.00%		
63	2015	2015 - Manufacture of fertilizers and nitrogen compounds	0.00	0.00%		
64	2016	2016 - Manufacture of plastics in primary forms	0.00	0.00%		
65	2120	2120 - Manufacture of pharmaceutical preparations	0.00	0.00%		
66	2219	2219 - Manufacture of other rubber products	0.00	0.00%		
67	2221	2221 - Manufacture of plastic plates, sheets, tubes, and profiles	0.00	0.00%		
68	2222	2222 - Manufacture of plastic packaging articles	0.00	0.00%		
69	2223	2223 - Manufacture of plastic articles for construction	0.00	0.00%		
70	2229	2229 - Manufacture of other plastic products	0.00	0.00%		
71	2311	2311 - Manufacture of flat glass	0.00	0.00%		
72	2312	2312 - Processing and shaping of flat glass	0.00	0.00%		
73	2314	2314 - Manufacture of glass fibers	0.00	0.00%		
74	2332	2332 Manufacture of bricks, tiles, and other ceramic products for construction from clay	0.00	0.00%		
75	2341	2332 - Manufacture of bricks, tiles, and other ceramic products for construction from clay	0.00	0.00%		
76	2349	2341 - Manufacture of ceramic articles for household and ornamental use	0.00	0.00%		
77	2351	2349 - Manufacture of other ceramic products n.e.c.	0.00	0.00%		
78	2361	2351 - Manufacture of cement	0.00	0.00%		
79	2363	2361 - Manufacture of concrete products for construction	0.00	0.00%		
80	2369	2363 - Manufacture of concrete	0.00	0.00%		
81	2370	2369 - Manufacture of other articles from concrete, cement, and plaster	0.00	0.00%		
82	2399	2370 - Cutting, shaping, and finishing of stone	0.00	0.00%		
83	2410	2399 - Manufacture of other non-metallic mineral products n.e.c.	0.00	0.00%		
84	2433	2410 - Production of ferrous metals in primary forms and ferroalloys	0.00	0.00%		
85	2442	2433 - Production of cold-formed profiles	16184342.45	0.00%		
86	2453	2442 - Aluminum metallurgy	0.00	0.00%		
87	2511	2453 - Casting of non-ferrous light metals	0.00	0.00%		
88	2512	2511 - Manufacture of metal constructions and parts of metal structures	0.00	0.00%		
89	2521	2512 - Manufacture of metal doors and windows	0.00	0.00%		
90	2530	2521 - Production of radiators and boilers for central heating	0.00	0.00%		
91	2540	2530 - Production of steam generators (except for central heating boilers)	0.00	0.00%		
92	2550	2540 - Manufacture of arms and ammunition	0.00	0.00%		
93	2561	2550 - Manufacture of metal products obtained through plastic deformation; powder metallurgy	0.00	0.00%		
94	2562	2561 - Metal treatment and coating	0.00	0.00%		
95	2572	2562 - General mechanical operations	0.00	0.00%		
96	2573	2572 - Production of tools and hardware	0.00	0.00%		
97	2591	2573 - Manufacture of tools	0.00	0.00%		
98	2593	2591 - Manufacture of containers, receptacles, and other similar products from steel	0.00	0.00%		
99	2599	2593 - Manufacture of articles from wire, manufacture of chains and springs	0.00	0.00%		
100	2611	2599 - Manufacture of other metal articles n.e.c.	0.00	0.00%		
101	2620	2611 - Manufacture of electronic subassemblies (modules)	0.00	0.00%		
102	2630	2620 - Manufacture of computers and peripheral equipment	0.00	0.00%		
103	2651	2630 - Manufacture of communication equipment	0.00	0.00%		
104	2670	2651 - Manufacture of instruments and devices for measurement, testing, control, navigation	0.00	0.00%		
105	2711	2670 - Manufacture of optical instruments and photographic equipment	0.00	0.00%		
106	2712	2711 - Manufacture of electric motors, generators, and transformers	0.00	0.00%		
107	2720	2712 - Manufacture of electrical distribution and control equipment	0.00	0.00%		
108	2732	2720 - Manufacture of accumulators and batteries	0.00	0.00%		
109	2740	2740 Manufacture of electric lighting equipment	0.00	0.00%		
110	2751	2751 Manufacture of household electrical appliances	0.00	0.00%		
111	2752	2752 - Manufacture of non-electric household appliances	0.00	0.00%		
112	2790	2790 - Manufacture of other electrical equipment	0.00	0.00%		
113	2811	2811 - Manufacture of motors and turbines (except for those for airplanes, motor vehicles, and motorcycles)	0.00	0.00%		
114	2814	2814 - Manufacture of taps and valves	0.00	0.00%		
115	2815	2815 - Manufacture of bearings, gears, gearboxes, and mechanical transmission elements	0.00	0.00%		
116	2821	2821 - Manufacture of ovens, furnaces, and burners	0.00	0.00%		
117	2822	2822 - Manufacture of lifting and handling equipment	0.00	0.00%		
118	2823	2823 - Manufacture of office machines and equipment (except for computers and peripheral equipment)	0.00	0.00%		

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			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
119	2825	2825 - Manufacture of ventilation and refrigeration equipment, excluding household appliances	0.00	0.00%		
120	2829	2829 - Manufacture of other general-purpose machinery n.e.c.	0.00	0.00%		
121	2830	2830 - Manufacture of machinery and equipment for agriculture and forestry	0.00	0.00%		
122	2841	2841 - Manufacture of machinery and machine tools for metalworking	0.00	0.00%		
123	2849	2849 - Manufacture of other machine tools n.e.c.	0.00	0.00%		
124	2891	2891 - Manufacture of machinery for metallurgy	0.00	0.00%		
125	2892	2892 - Manufacture of machinery for extraction and construction	0.00	0.00%		
126	2893	2893 - Manufacture of machinery for food, beverage, and tobacco processing	0.00	0.00%		
127	2894	2894 - Manufacture of machinery for the textile, clothing, and leather industries	0.00	0.00%		
128	2895	2895 - Manufacture of machinery for the paper and paperboard industry	0.00	0.00%		
129	2899	2899 - Manufacture of other specific machines and equipment n.e.c.	0.00	0.00%		
130	2910	2910 - Manufacture of motor vehicles for road transport	0.00	0.00%		
131	3011	3011 - Construction of ships and floating structures	0.00	0.00%		
132	3020	3020 - Manufacture of railway locomotives and rolling stock	0.00	0.00%		
133	3091	3091 - Manufacture of motorcycles	0.00	0.00%		
134	3102	3102 - Manufacture of kitchen furniture	0.00	0.00%		
135	3103	3103 - Manufacture of office and shop furniture	0.00	0.00%		
136	3109	3109 - Manufacture of other types of furniture	0.00	0.00%		
137	3312	3312 - Repair of machinery	0.00	0.00%		
138	3315	3315 - Repair and maintenance of ships and boats	0.00	0.00%		
139	3317	3317 - Repair and maintenance of other transport equipment n.e.c.	0.00	0.00%		
140	3511	3511 - Production of electric power	0.00	0.00%		
141	3522	3522 - Distribution of gaseous fuels through pipelines	0.00	0.00%		
142	3530	3530 - Steam and air conditioning supply	0.00	0.00%		
143	3600	3600 Water collection, treatment, and distribution	0.00	0.00%		
144	3700	3700 - Collection and treatment of wastewater	0.00	0.00%		
145	3811	3811 - Collection of non-hazardous waste	0.00	0.00%		
146	3812	3812 - Collection of hazardous waste	0.00	0.00%		
147	3821	3821 - Treatment and disposal of non-hazardous waste	0.00	0.00%		
148	3822	3822 - Treatment and disposal of hazardous waste	0.00	0.00%		
149	3831	3831 - Dismantling of remains	0.00	0.00%		
150	3832	3832 - Recovery of sorted recyclable materials	0.00	0.00%		
151	4110	4110 - Real estate development (promotion)	0.00	0.00%		
152	4120	4120 - Construction of residential and non-residential buildings	0.00	0.00%		
153	4211	4211 - Construction of roads and highways	0.00	0.00%		
154	4212	4212 - Construction of surface and underground railways	0.00	0.00%		
155	4213	4213 - Construction of bridges and tunnels	0.00	0.00%		
156	4221	4221 - Construction of utility projects for fluids	0.00	0.00%		
157	4222	4222 - Construction of utility projects for electricity and telecommunications	0.00	0.00%		
158	4291	4291 - Hydrotechnical construction	0.00	0.00%		
159	4299	4299 - Construction of other engineering projects n.e.c.	0.00	0.00%		
160	4311	4311 - Demolition of buildings	0.00	0.00%		
161	4312	4312 - Site preparation works	0.00	0.00%		
162	4313	4313 - Drilling and surveying for construction	0.00	0.00%		
163	4321	4321 - Electrical installation works	0.00	0.00%		
164	4322	4322 - Sanitary, heating, and air conditioning installation works	0.00	0.00%		

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			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
165	4329	4329 - Other installation works for construction	0.00	0.00%		
166	4331	4331 - Plastering works	0.00	0.00%		
167	4332	4332 - Carpentry and joinery works	0.00	0.00%		
168	4333	4333 - Floor laying and wall covering works	0.00	0.00%		
169	4334	4334 - Painting, decorating, and glazing works	0.00	0.00%		
170	4339	4339 - Other finishing works	0.00	0.00%		
171	4391	4391 - Roofing, frame, and terrace works for buildings	0.00	0.00%		
172	4399	4399 - Other specialized construction works n.e.c.	0.00	0.00%		
173	4611	4611 - Intermediary trade in agricultural raw materials, live animals, textile raw materials, and semifinished goods	0.00	0.00%		
174	4612	4612 - Intermediary trade in fuels, ores, metals, and chemical products for industry	0.00	0.00%		
175	4613	4613 - Intermediary trade in wood and construction materials	0.00	0.00%		
176	4614	4614 - Intermediary trade in machinery, industrial equipment, ships, and aircraft	0.00	0.00%		
177	4615	4615 - Intermediary trade in furniture, household goods, and hardware	0.00	0.00%		
178	4616	4616 - Intermediary trade in textiles, fur clothing, footwear, and leather goods	0.00	0.00%		
179	4617	4617 - Intermediary trade in food, beverages, and tobacco products	0.00	0.00%		
180	4618	4618 - Intermediary trade specialized in selling specific products, n.e.c.	0.00	0.00%		
181	4619	4619 - Intermediary trade in various products	0.00	0.00%		
182	4621	4621 - Wholesale trade of cereals, seeds, fodder, and unprocessed tobacco	0.00	0.00%		
183	4622	4622 - Wholesale trade of flowers and plants	0.00	0.00%		
184	4623	4623 - Wholesale trade of live animals	0.00	0.00%		
185	4624	4624 - Wholesale trade of furs, raw hides, and processed hides	0.00	0.00%		
186	4631	4631 - Wholesale trade of fruits and vegetables	0.00	0.00%		
187	4632	4632 - Wholesale trade of meat and meat products	0.00	0.00%		
188	4633	4633 - Wholesale trade of dairy products, eggs, oils, and edible fats	0.00	0.00%		
189	4634	4634 - Wholesale trade of beverages	0.00	0.00%		
190	4635	4635 - Wholesale trade of tobacco products	0.00	0.00%		
191	4636	4636 - Wholesale trade of sugar, chocolate, and confectionery products	0.00	0.00%		
192	4637	4637 - Wholesale trade of coffee, tea, cocoa, and spices	0.00	0.00%		
193	4638	4638 - Specialized wholesale trade of other food products, including fish, crustaceans, and mollusks	0.00	0.00%		
194	4639	4639 - Non-specialized wholesale trade of food products, beverages, and tobacco	0.00	0.00%		
195	4641	4641 - Wholesale trade of textiles	0.00	0.00%		
196	4642	4642 - Wholesale trade of clothing and footwear	0.00	0.00%		
197	4643	4643 - Wholesale trade of household electric appliances, radios, and televisions	0.00	0.00%		
198	4644	4644 Wholesale trade of ceramic products, glassware, and maintenance products	0.00	0.00%		
199	4645	4645 Wholesale trade of cosmetics and perfumes	0.00	0.00%		
200	4646	4646 - Wholesale trade of pharmaceutical products	0.00	0.00%		
201	4647	4647 - Wholesale trade of furniture, carpets, and lighting articles	0.00	0.00%		
202	4648	4648 - Wholesale trade of watches and jewelry	0.00	0.00%		
203	4649	4649 - Wholesale trade of other household goods	0.00	0.00%		
204	4651	4651 - Wholesale trade of computers, peripheral equipment, and software	0.00	0.00%		
205	4652	4652 - Wholesale trade of electronic components and telecommunications equipment	0.00	0.00%		
206	4661	4661 - Wholesale trade of agricultural machines, equipment, and furniture	0.00	0.00%		
207	4662	4662 - Wholesale trade of machine tools	0.00	0.00%		
208	4663	4663 - Wholesale trade of machinery for mining and construction industries	0.00	0.00%		
209	4665	4665 - Wholesale trade of office furniture	0.00	0.00%		
210	4666	4666 - Wholesale trade of other office machines and equipment	0.00	0.00%		
211	4669	4669 - Wholesale trade of other machinery and equipment	0.00	0.00%		
212	4671	4671 - Wholesale trade of solid, liquid, and gaseous fuels and derivative products	0.00	0.00%		
213	4672	4672 - Wholesale trade of metals and metal ores	0.00	0.00%		
214	4673	4673 - Wholesale trade of timber, construction materials, and sanitary and heating equipment	0.00	0.00%		
215	4674	4674 - Wholesale trade of hardware and fittings for sanitary and heating installations	0.00	0.00%		

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			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
216	4675	4675 - Wholesale trade of chemical products	0.00	0.00%		
217	4676	4676 - Wholesale trade of other intermediate products	0.00	0.00%		
218	4677	4677 - Wholesale trade of waste and scrap	0.00	0.00%		
219	4690	4690 - Wholesale trade, not specialized	0.00	0.00%		
220	4711	4711 - Retail trade in non-specialized stores, predominantly selling food, beverages, and tobacco	0.00	0.00%		
221	4719	4719 - Retail trade in non-specialized stores, predominantly selling non-food products	0.00	0.00%		
222	4721	4721 - Retail trade of fresh fruits and vegetables in specialized stores	0.00	0.00%		
223	4722	4722 - Retail trade of meat and meat products in specialized stores	0.00	0.00%		
224	4723	4723 - Retail trade of fish, crustaceans, and mollusks in specialized stores	0.00	0.00%		
225	4724	4724 - Retail trade of bread, pastries, and confectionery in specialized stores	0.00	0.00%		
226	4725	4725 - Retail trade of beverages in specialized stores	0.00	0.00%		
227	4729	4729 - Retail trade of other food products in specialized stores	0.00	0.00%		
228	4730	4730 Retail trade of automotive fuels in specialized stores	0.00	0.00%		
229	4741	4741 Retail trade of computers, peripheral units, and software in specialized stores	0.00	0.00%		
230	4742	4742 Retail trade of telecommunications equipment in specialized stores	0.00	0.00%		
231	4743	4743 Retail trade of audio/video equipment in specialized stores	0.00	0.00%		
232	4751	4751 Retail trade of textiles in specialized stores	0.00	0.00%		
233	4752	4752 Retail trade of hardware, glass articles, and painting supplies in specialized stores	0.00	0.00%		
234	4753	4753 Retail trade of carpets, rugs, wallpaper, and other floor coverings in specialized stores	0.00	0.00%		
235	4754	4754 - Retail trade of household appliances in specialized stores	0.00	0.00%		
236	4759	4759 - Retail trade of furniture, lighting articles, and household goods not elsewhere classified, in specialized stores	0.00	0.00%		
237	4761	4761 - Retail trade of books in specialized stores	0.00	0.00%		
238	4762	4762 - Retail trade of newspapers and stationery articles in specialized stores	0.00	0.00%		
239	4764	4764 - Retail trade of sporting equipment in specialized stores	0.00	0.00%		
240	4765	4765 - Retail trade of games and toys in specialized stores	0.00	0.00%		
241	4771	4771 - Retail trade of clothing in specialized stores	0.00	0.00%		
242	4772	4772 - Retail trade of footwear and leather articles in specialized stores	0.00	0.00%		
243	4773	4773 - Retail trade of pharmaceutical products in specialized stores	0.00	0.00%		
244	4774	4774 - Retail trade of medical and orthopedic articles in specialized stores	0.00	0.00%		
245	4775	4775 - Retail trade of cosmetics and perfumes in specialized stores	0.00	0.00%		
246	4776	4776 - Retail trade of flowers, plants, seeds, pets, and pet food in specialized stores	0.00	0.00%		
247	4777	4777 - Retail trade of watches and jewelry in specialized stores	0.00	0.00%		
248	4778	4778 - Retail trade of other new goods in specialized stores	0.00	0.00%		
249	4779	4779 - Retail trade of second-hand goods sold in stores	0.00	0.00%		
250	4781	4781 - Retail trade of food, beverages, and tobacco products through stalls, kiosks, and markets	0.00	0.00%		
251	4782	4782 - Retail trade of textiles, clothing, and footwear through stalls, kiosks, and markets	0.00	0.00%		
252	4789	4789 - Retail trade through stalls, kiosks, and markets of other products	0.00	0.00%		
253	4791	4791 - Retail trade via mail order houses or via the Internet	0.00	0.00%		
254	4799	4799 - Retail trade outside stores, stalls, kiosks, and markets	0.00	0.00%		
255	4910	4910 - Interurban passenger transport by railway	0.00	0.00%		
256	4931	4931 Urban, suburban, and metropolitan passenger transport	0.00	0.00%		
257	4932	4932 Taxi transport	0.00	0.00%		
258	4939	4939 Other land transport of passengers not elsewhere classified	0.00	0.00%		
259	4941	4941 Road transport of goods	0.00	0.00%		
260	4950	4950 Transport by pipelines	0.00	0.00%		
261	5010	5010 Maritime and coastal passenger transport	0.00	0.00%		
262	5030	5030 Passenger transport by inland waterways	0.00	0.00%		
263	5040	5040 Freight transport by inland waterways	0.00	0.00%		
264	5221	5221 Ancillary services for land transport	0.00	0.00%		
265	5222	5222 Ancillary services for water transport	0.00	0.00%		
266	5320	5320 Other postal and courier activities	0.00	0.00%		
267	5510	5510 Hotels and other similar accommodation facilities	0.00	0.00%		
268	5520	5520 Accommodation facilities for vacations and short stays	0.00	0.00%		
269	5530	5530 Campsites, caravan parks, and camping sites	0.00	0.00%		
270	5829	5829 - Other software publishing activities	0.00	0.00%		
271	6010	6010 - Radio broadcasting activities	0.00	0.00%		
272	6020	6020 - Television broadcasting activities	0.00	0.00%		
273	6110	6110 - Cable telecommunications activities	0.00	0.00%		
274	6120	6120 - Wireless telecommunications activities (excluding satellite)	0.00	0.00%		
275	6190	6190 - Other telecommunications activities	0.00	0.00%		
276	6201	6201 - Software development activities (client-oriented software)	0.00	0.00%		

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			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
277	6202	6202 - IT consulting activities	0.00	0.00%		
278	6203	6203 - Management (operation and maintenance) of computing equipment	0.00	0.00%		
279	6209	6209 - Other IT-related activities	0.00	0.00%		
280	6311	6311 - Data processing, web page administration, and related activities	0.00	0.00%		
281	6312	6312 - Web portal activities	0.00	0.00%		
282	6810	6810 - Buying and selling of own real estate	0.00	0.00%		
283	6820	6820 - Renting and leasing of own or leased real estate	0.00	0.00%		
284	6831	6831 - Real estate agencies	0.00	0.00%		
285	6832	6832 - Real estate management on a commission or contract basis	0.00	0.00%		
286	7111	7111 - Architectural activities	0.00	0.00%		
287	7112	7112 - Engineering and technical consulting activities related to architecture	0.00	0.00%		
288	7120	7120 - Technical testing and analysis activities	0.00	0.00%		
289	7211	7211 - Biotechnology research and development	0.00	0.00%		
290	7219	7219 - Research and development in other natural sciences and engineering	0.00	0.00%		
291	7711	7711 - Car and light vehicle leasing and rental activities	0.00	0.00%		
292	7712	7712 - Heavy vehicle leasing and rental activities	0.00	0.00%		
293	7739	7739 - Leasing and rental activities with other machinery, equipment, and tangible goods	0.00	0.00%		
294	8510	8510 Preschool education	0.00	0.00%		
295	8551	8551 Sports and recreational education	0.00	0.00%		
296	8552	8552 Cultural education (foreign languages, music, theater, dance, visual arts, etc.)	0.00	0.00%		
297	8553	8553 Driving schools (piloting)	0.00	0.00%		
298	8559	8559 Other forms of education n.c.a	0.00	0.00%		
299	8560	8560 Support services activities for education	0.00	0.00%		
300	8730	8730 Activities of retirement homes and homes for people unable to care for themselves	0.00	0.00%		
301	8790	8790 Other social assistance activities with accommodation n.c.a.	0.00	0.00%		
302	9001	9001 - Artistic interpretation activities (performances)	0.00	0.00%		
303	9002	9002 - Support activities for artistic interpretation (performances)	0.00	0.00%		
304	9003	9003 - Artistic creation activities	0.00	0.00%		
305	9004	9004 - Management activities of performance halls	0.00	0.00%		
306	9101	9101 - Library and archive activities	0.00	0.00%		
307	9103	9103 - Management of monuments, historical buildings, and other tourist attractions	0.00	0.00%		
308	9521	9521 - Repair of household electronic appliances	0.00	0.00%		
309	9522	9522 - Repair of household devices and equipment for home and garden	0.00	0.00%		

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5.1.4. Table 3. GAR KPI Stock, Turnover View

% (compared to total covered assets in the denominator)		Disclosure reference date T (FY ending Dec 2024)												
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**													
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	52.04%	0.08%	0.00%	0.01%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Financial undertakings**	8.11%	0.72%	0.00%	0.05%	0.05%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Credit institutions	8.11%	0.72%	0.00%	0.05%	0.05%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Loans and advances	0.48%	0.03%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	13.59%	1.22%	0.00%	0.09%	0.08%	0.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
20	**Non-financial undertakings**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
24	**Households**	60.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
25	of which loans collateralised by residential immovable property	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%								
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	15.21%	0.02%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.4. Table 3. GAR KPI Stock, Turnover View (continued)

% (compared to total covered assets in the denominator)		Disclosure reference date T (FY ending Dec 2024)											
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**												
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Financial undertakings**	0.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
3	Credit institutions	0.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
4	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
20	**Non-financial undertakings**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
24	**Households**	0.00%	0.00%	0.00%	0.00%								
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%								
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%								
27	of which motor vehicle loans												
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.4. Table 3. GAR KPI Stock, Turnover View (continued)

% (compared to total covered assets in the denominator)		Disclosure reference date T (FY ending Dec 2024)					
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		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)				
				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	54.20%	0.14%	0.00%	0.03%	0.00%	11.80%
2	**Financial undertakings**	11.51%	1.26%	0.00%	0.27%	0.05%	1.27%
3	Credit institutions	11.51%	1.26%	0.00%	0.27%	0.05%	1.27%
4	Loans and advances	6.61%	1.30%	0.00%	0.52%	0.01%	0.53%
5	Debt securities, including UoP	15.02%	1.23%	0.00%	0.09%	0.08%	0.74%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
20	**Non-financial undertakings**	44.35%	0.00%	0.00%	0.00%	0.00%	0.48%
21	Loans and advances	44.35%	0.00%	0.00%	0.00%	0.00%	0.48%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
24	**Households**	60.05%	0.00%	0.00%	0.00%	0.00%	10.05%
25	of which loans collateralised by residential immovable property	100.00%	0.00%	0.00%	0.00%	0.00%	6.04%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	15.84%	0.04%	0.00%	0.01%	0.00%	40.37%

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5.1.4. Table 3. GAR KPI Stock, Turnover View (continued)

% (compared to total covered assets in the denominator)		Disclosure reference date T-1 (FY ending Dec 2023)												
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which specialised lending	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**													
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	55.02%	0.15%	0.02%	0.02%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Financial undertakings**	13.19%	0.95%	0.13%	0.10%	0.03%	0.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Credit institutions	13.19%	0.95%	0.13%	0.10%	0.03%	0.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Loans and advances	12.67%	0.84%	0.19%	0.12%	0.02%	0.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	14.28%	1.18%	0.00%	0.05%	0.05%	0.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
20	**Non-financial undertakings**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
24	**Households**	72.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
25	of which loans collateralised by residential immovable property	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%								
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	19.94%	0.05%	0.01%	0.01%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.4. Table 3. GAR KPI Stock, Turnover View (continued)

% (compared to total covered assets in the denominator)		Disclosure reference date T-1 (FY ending Dec 2023)											
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**												
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Financial undertakings**	1.31%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
3	Credit institutions	1.31%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
4	Loans and advances	0.91%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	2.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
20	**Non-financial undertakings**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
24	**Households**	0.00%	0.00%	0.00%	0.00%								
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%								
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%								
27	of which motor vehicle loans												
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.4. Table 3. GAR KPI Stock, Turnover View (continued)

% (compared to total covered assets in the denominator)		Disclosure reference date T-1 (FY ending Dec 2023)					
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		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)				
				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	56.63%	0.19%	0.02%	0.03%	0.00%	15.76%
2	**Financial undertakings**	16.26%	1.24%	0.13%	0.22%	0.03%	2.45%
3	Credit institutions	16.26%	1.24%	0.13%	0.22%	0.03%	2.45%
4	Loans and advances	15.97%	1.27%	0.19%	0.30%	0.02%	1.66%
5	Debt securities, including UoP	16.87%	1.18%	0.00%	0.05%	0.05%	0.79%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
20	**Non-financial undertakings**	9.99%	0.00%	0.00%	0.00%	0.00%	1.77%
21	Loans and advances	9.99%	0.00%	0.00%	0.00%	0.00%	1.77%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
24	**Households**	72.39%	0.00%	0.00%	0.00%	0.00%	11.53%
25	of which loans collateralised by residential immovable property	100.00%	0.00%	0.00%	0.00%	0.00%	8.35%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans						0.00%
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	20.52%	0.07%	0.01%	0.01%	0.00%	43.48%

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5.1.5. Table 4. GAR KPI Flow, Turnover view

% (compared to total covered assets in the denominator)		Disclosure reference date T (FY ending Dec 2024)												
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**													
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	20.07%	0.36%	0.00%	0.07%	0.09%	0.14%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Financial undertakings**	15.19%	0.45%	0.00%	0.09%	0.11%	0.17%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Credit institutions	15.19%	0.45%	0.00%	0.09%	0.11%	0.17%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Loans and advances	15.21%	0.45%	0.00%	0.09%	0.11%	0.17%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	12.87%	1.17%	0.00%	0.42%	0.18%	0.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
20	**Non-financial undertakings**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
24	**Households**	38.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
25	of which loans collateralised by residential immovable property	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%								
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	7.74%	0.14%	0.00%	0.03%	0.03%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.5. Table 4. GAR KPI Flow, Turnover view (continued)

	% (compared to total covered assets in the denominator)	Disclosure reference date T (FY ending Dec 2024)											
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**												
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Financial undertakings**	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Credit institutions	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Loans and advances	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.82%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
20	**Non-financial undertakings**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
24	**Households**	0.00%	0.00%	0.00%	0.00%								
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%								
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%								
27	of which motor vehicle loans												
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.5. Table 4. GAR KPI Flow, Turnover view (continued)

% (compared to total covered assets in the denominator)		Disclosure reference date T (FY ending Dec 2024)					
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		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)				
				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	20.93%	0.49%	0.00%	0.13%	0.09%	15.56%
2	**Financial undertakings**	16.26%	0.63%	0.00%	0.16%	0.11%	12.24%
3	Credit institutions	16.26%	0.63%	0.00%	0.16%	0.11%	12.24%
4	Loans and advances	16.26%	0.63%	0.00%	0.16%	0.11%	12.17%
5	Debt securities, including UoP	14.73%	1.24%	0.00%	0.42%	0.18%	0.07%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
20	**Non-financial undertakings**	87.40%	0.00%	0.00%	0.00%	0.00%	0.01%
21	Loans and advances	87.40%	0.00%	0.00%	0.00%	0.00%	0.01%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
24	**Households**	38.09%	0.00%	0.00%	0.00%	0.00%	3.32%
25	of which loans collateralised by residential immovable property	100.00%	0.00%	0.00%	0.00%	0.00%	1.26%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	8.07%	0.19%	0.00%	0.05%	0.03%	40.37%

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5.1.6. Table 5. KPI off-balance sheet exposures, Stock, Turnover view

	% (compared to total eligible off-balance sheet assets)	Disclosure reference date T (FY ending Dec 2024)												
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
1	**Financial guarantees (FinCuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.6. Table 5. KPI off-balance sheet exposures, Stock, Turnover view (continued)

	% (compared to total eligible off-balance sheet assets)	Disclosure reference date T (FY ending Dec 2024)											
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
1	**Financial guarantees (FinGuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.6. Table 5. KPI off-balance sheet exposures, Stock, Turnover view (continued)

	% (compared to total eligible off-balance sheet assets)	Disclosure reference date T (FY ending Dec 2024)				
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which transitional	Of which enabling
1	**Financial guarantees (FinGuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%

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08. APR. 2025
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5.1.6. Table 5. KPI off-balance sheet exposures, Stock, Turnover view (continued)

	% (compared to total eligible off-balance sheet assets)	Disclosure reference date T-1 (FY ending Dec 2023)												
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which specialised lending	Of which enabling			Of which Use of Proceeds	Of which enabling
1	**Financial guarantees (FinGuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.6. Table 5. KPI off-balance sheet exposures, Stock, Turnover view (continued)

	% (compared to total eligible off-balance sheet assets)	Disclosure reference date T-1 (FY ending Dec 2023)											
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
1	**Financial guarantees (FinGuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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KPMG
08. APR. 2025
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5.1.6. Table 5. KPI off-balance sheet exposures, Stock, Turnover view (continued)

	% (compared to total eligible off-balance sheet assets)	Disclosure reference date T-1 (FY ending Dec 2023)				
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which transitional	Of which enabling
1	**Financial guarantees (FinCuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.7. Table 5. KPI off-balance sheet exposures, Flow, Turnover view

	% (compared to total eligible off-balance sheet assets)	Disclosure reference date T (FY ending Dec 2024)												
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
1	**Financial guarantees (FinCuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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KBMB
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5.1.7. Table 5. KPI off-balance sheet exposures, Flow, Turnover view (continued)

	% (compared to total eligible off-balance sheet assets)	Disclosure reference date T (FY ending Dec 2024)											
		Circular economy (CE)				**Pollution (PPC)**				**Biodiversity and Ecosystems (BIO)**			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
1	**Financial guarantees (FinGuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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Initialed for identification

5.1.7. Table 5. KPI off-balance sheet exposures, Flow, Turnover view (continued)

	% (compared to total eligible off-balance sheet assets)	Disclosure reference date T (FY ending Dec 2024)				
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which transitional	Of which enabling
1	**Financial guarantees (FinGuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.8. Table 1. Assets for the calculation of GAR Stock, CapEx view

LEI		Total [gross] carrying amount	Disclosure reference date T (FY ending Dec 2024)												
			Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**														
1	**Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation**	**11,971,609,980.24**	6,234,633,934.19	14,078,039.46	0.00	598,313.10	4,485,617.84	2,748,346.22	11,293.10	0.00	0.00	0.00	0.00	0.00	0.00
2	**Financial undertakings**	**1,285,649,268.24**	108,814,687.19	14,078,039.46	0.00	598,313.10	4,485,617.84	2,748,346.22	11,293.10	0.00	0.00	0.00	0.00	0.00	0.00
3	**Credit institutions**	**1,285,649,268.24**	108,814,687.19	14,078,039.46	0.00	598,313.10	4,485,617.84	2,748,346.22	11,293.10	0.00	0.00	0.00	0.00	0.00	0.00
4	Loans and advances	537,232,173.23	2,506,766.29	228,108.41	0.00	5,337.30	109,762.51	309.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Debt securities, including UoP	748,417,095.01	106,307,920.91	13,849,931.05	0.00	592,975.80	4,375,855.33	2,748,036.55	11,293.10	0.00	0.00	0.00	0.00	0.00	0.00
6	Equity instruments	-	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
7	**Other financial corporations**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	of which investment firms	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Loans and advances	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Equity instruments	-	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
12	of which management companies	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Loans and advances	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Equity instruments	-	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
16	of which insurance undertakings	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Loans and advances	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	Equity instruments	-	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
20	**Non-financial undertakings**	**485,294,546.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Loans and advances	485,294,546.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Equity instruments	-	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
24	**Households**	**10,200,666,166.00**	6,125,819,247.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
25	of which loans collateralised by residential immovable property	6,125,819,247.00	6,125,819,247.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
26	of which building renovation loans	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
27	of which motor vehicle loans	-	0.00	0.00	0.00	0.00	0.00								
28	**Local governments financing**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	Housing financing	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Other local government financing	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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	LEI	Total [gross] carrying amount	Disclosure reference date T (FY ending Dec 2024)												
			Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**28,989,441,228.20**													
33	**Financial and Non-financial undertakings**	**23,088,826,476.45**													
34	**SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations**	**22,437,777,731.35**													
35	Loans and advances	22,283,359,736.11													
36	of which loans collateralised by commercial immovable property	-													
37	of which building renovation loans	-													
38	Debt securities	90,947,741.25													
39	Equity instruments	63,470,254.00													
40	**Non-EU country counterparties not subject to NFRD disclosure obligations**	**651,048,745.10**													
41	Loans and advances	651,048,745.10													
42	Debt securities	-													
43	Equity instruments	-													
44	**Derivatives**	**54,078,826.00**													
45	**On demand interbank loans**	**494,136,661.19**													
46	**Cash and cash-related assets**	**1,627,984,883.14**													
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**3,724,414,381.42**													
48	**Total GAR assets**	**40,961,051,208.63**	6,234,633,934.19	14,078,039.46	0.00	598,313.10	4,485,617.84	2,748,346.22	11,293.10	0.00	0.00	0.00	0.00	0.00	0.00
49	**Assets not covered for GAR calculation**	**60,504,985,798.44**													
50	**Central governments and Supranational issuers**	51,538,958,800.12													
51	**Central banks exposure**	8,776,623,709.41													
52	**Trading book**	189,403,288.90													
53	**Total assets**	**101,466,037,006.87**	6,234,633,934.19	14,078,039.46	0.00	598,313.10	4,485,617.84	2,748,346.22	11,293.10	0.00	0.00	0.00	0.00	0.00	0.00
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	**Financial guarantees**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	**Assets under management**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	Of which debt securities	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	Of which equity instruments	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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5.1.8. Table 1. Assets for the calculation of GAR Stock, CapEx view (continued)

LEI		Total [gross] carrying amount	Disclosure reference date T (FY ending Dec 2024)											
			Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**													
1	**Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation**	**11,971,609,980.24**	0.00	0.00	0.00	0.00	7,276,455.33	0.00	0.00	0.00	122,809.37	0.00	0.00	0.00
2	**Financial undertakings**	**1,285,649,268.24**	0.00	0.00	0.00	0.00	7,276,455.33	0.00	0.00	0.00	122,809.37	0.00	0.00	0.00
3	**Credit institutions**	**1,285,649,268.24**	0.00	0.00	0.00	0.00	7,276,455.33	0.00	0.00	0.00	122,809.37	0.00	0.00	0.00
4	Loans and advances	537,232,173.23	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Debt securities, including UoP	748,417,095.01	0.00	0.00	0.00	0.00	7,276,455.33	0.00	0.00	0.00	122,809.37	0.00	0.00	0.00
6	Equity instruments	-	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
7	**Other financial corporations**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	of which investment firms	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Loans and advances	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Equity instruments	-	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
12	of which management companies	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Loans and advances	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Equity instruments	-	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
16	of which insurance undertakings	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Loans and advances	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	Equity instruments		0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
20	**Non-financial undertakings**	**485,294,546.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Loans and advances	485,294,546.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Equity instruments	-	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
24	**Households**	**10,200,666,166.00**	0.00	0.00	0.00	0.00								
25	of which loans collateralised by residential immovable property	6,125,819,247.00	0.00	0.00	0.00	0.00								
26	of which building renovation loans	-	0.00	0.00	0.00	0.00								
27	of which motor vehicle loans	-												
28	**Local governments financing**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	Housing financing	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Other local government financing	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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	LEI	Total [gross] carrying amount	Disclosure reference date T (FY ending Dec 2024)											
			Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**28,989,441,228.20**												
33	**Financial and Non-financial undertakings**	**23,088,826,476.45**												
34	**SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations**	**22,437,777,731.35**												
35	Loans and advances	22,283,359,736.11												
36	of which loans collateralised by commercial immovable property	-												
37	of which building renovation loans	-												
38	Debt securities	90,947,741.25												
39	Equity instruments	63,470,254.00												
40	**Non-EU country counterparties not subject to NFRD disclosure obligations**	**651,048,745.10**												
41	Loans and advances	651,048,745.10												
42	Debt securities	-												
43	Equity instruments	-												
44	**Derivatives**	**54,078,826.00**												
45	**On demand interbank loans**	**494,136,661.19**												
46	**Cash and cash-related assets**	**1,627,984,883.14**												
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**3,724,414,381.42**												
48	**Total GAR assets**	**40,961,051,208.43**	0.00	0.00	0.00	0.00	7,276,455.33	0.00	0.00	0.00	122,809.37	0.00	0.00	0.00
49	**Assets not covered for GAR calculation**	**60,504,985,798.44**												
50	**Central governments and Supranational issuers**	51,538,958,800.12												
51	**Central banks exposure**	8,776,623,709.41												
52	**Trading book**	189,403,288.90												
53	**Total assets**	**101,466,037,006.87**	0.00	0.00	0.00	0.00	7,276,455.33	0.00	0.00	0.00	122,809.37	0.00	0.00	0.00
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	**Financial guarantees**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	**Assets under management**	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	Of which debt securities	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	Of which equity instruments	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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5.1.8. Table 1. Assets for the calculation of GAR Stock, CapEx view (continued)

LEI		Total [gross] carrying amount	Disclosure reference date T (FY ending Dec 2024)				
			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
				Of which environmentally sustainable (Taxonomy-aligned)			
					Of which Use of Proceeds	Of which transitional	Of which enabling
	GAR - Covered assets in both numerator and denominator						
1	**Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation**	**11,971,609,980.24**	6,610,130,007.74	14,220,196.97	0.00	599,242.12	4,501,124.13
2	**Financial undertakings**	**1,285,649,268.24**	119,625,809.67	14,220,196.97	0.00	599,242.12	4,501,124.13
3	**Credit institutions**	**1,285,649,268.24**	119,625,809.67	14,220,196.97	0.00	599,242.12	4,501,124.13
4	Loans and advances	537,232,173.23	2,521,940.19	228,727.76	0.00	6,266.31	110,072.18
5	Debt securities, including UoP	748,417,095.01	117,103,869.47	13,991,469.21	0.00	592,975.80	4,391,051.96
6	Equity instruments	-	0.00	0.00		0.00	0.00
7	**Other financial corporations**	-	0.00	0.00	0.00	0.00	0.00
8	of which investment firms	-	0.00	0.00	0.00	0.00	0.00
9	Loans and advances	-	0.00	0.00	0.00	0.00	0.00
10	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00
11	Equity instruments	-	0.00	0.00		0.00	0.00
12	of which management companies	-	0.00	0.00	0.00	0.00	0.00
13	Loans and advances	-	0.00	0.00	0.00	0.00	0.00
14	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00
15	Equity instruments	-	0.00	0.00		0.00	0.00
16	of which insurance undertakings	-	0.00	0.00	0.00	0.00	0.00
17	Loans and advances	-	0.00	0.00	0.00	0.00	0.00
18	Debt securities, including UoP	-	0.00	0.00	0.00	0.00	0.00
19	Equity instruments	-	0.00	0.00		0.00	0.00
20	**Non-financial undertakings**	**485,294,546.00**	364,684,951.07	0.00	0.00	0.00	0.00
21	Loans and advances	485,294,546.00	364,684,951.07	0.00	0.00	0.00	0.00
22	Debt securities, including UoP		0.00	0.00	0.00	0.00	0.00
23	Equity instruments		0.00	0.00		0.00	0.00
24	**Households**	**10,200,666,166.00**	6,125,819,247.00	0.00	0.00	0.00	0.00
25	of which loans collateralised by residential immovable property	6,125,819,247.00	6,125,819,247.00	0.00	0.00	0.00	0.00
26	of which building renovation loans	-	0.00	0.00	0.00	0.00	0.00
27	of which motor vehicle loans	-	0.00	0.00	0.00	0.00	0.00
28	**Local governments financing**	-	0.00	0.00	0.00	0.00	0.00
29	Housing financing	-	0.00	0.00	0.00	0.00	0.00
30	Other local government financing	-	0.00	0.00	0.00	0.00	0.00
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	-	0.00	0.00	0.00	0.00	0.00

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	LEI	Total [gross] carrying amount	Disclosure reference date T (FY ending Dec 2024)				
			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
				Of which environmentally sustainable (Taxonomy-aligned)			
					Of which Use of Proceeds	Of which transitional	Of which enabling
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**28,989,441,228.20**					
33	**Financial and Non-financial undertakings**	**23,088,826,476.45**					
34	**SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations**	**22,437,777,731.35**					
35	Loans and advances	22,283,359,736.11					
36	of which loans collateralised by commercial immovable property	-					
37	of which building renovation loans	-					
38	Debt securities	90,947,741.25					
39	Equity instruments	63,470,254.00					
40	**Non-EU country counterparties not subject to NFRD disclosure obligations**	**651,048,745.10**					
41	Loans and advances	651,048,745.10					
42	Debt securities	-					
43	Equity instruments	-					
44	**Derivatives**	**54,078,826.00**					
45	**On demand interbank loans**	**494,136,661.19**					
46	**Cash and cash-related assets**	**1,627,984,883.14**					
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**3,724,414,381.42**					
48	**Total GAR assets**	**40,961,051,208.43**	6,610,130,007.74	14,220,196.97	0.00	599,242.12	4,501,124.13
49	**Assets not covered for GAR calculation**	**60,504,985,798.44**					
50	**Central governments and Supranational issuers**	51,538,958,800.12					
51	**Central banks exposure**	8,776,623,709.41					
52	**Trading book**	189,403,288.90					
53	**Total assets**	**101,466,037,006.87**	6,610,130,007.74	14,220,196.97	0.00	599,242.12	4,501,124.13
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	0.00	0.00	0.00	0.00	0.00
54	**Financial guarantees**	-	0.00	0.00	0.00	0.00	0.00
55	**Assets under management**	-	0.00	0.00	0.00	0.00	0.00
56	Of which debt securities	-	0.00	0.00	0.00	0.00	0.00
57	Of which equity instruments	-	0.00	0.00	0.00	0.00	0.00

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5.1.8. Table 1. Assets for the calculation of GAR Stock, CapEx view (continued)

	LEI	Total [gross] carrying amount	Disclosure reference date T-1 (FY ending Dec 2023)												
			Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**														
1	**Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation**	**13,500,609,347.16**	7,431,402,207.96	26,548,460.92	2,739,659.80	1,989,316.32	5,130,267.10	6,116,592.11	4,030.63	0.00	0.00	0.00	0.00	0.00	0.00
2	**Financial undertakings**	**2,102,968,815.73**	280,125,320.96	26,548,460.92	2,739,659.80	1,989,316.32	5,130,267.10	6,116,592.11	4,030.63	0.00	0.00	0.00	0.00	0.00	0.00
3	**Credit institutions**	**2,102,968,815.73**	280,125,320.96	26,548,460.92	2,739,659.80	1,989,316.32	5,130,267.10	6,116,592.11	4,030.63	0.00	0.00	0.00	0.00	0.00	0.00
4	Loans and advances	1,425,415,841.72	183,195,957.28	13,791,752.19	2,739,659.80	1,688,705.32	1,001,326.13	3,605,411.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Debt securities, including UoP	677,552,974.01	96,929,363.69	12,756,708.73	0.00	300,611.00	4,128,940.97	2,511,181.02	4,030.63	0.00	0.00	0.00	0.00	0.00	0.00
6	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
7	**Other financial corporations**	**0.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	of which investment firms	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
12	of which management companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
16	of which insurance undertakings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
20	**Non-financial undertakings**	**1,518,389,140.43**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Loans and advances	1,518,389,140.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
24	**Households**	**9,879,251,391.00**	7,151,276,887.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
25	of which loans collateralised by residential immovable property	7,151,276,887.00	7,151,276,887.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
26	of which building renovation loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
27	of which motor vehicle loans	0.00	0.00	0.00	0.00	0.00	0.00								
28	**Local governments financing**	**0.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	Housing financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Other local government financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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	LEI	Total (gross) carrying amount	Disclosure reference date T-1 (FY ending Dec 2023)												
			Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**23,754,162,271.35**													
33	**Financial and Non-financial undertakings**	**20,282,796,613.21**													
34	**SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations**	**20,230,511,454.14**													
35	Loans and advances	20,134,471,682.50													
36	of which loans collateralised by commercial immovable property														
37	of which building renovation loans														
38	Debt securities	44,007,524.20													
39	Equity instruments	52,032,247.44													
40	**Non-EU country counterparties not subject to NFRD disclosure obligations**	**52,285,159.07**													
41	Loans and advances	52,285,159.07													
42	Debt securities														
43	Equity instruments														
44	**Derivatives**	**37,283,836.00**													
45	**On demand interbank loans**	**662,772,064.79**													
46	**Cash and cash-related assets**	**1,357,770,774.25**													
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**1,413,538,983.10**													
48	**Total GAR assets**	**37,254,771,618.52**	7,431,402,207.96	26,548,460.92	2,739,659.80	1,989,316.32	5,130,267.10	6,116,592.11	4,030.63	0.00	0.00	0.00	0.00	0.00	0.00
49	**Assets not covered for GAR calculation**	**48,432,648,982.69**													
50	**Central governments and Supranational issuers**	37,788,197,115.86													
51	**Central banks exposure**	10,572,994,770.53													
52	**Trading book**	71,457,096.30													
53	**Total assets**	**85,687,420,601.21**	7,431,402,207.96	26,548,460.92	2,739,659.80	1,989,316.32	5,130,267.10	6,116,592.11	4,030.63	0.00	0.00	0.00	0.00	0.00	0.00
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
54	**Financial guarantees**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	**Assets under management**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	Of which debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	Of which equity instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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5.1.8. Table 1. Assets for the calculation of GAR Stock, CapEx view (continued)

LEI		Total (gross) carrying amount	Disclosure reference date T-1 (FY ending Dec 2023)											
			Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**													
1	**Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation**	**13,500,609,347.16**	12.574,097.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212,221.06	0.00	0.00	0.00
2	**Financial undertakings**	**2,102,968,815.73**	12.574,097.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212,221.06	0.00	0.00	0.00
3	**Credit institutions**	**2,102,968,815.73**	12,574,097.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212,221.06	0.00	0.00	0.00
4	Loans and advances	1,425,415,841.72	5,901,778.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99,608.07	0.00	0.00	0.00
5	Debt securities, including UoP	677,552,974.01	6,672,319.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112,612.98	0.00	0.00	0.00
6	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
7	**Other financial corporations**	**0.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	of which investment firms	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
12	of which management companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
16	of which insurance undertakings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
20	**Non-financial undertakings**	**1,518,389,140.43**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Loans and advances	1,518,389,140.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00	0.00		0.00
24	**Households**	**9,879,251,391.00**	0.00	0.00	0.00	0.00								
25	of which loans collateralised by residential immovable property	7,151,276,887.00	0.00	0.00	0.00	0.00								
26	of which building renovation loans	0.00	0.00	0.00	0.00	0.00								
27	of which motor vehicle loans	0.00												
28	**Local governments financing**	**0.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	Housing financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Other local government financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0.00**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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	LEI	Total [gross] carrying amount	Disclosure reference date T-1 (FY ending Dec 2023)											
			Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**23,754,162,271.35**												
33	**Financial and Non-financial undertakings**	**20,282,796,613.21**												
34	**SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations**	**20,230,511,454.14**												
35	Loans and advances	20,134,471,682.50												
36	of which loans collateralised by commercial immovable property													
37	of which building renovation loans													
38	Debt securities	44,007,524.20												
39	Equity instruments	52,032,247.44												
40	**Non-EU country counterparties not subject to NFRD disclosure obligations**	**52,285,159.07**												
41	Loans and advances	52,285,159.07												
42	Debt securities													
43	Equity instruments													
44	**Derivatives**	**37,283,836.00**												
45	**On demand interbank loans**	**662,772,064.79**												
46	**Cash and cash-related assets**	**1,357,770,774.25**												
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**1,413,538,983.10**												
48	**Total GAR assets**	**37,254,771,618.52**	12,574,097.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212,221.06	0.00	0.00	0.00
49	**Assets not covered for GAR calculation**	**48,432,648,982.69**												
50	**Central governments and Supranational issuers**	37,788,197,115.86												
51	**Central banks exposure**	10,572,994,770.53												
52	**Trading book**	71,457,096.30												
53	**Total assets**	**85,687,420,601.21**	12,574,097.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212,221.06	0.00	0.00	0.00
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
54	**Financial guarantees**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	**Assets under management**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	Of which debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	Of which equity instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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5.1.8. Table 1. Assets for the calculation of GAR Stock, CapEx view (continued)

	LEI	Total [gross] carrying amount	Disclosure reference date T-1 (FY ending Dec 2023)				
			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
				Of which environmentally sustainable (Taxonomy-aligned)			
					Of which Use of Proceeds	Of which transitional	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**						
1	**Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation**	**13,500,609,347.16**	7,536,780,184.00	26,614,894.03	2,739,659.80	1,990,333.96	5,151,268.34
2	**Financial undertakings**	**2,102,968,815.73**	299,276,023.31	26,614,894.03	2,739,659.80	1,990,333.96	5,151,268.34
3	**Credit institutions**	**2,102,968,815.73**	299,276,023.31	26,614,894.03	2,739,659.80	1,990,333.96	5,151,268.34
4	Loans and advances	1,425,415,841.72	192,819,037.06	13,797,904.46	2,739,659.80	1,689,722.96	1,007,139.18
5	Debt securities, including UoP	677,552,974.01	106,456,986.25	12,816,989.57	0.00	300,611.00	4,144,129.16
6	Equity instruments	0.00	0.00	0.00		0.00	0.00
7	**Other financial corporations**	**0.00**	0.00	0.00	0.00	0.00	0.00
8	of which investment firms	0.00	0.00	0.00	0.00	0.00	0.00
9	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00
10	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00
11	Equity instruments	0.00	0.00	0.00		0.00	0.00
12	of which management companies	0.00	0.00	0.00	0.00	0.00	0.00
13	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00
14	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00
15	Equity instruments	0.00	0.00	0.00		0.00	0.00
16	of which insurance undertakings	0.00	0.00	0.00	0.00	0.00	0.00
17	Loans and advances	0.00	0.00	0.00	0.00	0.00	0.00
18	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00
19	Equity instruments	0.00	0.00	0.00		0.00	0.00
20	**Non-financial undertakings**	**1,518,389,140.43**	86,227,273.69	0.00	0.00	0.00	0.00
21	Loans and advances	1,518,389,140.43	86,227,273.69	0.00	0.00	0.00	0.00
22	Debt securities, including UoP	0.00	0.00	0.00	0.00	0.00	0.00
23	Equity instruments	0.00	0.00	0.00		0.00	0.00
24	**Households**	**9,879,251,391.00**	7,151,276,887.00	0.00	0.00	0.00	0.00
25	of which loans collateralised by residential immovable property	7,151,276,887.00	7,151,276,887.00	0.00	0.00	0.00	0.00
26	of which building renovation loans	0.00	0.00	0.00	0.00	0.00	0.00
27	of which motor vehicle loans	0.00	0.00	0.00	0.00	0.00	0.00
28	**Local governments financing**	**0.00**	0.00	0.00	0.00	0.00	0.00
29	Housing financing	0.00	0.00	0.00	0.00	0.00	0.00
30	Other local government financing	0.00	0.00	0.00	0.00	0.00	0.00
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0.00**	0.00	0.00	0.00	0.00	0.00

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	LEI	Total [gross] carrying amount	Disclosure reference date T-1 (FY ending Dec 2023)				
			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
				Of which environmentally sustainable (Taxonomy-aligned)			
					Of which Use of Proceeds	Of which transitional	Of which enabling
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**23,754,162,271.35**					
33	**Financial and Non-financial undertakings**	**20,282,796,613.21**					
34	**SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations**	**20,230,511,454.14**					
35	Loans and advances	20,134,471,682.50					
36	of which loans collateralised by commercial immovable property						
37	of which building renovation loans						
38	Debt securities	44,007,524.20					
39	Equity instruments	52,032,247.44					
40	**Non-EU country counterparties not subject to NFRD disclosure obligations**	**52,285,159.07**					
41	Loans and advances	52,285,159.07					
42	Debt securities						
43	Equity instruments						
44	**Derivatives**	**37,283,836.00**					
45	**On demand interbank loans**	**662,772,064.79**					
46	**Cash and cash-related assets**	**1,357,770,774.25**					
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**1,413,538,983.10**					
48	**Total GAR assets**	**37,254,771,618.52**	7,536,780,184.00	26,614,894.03	2,739,659.80	1,990,333.96	5,151,268.34
49	**Assets not covered for GAR calculation**	**48,432,648,982.69**					
50	**Central governments and Supranational issuers**	37,788,197,115.86					
51	**Central banks exposure**	10,572,994,770.53					
52	**Trading book**	71,457,096.30					
53	**Total assets**	**85,687,420,601.21**	7,536,780,184.00	26,614,894.03	2,739,659.80	1,990,333.96	5,151,268.34
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
54	**Financial guarantees**	0.00	0.00	0.00	0.00	0.00	0.00
55	**Assets under management**	0.00	0.00	0.00	0.00	0.00	0.00
56	Of which debt securities	0.00	0.00	0.00	0.00	0.00	0.00
57	Of which equity instruments	0.00	0.00	0.00	0.00	0.00	0.00

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5.1.9. Table 2. GAR Sector Information, CapEx view

	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			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	
			LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (WTR)	LEI	Of which environmentally sustainable (WTR)
1	0210	0210 Forestry and other forest activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
2	0220	0220 Logging	0.00	0.00%			0.00	0.00%			0.00	0.00%		
3	0230	0230 Collection of non-wood forest products from spontaneous flora	0.00	0.00%			0.00	0.00%			0.00	0.00%		
4	0240	0240 Support services to forestry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
5	1011	1011 Meat processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
6	1012	1012 Poultry meat processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
7	1013	1013 Manufacture of meat products (including poultry meat)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
8	1020	1020 Fish, crustaceans, and mollusks processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
9	1031	1031 Potato processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
10	1032	1032 Manufacture of fruit and vegetable juices	0.00	0.00%			0.00	0.00%			0.00	0.00%		
11	1039	1039 Processing and preservation of other fruits and vegetables	0.00	0.00%			0.00	0.00%			0.00	0.00%		
12	1041	1041 Manufacture of oils and fats	0.00	0.00%			0.00	0.00%			0.00	0.00%		
13	1051	1051 Manufacture of dairy products and cheese	0.00	0.00%			0.00	0.00%			0.00	0.00%		
14	1052	1052 - Manufacture of ice cream	0.00	0.00%			0.00	0.00%			0.00	0.00%		
15	1061	1061 - Manufacture of flour products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
16	1071	1071 - Bread manufacturing; manufacture of cakes and fresh pastry products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
17	1072	1072 - Manufacture of biscuits and rusks; manufacture of cakes and preserved pastry products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
18	1073	1073 - Manufacture of macaroni, noodles, couscous, and similar farinaceous products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
19	1081	1081 - Sugar manufacturing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
20	1082	1082 - Manufacture of cocoa products, chocolate, and sugar confectionery	0.00	0.00%			0.00	0.00%			0.00	0.00%		
21	1083	1083 - Tea and coffee processing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
22	1084	1084 - Manufacture of spices and condiments	0.00	0.00%			0.00	0.00%			0.00	0.00%		
23	1085	1085 - Manufacture of prepared meals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
24	1089	1089 - Manufacture of other food products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
25	1091	1091 - Manufacture of prepared animal feeds	0.00	0.00%			0.00	0.00%			0.00	0.00%		
26	1101	1101 - Distilling, refining, and blending of alcoholic beverages	0.00	0.00%			0.00	0.00%			0.00	0.00%		
27	1102	1102 - Manufacture of wine from grapes	0.00	0.00%			0.00	0.00%			0.00	0.00%		
28	1105	1105 - Beer manufacturing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
29	1107	1107 - Production of non-alcoholic beverages; production of mineral waters and other bottled waters	0.00	0.00%			0.00	0.00%			0.00	0.00%		
30	1320	1320 - Manufacture of textiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
31	1330	1330 - Finishing of textiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
32	1392	1392 - Manufacture of made-up textile articles (except apparel and underwear)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
33	1393	1393 - Manufacture of carpets and rugs	0.00	0.00%			0.00	0.00%			0.00	0.00%		
34	1394	1394 - Manufacture of rope, cordage, twine, and nets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
35	1399	1399 - Manufacture of other textile products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
36	1411	1411 Manufacture of clothing articles made of leather	0.00	0.00%			0.00	0.00%			0.00	0.00%		
37	1412	1412 - Manufacture of work clothing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
38	1413	1413 - Manufacture of other clothing articles (excluding underwear)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
39	1414	1414 - Manufacture of underwear	0.00	0.00%			0.00	0.00%			0.00	0.00%		
40	1419	1419 - Manufacture of other clothing articles and accessories n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
41	1431	1431 - Manufacture of hosiery and haberdashery articles through knitting or crocheting	0.00	0.00%			0.00	0.00%			0.00	0.00%		
42	1439	1439 - Manufacture of other clothing articles through knitting or crocheting	0.00	0.00%			0.00	0.00%			0.00	0.00%		
43	1512	1512 - Manufacture of travel goods, leather goods, and harness articles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
44	1520	1520 - Manufacture of footwear	0.00	0.00%			0.00	0.00%			0.00	0.00%		
45	1610	1610 - Cutting and planing of wood	0.00	0.00%			0.00	0.00%			0.00	0.00%		
46	1621	1621 - Manufacture of veneers and wood-based panels	0.00	0.00%			0.00	0.00%			0.00	0.00%		
47	1622	1622 - Manufacture of assembled parquet flooring	0.00	0.00%			0.00	0.00%			0.00	0.00%		
48	1623	1623 - Manufacture of other joinery and carpentry items for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
49	1624	1624 - Manufacture of wooden packaging	0.00	0.00%			0.00	0.00%			0.00	0.00%		
50	1629	1629 - Manufacture of other wood products; manufacture of cork, straw, and other woven materials	0.00	0.00%			0.00	0.00%			0.00	0.00%		
51	1711	1711 - Manufacture of pulp	0.00	0.00%			0.00	0.00%			0.00	0.00%		
52	1712	1712 - Manufacture of paper and paperboard	0.00	0.00%			0.00	0.00%			0.00	0.00%		
53	1721	1721 - Manufacture of corrugated paper and paperboard and paper and paperboard packaging	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			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	
			LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (WTR)	LEI	Of which environmentally sustainable (WTR)
54	1722	1722 - Manufacture of household and sanitary paper products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
55	1723	1723 - Manufacture of stationery items	0.00	0.00%			0.00	0.00%			0.00	0.00%		
56	1729	1729 - Manufacture of other paper and paperboard articles n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
57	1812	1812 - Other printing activities n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
58	1813	1813 - Pre-press services	0.00	0.00%			0.00	0.00%			0.00	0.00%		
59	1814	1814 - Bookbinding and related services	0.00	0.00%			0.00	0.00%			0.00	0.00%		
60	2011	2011 - Manufacture of industrial gases	0.00	0.00%			0.00	0.00%			0.00	0.00%		
61	2013	2013 - Manufacture of other basic inorganic chemicals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
62	2014	2014 - Manufacture of other basic organic chemicals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
63	2015	2015 - Manufacture of fertilizers and nitrogen compounds	0.00	0.00%			0.00	0.00%			0.00	0.00%		
64	2016	2016 - Manufacture of plastics in primary forms	0.00	0.00%			0.00	0.00%			0.00	0.00%		
65	2120	2120 - Manufacture of pharmaceutical preparations	0.00	0.00%			0.00	0.00%			0.00	0.00%		
66	2219	2219 - Manufacture of other rubber products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
67	2221	2221 - Manufacture of plastic plates, sheets, tubes, and profiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
68	2222	2222 - Manufacture of plastic packaging articles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
69	2223	2223 - Manufacture of plastic articles for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
70	2229	2229 - Manufacture of other plastic products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
71	2311	2311 - Manufacture of flat glass	0.00	0.00%			0.00	0.00%			0.00	0.00%		
72	2312	2312 - Processing and shaping of flat glass	0.00	0.00%			0.00	0.00%			0.00	0.00%		
73	2314	2314 - Manufacture of glass fibers	0.00	0.00%			0.00	0.00%			0.00	0.00%		
74	2332	2332 Manufacture of bricks, tiles, and other ceramic products for construction from clay	0.00	0.00%			0.00	0.00%			0.00	0.00%		
75	2341	2332 - Manufacture of bricks, tiles, and other ceramic products for construction from clay	0.00	0.00%			0.00	0.00%			0.00	0.00%		
76	2349	2341 - Manufacture of ceramic articles for household and ornamental use	0.00	0.00%			0.00	0.00%			0.00	0.00%		
77	2351	2349 - Manufacture of other ceramic products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
78	2361	2351 - Manufacture of cement	0.00	0.00%			0.00	0.00%			0.00	0.00%		
79	2363	2361 - Manufacture of concrete products for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
80	2369	2363 - Manufacture of concrete	0.00	0.00%			0.00	0.00%			0.00	0.00%		
81	2370	2369 - Manufacture of other articles from concrete, cement, and plaster	0.00	0.00%			0.00	0.00%			0.00	0.00%		
82	2399	2370 - Cutting, shaping, and finishing of stone	0.00	0.00%			0.00	0.00%			0.00	0.00%		
83	2410	2399 - Manufacture of other non-metallic mineral products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
84	2433	2410 - Production of ferrous metals in primary forms and ferroalloys	0.00	0.00%			0.00	0.00%			0.00	0.00%		
85	2442	2433 - Production of cold-formed profiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
86	2453	2442 - Aluminum metallurgy	0.00	0.00%			0.00	0.00%			0.00	0.00%		
87	2511	2453 - Casting of non-ferrous light metals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
88	2512	2511 - Manufacture of metal constructions and parts of metal structures	0.00	0.00%			0.00	0.00%			0.00	0.00%		
89	2521	2512 - Manufacture of metal doors and windows	0.00	0.00%			0.00	0.00%			0.00	0.00%		
90	2530	2521 - Production of radiators and boilers for central heating	0.00	0.00%			0.00	0.00%			0.00	0.00%		
91	2540	2530 - Production of steam generators (except for central heating boilers)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
92	2550	2540 - Manufacture of arms and ammunition	0.00	0.00%			0.00	0.00%			0.00	0.00%		
93	2561	2550 - Manufacture of metal products obtained through plastic deformation; powder metallurgy	0.00	0.00%			0.00	0.00%			0.00	0.00%		
94	2562	2561 - Metal treatment and coating	0.00	0.00%			0.00	0.00%			0.00	0.00%		
95	2572	2562 - General mechanical operations	0.00	0.00%			0.00	0.00%			0.00	0.00%		
96	2573	2572 - Production of tools and hardware	0.00	0.00%			0.00	0.00%			0.00	0.00%		
97	2591	2573 - Manufacture of tools	0.00	0.00%			0.00	0.00%			0.00	0.00%		
98	2593	2591 - Manufacture of containers, receptacles, and other similar products from steel	0.00	0.00%			0.00	0.00%			0.00	0.00%		
99	2599	2593 - Manufacture of articles from wire, manufacture of chains and springs	0.00	0.00%			0.00	0.00%			0.00	0.00%		
100	2611	2599 - Manufacture of other metal articles n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
101	2620	2611 - Manufacture of electronic subassemblies (modules)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
102	2630	2620 - Manufacture of computers and peripheral equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
103	2651	2630 - Manufacture of communication equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
104	2670	2651 - Manufacture of instruments and devices for measurement, testing, control, navigation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
105	2711	2670 - Manufacture of optical instruments and photographic equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
106	2712	2711 - Manufacture of electric motors, generators, and transformers	0.00	0.00%			0.00	0.00%			0.00	0.00%		
107	2720	2712 - Manufacture of electrical distribution and control equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
108	2732	2720 - Manufacture of accumulators and batteries	0.00	0.00%			0.00	0.00%			0.00	0.00%		
109	2740	2740 Manufacture of electric lighting equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
110	2751	2751 Manufacture of household electrical appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
111	2752	2752 - Manufacture of non-electric household appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
112	2790	2790 - Manufacture of other electrical equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
			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	
			LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (WTR)	LEI	Of which environmentally sustainable (WTR)
113	2811	2811 - Manufacture of motors and turbines (except for those for airplanes, motor vehicles, and motorcycles)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
114	2814	2814 - Manufacture of taps and valves	0.00	0.00%			0.00	0.00%			0.00	0.00%		
115	2815	2815 - Manufacture of bearings, gears, gearboxes, and mechanical transmission elements	0.00	0.00%			0.00	0.00%			0.00	0.00%		
116	2821	2821 - Manufacture of ovens, furnaces, and burners	0.00	0.00%			0.00	0.00%			0.00	0.00%		
117	2822	2822 - Manufacture of lifting and handling equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
118	2823	2823 - Manufacture of office machines and equipment (except for computers and peripheral equipment)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
119	2825	2825 - Manufacture of ventilation and refrigeration equipment, excluding household appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
120	2829	2829 - Manufacture of other general-purpose machinery n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
121	2830	2830 - Manufacture of machinery and equipment for agriculture and forestry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
122	2841	2841 - Manufacture of machinery and machine tools for metalworking	0.00	0.00%			0.00	0.00%			0.00	0.00%		
123	2849	2849 - Manufacture of other machine tools n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
124	2891	2891 - Manufacture of machinery for metallurgy	0.00	0.00%			0.00	0.00%			0.00	0.00%		
125	2892	2892 - Manufacture of machinery for extraction and construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
126	2893	2893 - Manufacture of machinery for food, beverage, and tobacco processing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
127	2894	2894 - Manufacture of machinery for the textile, clothing, and leather industries	0.00	0.00%			0.00	0.00%			0.00	0.00%		
128	2895	2895 - Manufacture of machinery for the paper and paperboard industry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
129	2899	2899 - Manufacture of other specific machines and equipment n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
130	2910	2910 - Manufacture of motor vehicles for road transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
131	3011	3011 - Construction of ships and floating structures	0.00	0.00%			0.00	0.00%			0.00	0.00%		
132	3020	3020 - Manufacture of railway locomotives and rolling stock	0.00	0.00%			0.00	0.00%			0.00	0.00%		
133	3091	3091 - Manufacture of motorcycles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
134	3102	3102 - Manufacture of kitchen furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
135	3103	3103 - Manufacture of office and shop furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
136	3109	3109 - Manufacture of other types of furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
137	3312	3312 - Repair of machinery	0.00	0.00%			0.00	0.00%			0.00	0.00%		
138	3315	3315 - Repair and maintenance of ships and boats	0.00	0.00%			0.00	0.00%			0.00	0.00%		
139	3317	3317 - Repair and maintenance of other transport equipment n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
140	3511	3511 - Production of electric power	0.00	0.00%			0.00	0.00%			0.00	0.00%		
141	3522	3522 - Distribution of gaseous fuels through pipelines	0.00	0.00%			0.00	0.00%			0.00	0.00%		
142	3530	3530 - Steam and air conditioning supply	0.00	0.00%			0.00	0.00%			0.00	0.00%		
143	3600	3600 Water collection, treatment, and distribution	0.00	0.00%			0.00	0.00%			0.00	0.00%		
144	3700	3700 - Collection and treatment of wastewater	0.00	0.00%			0.00	0.00%			0.00	0.00%		
145	3811	3811 - Collection of non-hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
146	3812	3812 - Collection of hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
147	3821	3821 - Treatment and disposal of non-hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
148	3822	3822 - Treatment and disposal of hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
149	3831	3831 - Dismantling of remains	0.00	0.00%			0.00	0.00%			0.00	0.00%		
150	3832	3832 - Recovery of sorted recyclable materials	0.00	0.00%			0.00	0.00%			0.00	0.00%		
151	4110	4110 - Real estate development (promotion)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
152	4120	4120 - Construction of residential and non-residential buildings	0.00	0.00%			0.00	0.00%			0.00	0.00%		
153	4211	4211 - Construction of roads and highways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
154	4212	4212 - Construction of surface and underground railways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
155	4213	4213 - Construction of bridges and tunnels	0.00	0.00%			0.00	0.00%			0.00	0.00%		
156	4221	4221 - Construction of utility projects for fluids	0.00	0.00%			0.00	0.00%			0.00	0.00%		
157	4222	4222 - Construction of utility projects for electricity and telecommunications	0.00	0.00%			0.00	0.00%			0.00	0.00%		
158	4291	4291 - Hydrotechnical construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (WTR)	LEI	Of which environmentally sustainable (WTR)
159	4299	4299 - Construction of other engineering projects n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
160	4311	4311 - Demolition of buildings	0.00	0.00%			0.00	0.00%			0.00	0.00%		
161	4312	4312 - Site preparation works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
162	4313	4313 - Drilling and surveying for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
163	4321	4321 - Electrical installation works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
164	4322	4322 - Sanitary, heating, and air conditioning installation works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
165	4329	4329 - Other installation works for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
166	4331	4331 - Plastering works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
167	4332	4332 - Carpentry and joinery works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
168	4333	4333 - Floor laying and wall covering works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
169	4334	4334 - Painting, decorating, and glazing works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
170	4339	4339 - Other finishing works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
171	4391	4391 - Roofing, frame, and terrace works for buildings	0.00	0.00%			0.00	0.00%			0.00	0.00%		
172	4399	4399 - Other specialized construction works n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
173	4611	4611 - Intermediary trade in agricultural raw materials, live animals, textile raw materials, and semifinished goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
174	4612	4612 - Intermediary trade in fuels, ores, metals, and chemical products for industry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
175	4613	4613 - Intermediary trade in wood and construction materials	0.00	0.00%			0.00	0.00%			0.00	0.00%		
176	4614	4614 - Intermediary trade in machinery, industrial equipment, ships, and aircraft	0.00	0.00%			0.00	0.00%			0.00	0.00%		
177	4615	4615 - Intermediary trade in furniture, household goods, and hardware	0.00	0.00%			0.00	0.00%			0.00	0.00%		
178	4616	4616 - Intermediary trade in textiles, fur clothing, footwear, and leather goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
179	4617	4617 - Intermediary trade in food, beverages, and tobacco products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
180	4618	4618 - Intermediary trade specialized in selling specific products, n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
181	4619	4619 - Intermediary trade in various products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
182	4621	4621 - Wholesale trade of cereals, seeds, fodder, and unprocessed tobacco	0.00	0.00%			0.00	0.00%			0.00	0.00%		
183	4622	4622 - Wholesale trade of flowers and plants	0.00	0.00%			0.00	0.00%			0.00	0.00%		
184	4623	4623 - Wholesale trade of live animals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
185	4624	4624 - Wholesale trade of furs, raw hides, and processed hides	0.00	0.00%			0.00	0.00%			0.00	0.00%		
186	4631	4631 - Wholesale trade of fruits and vegetables	0.00	0.00%			0.00	0.00%			0.00	0.00%		
187	4632	4632 - Wholesale trade of meat and meat products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
188	4633	4633 - Wholesale trade of dairy products, eggs, oils, and edible fats	0.00	0.00%			0.00	0.00%			0.00	0.00%		
189	4634	4634 - Wholesale trade of beverages	0.00	0.00%			0.00	0.00%			0.00	0.00%		
190	4635	4635 - Wholesale trade of tobacco products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
191	4636	4636 - Wholesale trade of sugar, chocolate, and confectionery products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
192	4637	4637 - Wholesale trade of coffee, tea, cocoa, and spices	0.00	0.00%			0.00	0.00%			0.00	0.00%		
193	4638	4638 - Specialized wholesale trade of other food products, including fish, crustaceans, and mollusks	0.00	0.00%			0.00	0.00%			0.00	0.00%		
194	4639	4639 - Non-specialized wholesale trade of food products, beverages, and tobacco	0.00	0.00%			0.00	0.00%			0.00	0.00%		
195	4641	4641 - Wholesale trade of textiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
196	4642	4642 - Wholesale trade of clothing and footwear	0.00	0.00%			0.00	0.00%			0.00	0.00%		
197	4643	4643 - Wholesale trade of household electric appliances, radios, and televisions	0.00	0.00%			0.00	0.00%			0.00	0.00%		
198	4644	4644 Wholesale trade of ceramic products, glassware, and maintenance products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
199	4645	4645 Wholesale trade of cosmetics and perfumes	0.00	0.00%			0.00	0.00%			0.00	0.00%		
200	4646	4646 - Wholesale trade of pharmaceutical products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
201	4647	4647 - Wholesale trade of furniture, carpets, and lighting articles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
202	4648	4648 - Wholesale trade of watches and jewelry	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (WTR)	LEI	Of which environmentally sustainable (WTR)
203	4649	4649 - Wholesale trade of other household goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
204	4651	4651 - Wholesale trade of computers, peripheral equipment, and software	0.00	0.00%			0.00	0.00%			0.00	0.00%		
205	4652	4652 - Wholesale trade of electronic components and telecommunications equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
206	4661	4661 - Wholesale trade of agricultural machines, equipment, and furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
207	4662	4662 - Wholesale trade of machine tools	0.00	0.00%			0.00	0.00%			0.00	0.00%		
208	4663	4663 - Wholesale trade of machinery for mining and construction industries	0.00	0.00%			0.00	0.00%			0.00	0.00%		
209	4665	4665 - Wholesale trade of office furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
210	4666	4666 - Wholesale trade of other office machines and equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
211	4669	4669 - Wholesale trade of other machinery and equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
212	4671	4671 - Wholesale trade of solid, liquid, and gaseous fuels and derivative products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
213	4672	4672 - Wholesale trade of metals and metal ores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
214	4673	4673 - Wholesale trade of timber, construction materials, and sanitary and heating equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
215	4674	4674 - Wholesale trade of hardware and fittings for sanitary and heating installations	0.00	0.00%			0.00	0.00%			0.00	0.00%		
216	4675	4675 - Wholesale trade of chemical products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
217	4676	4676 - Wholesale trade of other intermediate products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
218	4677	4677 - Wholesale trade of waste and scrap	0.00	0.00%			0.00	0.00%			0.00	0.00%		
219	4690	4690 - Wholesale trade, not specialized	0.00	0.00%			0.00	0.00%			0.00	0.00%		
220	4711	4711 - Retail trade in non-specialized stores, predominantly selling food, beverages, and tobacco	0.00	0.00%			0.00	0.00%			0.00	0.00%		
221	4719	4719 - Retail trade in non-specialized stores, predominantly selling non-food products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
222	4721	4721 - Retail trade of fresh fruits and vegetables in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
223	4722	4722 - Retail trade of meat and meat products in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
224	4723	4723 - Retail trade of fish, crustaceans, and mollusks in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
225	4724	4724 - Retail trade of bread, pastries, and confectionery in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
226	4725	4725 - Retail trade of beverages in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
227	4729	4729 - Retail trade of other food products in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
228	4730	4730 Retail trade of automotive fuels in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
229	4741	4741 Retail trade of computers, peripheral units, and software in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
230	4742	4742 Retail trade of telecommunications equipment in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
231	4743	4743 Retail trade of audio/video equipment in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
232	4751	4751 Retail trade of textiles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
233	4752	4752 Retail trade of hardware, glass articles, and painting supplies in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
234	4753	4753 Retail trade of carpets, rugs, wallpaper, and other floor coverings in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
235	4754	4754 - Retail trade of household appliances in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
236	4759	4759 - Retail trade of furniture, lighting articles, and household goods not elsewhere classified, in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
237	4761	4761 - Retail trade of books in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
238	4762	4762 - Retail trade of newspapers and stationery articles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
239	4764	4764 - Retail trade of sporting equipment in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
240	4765	4765 - Retail trade of games and toys in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
241	4771	4771 - Retail trade of clothing in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
242	4772	4772 - Retail trade of footwear and leather articles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
243	4773	4773 - Retail trade of pharmaceutical products in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
244	4774	4774 - Retail trade of medical and orthopedic articles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
245	4775	4775 - Retail trade of cosmetics and perfumes in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
246	4776	4776 - Retail trade of flowers, plants, seeds, pets, and pet food in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
247	4777	4777 - Retail trade of watches and jewelry in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
248	4778	4778 - Retail trade of other new goods in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
249	4779	4779 - Retail trade of second-hand goods sold in stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
250	4781	4781 - Retail trade of food, beverages, and tobacco products through stalls, kiosks, and markets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
251	4782	4782 - Retail trade of textiles, clothing, and footwear through stalls, kiosks, and markets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
252	4789	4789 - Retail trade through stalls, kiosks, and markets of other products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
253	4791	4791 - Retail trade via mail order houses or via the Internet	0.00	0.00%			0.00	0.00%			0.00	0.00%		
254	4799	4799 - Retail trade outside stores, stalls, kiosks, and markets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
255	4910	4910 - Interurban passenger transport by railway	0.00	0.00%			0.00	0.00%			0.00	0.00%		
256	4931	4931 Urban, suburban, and metropolitan passenger transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
257	4932	4932 Taxi transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
258	4939	4939 Other land transport of passengers not elsewhere classified	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCM)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (CCA)	LEI	Of which environmentally sustainable (WTR)	LEI	Of which environmentally sustainable (WTR)
259	4941	4941 Road transport of goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
260	4950	4950 Transport by pipelines	0.00	0.00%			0.00	0.00%			0.00	0.00%		
261	5010	5010 Maritime and coastal passenger transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
262	5030	5030 Passenger transport by inland waterways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
263	5040	5040 Freight transport by inland waterways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
264	5221	5221 Ancillary services for land transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
265	5222	5222 Ancillary services for water transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
266	5320	5320 Other postal and courier activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
267	5510	5510 Hotels and other similar accommodation facilities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
268	5520	5520 Accommodation facilities for vacations and short stays	0.00	0.00%			0.00	0.00%			0.00	0.00%		
269	5530	5530 Campsites, caravan parks, and camping sites	0.00	0.00%			0.00	0.00%			0.00	0.00%		
270	5829	5829 - Other software publishing activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
271	6010	6010 - Radio broadcasting activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
272	6020	6020 - Television broadcasting activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
273	6110	6110 - Cable telecommunications activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
274	6120	6120 - Wireless telecommunications activities (excluding satellite)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
275	6190	6190 - Other telecommunications activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
276	6201	6201 - Software development activities (client-oriented software)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
277	6202	6202 - IT consulting activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
278	6203	6203 - Management (operation and maintenance) of computing equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
279	6209	6209 - Other IT-related activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
280	6311	6311 - Data processing, web page administration, and related activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
281	6312	6312 - Web portal activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
282	6810	6810 - Buying and selling of own real estate	0.00	0.00%			0.00	0.00%			0.00	0.00%		
283	6820	6820 - Renting and leasing of own or leased real estate	0.00	0.00%			0.00	0.00%			0.00	0.00%		
284	6831	6831 - Real estate agencies	0.00	0.00%			0.00	0.00%			0.00	0.00%		
285	6832	6832 - Real estate management on a commission or contract basis	0.00	0.00%			0.00	0.00%			0.00	0.00%		
286	7111	7111 - Architectural activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
287	7112	7112 - Engineering and technical consulting activities related to architecture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
288	7120	7120 - Technical testing and analysis activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
289	7211	7211 - Biotechnology research and development	0.00	0.00%			0.00	0.00%			0.00	0.00%		
290	7219	7219 - Research and development in other natural sciences and engineering	0.00	0.00%			0.00	0.00%			0.00	0.00%		
291	7711	7711 - Car and light vehicle leasing and rental activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
292	7712	7712 - Heavy vehicle leasing and rental activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
293	7739	7739 - Leasing and rental activities with other machinery, equipment, and tangible goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
294	8510	8510 Preschool education	0.00	0.00%			0.00	0.00%			0.00	0.00%		
295	8551	8551 Sports and recreational education	0.00	0.00%			0.00	0.00%			0.00	0.00%		
296	8552	8552 Cultural education (foreign languages, music, theater, dance, visual arts, etc.)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
297	8553	8553 Driving schools (piloting)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
298	8559	8559 Other forms of education n.c.a.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
299	8560	8560 Support services activities for education	0.00	0.00%			0.00	0.00%			0.00	0.00%		
300	8730	8730 Activities of retirement homes and homes for people unable to care for themselves	0.00	0.00%			0.00	0.00%			0.00	0.00%		
301	8790	8790 Other social assistance activities with accommodation n.c.a.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
302	9001	9001 - Artistic interpretation activities (performances)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
303	9002	9002 - Support activities for artistic interpretation (performances)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
304	9003	9003 - Artistic creation activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
305	9004	9004 - Management activities of performance halls	0.00	0.00%			0.00	0.00%			0.00	0.00%		
306	9101	9101 - Library and archive activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
307	9103	9103 - Management of monuments, historical buildings, and other tourist attractions	0.00	0.00%			0.00	0.00%			0.00	0.00%		
308	9521	9521 - Repair of household electronic appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
309	9522	9522 - Repair of household devices and equipment for home and garden	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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5.1.9. Table 2. GAR Sector Information, CapEx view (continued)

	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)	LEI	Of which environmentally sustainable (BIO)	LEI	Of which environmentally sustainable (BIO)
1	0210	0210 Forestry and other forest activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
2	0220	0220 Logging	0.00	0.00%			0.00	0.00%			0.00	0.00%		
3	0230	0230 Collection of non-wood forest products from spontaneous flora	0.00	0.00%			0.00	0.00%			0.00	0.00%		
4	0240	0240 Support services to forestry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
5	1011	1011 Meat processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
6	1012	1012 Poultry meat processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
7	1013	1013 Manufacture of meat products (including poultry meat)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
8	1020	1020 Fish, crustaceans, and mollusks processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
9	1031	1031 Potato processing and preservation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
10	1032	1032 Manufacture of fruit and vegetable juices	0.00	0.00%			0.00	0.00%			0.00	0.00%		
11	1039	1039 Processing and preservation of other fruits and vegetables	0.00	0.00%			0.00	0.00%			0.00	0.00%		
12	1041	1041 Manufacture of oils and fats	0.00	0.00%			0.00	0.00%			0.00	0.00%		
13	1051	1051 Manufacture of dairy products and cheese	0.00	0.00%			0.00	0.00%			0.00	0.00%		
14	1052	1052 - Manufacture of ice cream	0.00	0.00%			0.00	0.00%			0.00	0.00%		
15	1061	1061 - Manufacture of flour products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
16	1071	1071 - Bread manufacturing; manufacture of cakes and fresh pastry products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
17	1072	1072 - Manufacture of biscuits and rusks; manufacture of cakes and preserved pastry products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
18	1073	1073 - Manufacture of macaroni, noodles, couscous, and similar farinaceous products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
19	1081	1081 - Sugar manufacturing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
20	1082	1082 - Manufacture of cocoa products, chocolate, and sugar confectionery	0.00	0.00%			0.00	0.00%			0.00	0.00%		
21	1083	1083 - Tea and coffee processing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
22	1084	1084 - Manufacture of spices and condiments	0.00	0.00%			0.00	0.00%			0.00	0.00%		
23	1085	1085 - Manufacture of prepared meals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
24	1089	1089 - Manufacture of other food products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
25	1091	1091 - Manufacture of prepared animal feeds	0.00	0.00%			0.00	0.00%			0.00	0.00%		
26	1101	1101 - Distilling, refining, and blending of alcoholic beverages	0.00	0.00%			0.00	0.00%			0.00	0.00%		
27	1102	1102 - Manufacture of wine from grapes	0.00	0.00%			0.00	0.00%			0.00	0.00%		
28	1105	1105 - Beer manufacturing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
29	1107	1107 - Production of non-alcoholic beverages; production of mineral waters and other bottled waters	0.00	0.00%			0.00	0.00%			0.00	0.00%		
30	1320	1320 - Manufacture of textiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
31	1330	1330 - Finishing of textiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
32	1392	1392 - Manufacture of made-up textile articles (except apparel and underwear)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
33	1393	1393 - Manufacture of carpets and rugs	0.00	0.00%			0.00	0.00%			0.00	0.00%		
34	1394	1394 - Manufacture of rope, cordage, twine, and nets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
35	1399	1399 - Manufacture of other textile products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
36	1411	1411 Manufacture of clothing articles made of leather	0.00	0.00%			0.00	0.00%			0.00	0.00%		
37	1412	1412 - Manufacture of work clothing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
38	1413	1413 - Manufacture of other clothing articles (excluding underwear)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
39	1414	1414 - Manufacture of underwear	0.00	0.00%			0.00	0.00%			0.00	0.00%		
40	1419	1419 - Manufacture of other clothing articles and accessories n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
41	1431	1431 - Manufacture of hosiery and haberdashery articles through knitting or crocheting	0.00	0.00%			0.00	0.00%			0.00	0.00%		
42	1439	1439 - Manufacture of other clothing articles through knitting or crocheting	0.00	0.00%			0.00	0.00%			0.00	0.00%		
43	1512	1512 - Manufacture of travel goods, leather goods, and harness articles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
44	1520	1520 - Manufacture of footwear	0.00	0.00%			0.00	0.00%			0.00	0.00%		
45	1610	1610 - Cutting and planing of wood	0.00	0.00%			0.00	0.00%			0.00	0.00%		
46	1621	1621 - Manufacture of veneers and wood-based panels	0.00	0.00%			0.00	0.00%			0.00	0.00%		
47	1622	1622 - Manufacture of assembled parquet flooring	0.00	0.00%			0.00	0.00%			0.00	0.00%		
48	1623	1623 - Manufacture of other joinery and carpentry items for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
49	1624	1624 - Manufacture of wooden packaging	0.00	0.00%			0.00	0.00%			0.00	0.00%		
50	1629	1629 - Manufacture of other wood products; manufacture of cork, straw, and other woven materials	0.00	0.00%			0.00	0.00%			0.00	0.00%		
51	1711	1711 - Manufacture of pulp	0.00	0.00%			0.00	0.00%			0.00	0.00%		
52	1712	1712 - Manufacture of paper and paperboard	0.00	0.00%			0.00	0.00%			0.00	0.00%		
53	1721	1721 - Manufacture of corrugated paper and paperboard and paper and paperboard packaging	0.00	0.00%			0.00	0.00%			0.00	0.00%		
54	1722	1722 - Manufacture of household and sanitary paper products	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)	LEI	Of which environmentally sustainable (BIO)	LEI	Of which environmentally sustainable (BIO)
55	1723	1723 - Manufacture of stationery items	0.00	0.00%			0.00	0.00%			0.00	0.00%		
56	1729	1729 - Manufacture of other paper and paperboard articles n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
57	1812	1812 - Other printing activities n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
58	1813	1813 - Pre-press services	0.00	0.00%			0.00	0.00%			0.00	0.00%		
59	1814	1814 - Bookbinding and related services	0.00	0.00%			0.00	0.00%			0.00	0.00%		
60	2011	2011 - Manufacture of industrial gases	0.00	0.00%			0.00	0.00%			0.00	0.00%		
61	2013	2013 - Manufacture of other basic inorganic chemicals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
62	2014	2014 - Manufacture of other basic organic chemicals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
63	2015	2015 - Manufacture of fertilizers and nitrogen compounds	0.00	0.00%			0.00	0.00%			0.00	0.00%		
64	2016	2016 - Manufacture of plastics in primary forms	0.00	0.00%			0.00	0.00%			0.00	0.00%		
65	2120	2120 - Manufacture of pharmaceutical preparations	0.00	0.00%			0.00	0.00%			0.00	0.00%		
66	2219	2219 - Manufacture of other rubber products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
67	2221	2221 - Manufacture of plastic plates, sheets, tubes, and profiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
68	2222	2222 - Manufacture of plastic packaging articles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
69	2223	2223 - Manufacture of plastic articles for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
70	2229	2229 - Manufacture of other plastic products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
71	2311	2311 - Manufacture of flat glass	0.00	0.00%			0.00	0.00%			0.00	0.00%		
72	2312	2312 - Processing and shaping of flat glass	0.00	0.00%			0.00	0.00%			0.00	0.00%		
73	2314	2314 - Manufacture of glass fibers	0.00	0.00%			0.00	0.00%			0.00	0.00%		
74	2332	2332 Manufacture of bricks, tiles, and other ceramic products for construction from clay	0.00	0.00%			0.00	0.00%			0.00	0.00%		
75	2341	2332 - Manufacture of bricks, tiles, and other ceramic products for construction from clay	0.00	0.00%			0.00	0.00%			0.00	0.00%		
76	2349	2341 - Manufacture of ceramic articles for household and ornamental use	0.00	0.00%			0.00	0.00%			0.00	0.00%		
77	2351	2349 - Manufacture of other ceramic products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
78	2361	2351 - Manufacture of cement	0.00	0.00%			0.00	0.00%			0.00	0.00%		
79	2363	2361 - Manufacture of concrete products for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
80	2369	2363 - Manufacture of concrete	0.00	0.00%			0.00	0.00%			0.00	0.00%		
81	2370	2369 - Manufacture of other articles from concrete, cement, and plaster	0.00	0.00%			0.00	0.00%			0.00	0.00%		
82	2399	2370 - Cutting, shaping, and finishing of stone	0.00	0.00%			0.00	0.00%			0.00	0.00%		
83	2410	2399 - Manufacture of other non-metallic mineral products n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
84	2433	2410 - Production of ferrous metals in primary forms and ferroalloys	0.00	0.00%			0.00	0.00%			0.00	0.00%		
85	2442	2433 - Production of cold-formed profiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
86	2453	2442 - Aluminum metallurgy	0.00	0.00%			0.00	0.00%			0.00	0.00%		
87	2511	2453 - Casting of non-ferrous light metals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
88	2512	2511 - Manufacture of metal constructions and parts of metal structures	0.00	0.00%			0.00	0.00%			0.00	0.00%		
89	2521	2512 - Manufacture of metal doors and windows	0.00	0.00%			0.00	0.00%			0.00	0.00%		
90	2530	2521 - Production of radiators and boilers for central heating	0.00	0.00%			0.00	0.00%			0.00	0.00%		
91	2540	2530 - Production of steam generators (except for central heating boilers)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
92	2550	2540 - Manufacture of arms and ammunition	0.00	0.00%			0.00	0.00%			0.00	0.00%		
93	2561	2550 - Manufacture of metal products obtained through plastic deformation; powder metallurgy	0.00	0.00%			0.00	0.00%			0.00	0.00%		
94	2562	2561 - Metal treatment and coating	0.00	0.00%			0.00	0.00%			0.00	0.00%		
95	2572	2562 - General mechanical operations	0.00	0.00%			0.00	0.00%			0.00	0.00%		
96	2573	2572 - Production of tools and hardware	0.00	0.00%			0.00	0.00%			0.00	0.00%		
97	2591	2573 - Manufacture of tools	0.00	0.00%			0.00	0.00%			0.00	0.00%		
98	2593	2591 - Manufacture of containers, receptacles, and other similar products from steel	0.00	0.00%			0.00	0.00%			0.00	0.00%		
99	2599	2593 - Manufacture of articles from wire, manufacture of chains and springs	0.00	0.00%			0.00	0.00%			0.00	0.00%		
100	2611	2599 - Manufacture of other metal articles n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
101	2620	2611 - Manufacture of electronic subassemblies (modules)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
102	2630	2620 - Manufacture of computers and peripheral equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
103	2651	2630 - Manufacture of communication equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
104	2670	2651 - Manufacture of instruments and devices for measurement, testing, control, navigation	0.00	0.00%			0.00	0.00%			0.00	0.00%		
105	2711	2670 - Manufacture of optical instruments and photographic equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
106	2712	2711 - Manufacture of electric motors, generators, and transformers	0.00	0.00%			0.00	0.00%			0.00	0.00%		
107	2720	2712 - Manufacture of electrical distribution and control equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
108	2732	2720 - Manufacture of accumulators and batteries	0.00	0.00%			0.00	0.00%			0.00	0.00%		
109	2740	2740 Manufacture of electric lighting equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
110	2751	2751 Manufacture of household electrical appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
111	2752	2752 - Manufacture of non-electric household appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
112	2790	2790 - Manufacture of other electrical equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)	LEI	Of which environmentally sustainable (BIO)	LEI	Of which environmentally sustainable (BIO)
113	2811	2811 - Manufacture of motors and turbines (except for those for airplanes, motor vehicles, and motorcycles)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
114	2814	2814 - Manufacture of taps and valves	0.00	0.00%			0.00	0.00%			0.00	0.00%		
115	2815	2815 - Manufacture of bearings, gears, gearboxes, and mechanical transmission elements	0.00	0.00%			0.00	0.00%			0.00	0.00%		
116	2821	2821 - Manufacture of ovens, furnaces, and burners	0.00	0.00%			0.00	0.00%			0.00	0.00%		
117	2822	2822 - Manufacture of lifting and handling equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
118	2823	2823 - Manufacture of office machines and equipment (except for computers and peripheral equipment)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
119	2825	2825 - Manufacture of ventilation and refrigeration equipment, excluding household appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
120	2829	2829 - Manufacture of other general-purpose machinery n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
121	2830	2830 - Manufacture of machinery and equipment for agriculture and forestry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
122	2841	2841 - Manufacture of machinery and machine tools for metalworking	0.00	0.00%			0.00	0.00%			0.00	0.00%		
123	2849	2849 - Manufacture of other machine tools n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
124	2891	2891 - Manufacture of machinery for metallurgy	0.00	0.00%			0.00	0.00%			0.00	0.00%		
125	2892	2892 - Manufacture of machinery for extraction and construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
126	2893	2893 - Manufacture of machinery for food, beverage, and tobacco processing	0.00	0.00%			0.00	0.00%			0.00	0.00%		
127	2894	2894 - Manufacture of machinery for the textile, clothing, and leather industries	0.00	0.00%			0.00	0.00%			0.00	0.00%		
128	2895	2895 - Manufacture of machinery for the paper and paperboard industry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
129	2899	2899 - Manufacture of other specific machines and equipment n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
130	2910	2910 - Manufacture of motor vehicles for road transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
131	3011	3011 - Construction of ships and floating structures	0.00	0.00%			0.00	0.00%			0.00	0.00%		
132	3020	3020 - Manufacture of railway locomotives and rolling stock	0.00	0.00%			0.00	0.00%			0.00	0.00%		
133	3091	3091 - Manufacture of motorcycles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
134	3102	3102 - Manufacture of kitchen furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
135	3103	3103 - Manufacture of office and shop furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
136	3109	3109 - Manufacture of other types of furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
137	3312	3312 - Repair of machinery	0.00	0.00%			0.00	0.00%			0.00	0.00%		
138	3315	3315 - Repair and maintenance of ships and boats	0.00	0.00%			0.00	0.00%			0.00	0.00%		
139	3317	3317 - Repair and maintenance of other transport equipment n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
140	3511	3511 - Production of electric power	0.00	0.00%			0.00	0.00%			0.00	0.00%		
141	3522	3522 - Distribution of gaseous fuels through pipelines	0.00	0.00%			0.00	0.00%			0.00	0.00%		
142	3530	3530 - Steam and air conditioning supply	0.00	0.00%			0.00	0.00%			0.00	0.00%		
143	3600	3600 Water collection, treatment, and distribution	0.00	0.00%			0.00	0.00%			0.00	0.00%		
144	3700	3700 - Collection and treatment of wastewater	0.00	0.00%			0.00	0.00%			0.00	0.00%		
145	3811	3811 - Collection of non-hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
146	3812	3812 - Collection of hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
147	3821	3821 - Treatment and disposal of non-hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
148	3822	3822 - Treatment and disposal of hazardous waste	0.00	0.00%			0.00	0.00%			0.00	0.00%		
149	3831	3831 - Dismantling of remains	0.00	0.00%			0.00	0.00%			0.00	0.00%		
150	3832	3832 - Recovery of sorted recyclable materials	0.00	0.00%			0.00	0.00%			0.00	0.00%		
151	4110	4110 - Real estate development (promotion)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
152	4120	4120 - Construction of residential and non-residential buildings	0.00	0.00%			0.00	0.00%			0.00	0.00%		
153	4211	4211 - Construction of roads and highways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
154	4212	4212 - Construction of surface and underground railways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
155	4213	4213 - Construction of bridges and tunnels	0.00	0.00%			0.00	0.00%			0.00	0.00%		
156	4221	4221 - Construction of utility projects for fluids	0.00	0.00%			0.00	0.00%			0.00	0.00%		
157	4222	4222 - Construction of utility projects for electricity and telecommunications	0.00	0.00%			0.00	0.00%			0.00	0.00%		
158	4291	4291 - Hydrotechnical construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)	LEI	Of which environmentally sustainable (BIO)	LEI	Of which environmentally sustainable (BIO)
159	4299	4299 - Construction of other engineering projects n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
160	4311	4311 - Demolition of buildings	0.00	0.00%			0.00	0.00%			0.00	0.00%		
161	4312	4312 - Site preparation works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
162	4313	4313 - Drilling and surveying for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
163	4321	4321 - Electrical installation works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
164	4322	4322 - Sanitary, heating, and air conditioning installation works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
165	4329	4329 - Other installation works for construction	0.00	0.00%			0.00	0.00%			0.00	0.00%		
166	4331	4331 - Plastering works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
167	4332	4332 - Carpentry and joinery works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
168	4333	4333 - Floor laying and wall covering works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
169	4334	4334 - Painting, decorating, and glazing works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
170	4339	4339 - Other finishing works	0.00	0.00%			0.00	0.00%			0.00	0.00%		
171	4391	4391 - Roofing, frame, and terrace works for buildings	0.00	0.00%			0.00	0.00%			0.00	0.00%		
172	4399	4399 - Other specialized construction works n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
173	4611	4611 - Intermediary trade in agricultural raw materials, live animals, textile raw materials, and semifinished goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
174	4612	4612 - Intermediary trade in fuels, ores, metals, and chemical products for industry	0.00	0.00%			0.00	0.00%			0.00	0.00%		
175	4613	4613 - Intermediary trade in wood and construction materials	0.00	0.00%			0.00	0.00%			0.00	0.00%		
176	4614	4614 - Intermediary trade in machinery, industrial equipment, ships, and aircraft	0.00	0.00%			0.00	0.00%			0.00	0.00%		
177	4615	4615 - Intermediary trade in furniture, household goods, and hardware	0.00	0.00%			0.00	0.00%			0.00	0.00%		
178	4616	4616 - Intermediary trade in textiles, fur clothing, footwear, and leather goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
179	4617	4617 - Intermediary trade in food, beverages, and tobacco products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
180	4618	4618 - Intermediary trade specialized in selling specific products, n.e.c.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
181	4619	4619 - Intermediary trade in various products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
182	4621	4621 - Wholesale trade of cereals, seeds, fodder, and unprocessed tobacco	0.00	0.00%			0.00	0.00%			0.00	0.00%		
183	4622	4622 - Wholesale trade of flowers and plants	0.00	0.00%			0.00	0.00%			0.00	0.00%		
184	4623	4623 - Wholesale trade of live animals	0.00	0.00%			0.00	0.00%			0.00	0.00%		
185	4624	4624 - Wholesale trade of furs, raw hides, and processed hides	0.00	0.00%			0.00	0.00%			0.00	0.00%		
186	4631	4631 - Wholesale trade of fruits and vegetables	0.00	0.00%			0.00	0.00%			0.00	0.00%		
187	4632	4632 - Wholesale trade of meat and meat products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
188	4633	4633 - Wholesale trade of dairy products, eggs, oils, and edible fats	0.00	0.00%			0.00	0.00%			0.00	0.00%		
189	4634	4634 - Wholesale trade of beverages	0.00	0.00%			0.00	0.00%			0.00	0.00%		
190	4635	4635 - Wholesale trade of tobacco products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
191	4636	4636 - Wholesale trade of sugar, chocolate, and confectionery products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
192	4637	4637 - Wholesale trade of coffee, tea, cocoa, and spices	0.00	0.00%			0.00	0.00%			0.00	0.00%		
193	4638	4638 - Specialized wholesale trade of other food products, including fish, crustaceans, and mollusks	0.00	0.00%			0.00	0.00%			0.00	0.00%		
194	4639	4639 - Non-specialized wholesale trade of food products, beverages, and tobacco	0.00	0.00%			0.00	0.00%			0.00	0.00%		
195	4641	4641 - Wholesale trade of textiles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
196	4642	4642 - Wholesale trade of clothing and footwear	0.00	0.00%			0.00	0.00%			0.00	0.00%		
197	4643	4643 - Wholesale trade of household electric appliances, radios, and televisions	0.00	0.00%			0.00	0.00%			0.00	0.00%		
198	4644	4644 Wholesale trade of ceramic products, glassware, and maintenance products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
199	4645	4645 Wholesale trade of cosmetics and perfumes	0.00	0.00%			0.00	0.00%			0.00	0.00%		
200	4646	4646 - Wholesale trade of pharmaceutical products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
201	4647	4647 - Wholesale trade of furniture, carpets, and lighting articles	0.00	0.00%			0.00	0.00%			0.00	0.00%		
202	4648	4648 - Wholesale trade of watches and jewelry	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)	LEI	Of which environmentally sustainable (BIO)	LEI	Of which environmentally sustainable (BIO)
203	4649	4649 - Wholesale trade of other household goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
204	4651	4651 - Wholesale trade of computers, peripheral equipment, and software	0.00	0.00%			0.00	0.00%			0.00	0.00%		
205	4652	4652 - Wholesale trade of electronic components and telecommunications equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
206	4661	4661 - Wholesale trade of agricultural machines, equipment, and furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
207	4662	4662 - Wholesale trade of machine tools	0.00	0.00%			0.00	0.00%			0.00	0.00%		
208	4663	4663 - Wholesale trade of machinery for mining and construction industries	0.00	0.00%			0.00	0.00%			0.00	0.00%		
209	4665	4665 - Wholesale trade of office furniture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
210	4666	4666 - Wholesale trade of other office machines and equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
211	4669	4669 - Wholesale trade of other machinery and equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
212	4671	4671 - Wholesale trade of solid, liquid, and gaseous fuels and derivative products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
213	4672	4672 - Wholesale trade of metals and metal ores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
214	4673	4673 - Wholesale trade of timber, construction materials, and sanitary and heating equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
215	4674	4674 - Wholesale trade of hardware and fittings for sanitary and heating installations	0.00	0.00%			0.00	0.00%			0.00	0.00%		
216	4675	4675 - Wholesale trade of chemical products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
217	4676	4676 - Wholesale trade of other intermediate products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
218	4677	4677 - Wholesale trade of waste and scrap	0.00	0.00%			0.00	0.00%			0.00	0.00%		
219	4690	4690 - Wholesale trade, not specialized	0.00	0.00%			0.00	0.00%			0.00	0.00%		
220	4711	4711 - Retail trade in non-specialized stores, predominantly selling food, beverages, and tobacco	0.00	0.00%			0.00	0.00%			0.00	0.00%		
221	4719	4719 - Retail trade in non-specialized stores, predominantly selling non-food products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
222	4721	4721 - Retail trade of fresh fruits and vegetables in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
223	4722	4722 - Retail trade of meat and meat products in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
224	4723	4723 - Retail trade of fish, crustaceans, and mollusks in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
225	4724	4724 - Retail trade of bread, pastries, and confectionery in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
226	4725	4725 - Retail trade of beverages in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
227	4729	4729 - Retail trade of other food products in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
228	4730	4730 Retail trade of automotive fuels in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
229	4741	4741 Retail trade of computers, peripheral units, and software in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
230	4742	4742 Retail trade of telecommunications equipment in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
231	4743	4743 Retail trade of audio/video equipment in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
232	4751	4751 Retail trade of textiles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
233	4752	4752 Retail trade of hardware, glass articles, and painting supplies in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
234	4753	4753 Retail trade of carpets, rugs, wallpaper, and other floor coverings in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
235	4754	4754 - Retail trade of household appliances in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
236	4759	4759 - Retail trade of furniture, lighting articles, and household goods not elsewhere classified, in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
237	4761	4761 - Retail trade of books in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
238	4762	4762 - Retail trade of newspapers and stationery articles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
239	4764	4764 - Retail trade of sporting equipment in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
240	4765	4765 - Retail trade of games and toys in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
241	4771	4771 - Retail trade of clothing in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
242	4772	4772 - Retail trade of footwear and leather articles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
243	4773	4773 - Retail trade of pharmaceutical products in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
244	4774	4774 - Retail trade of medical and orthopedic articles in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
245	4775	4775 - Retail trade of cosmetics and perfumes in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
246	4776	4776 - Retail trade of flowers, plants, seeds, pets, and pet food in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
247	4777	4777 - Retail trade of watches and jewelry in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
248	4778	4778 - Retail trade of other new goods in specialized stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
249	4779	4779 - Retail trade of second-hand goods sold in stores	0.00	0.00%			0.00	0.00%			0.00	0.00%		
250	4781	4781 - Retail trade of food, beverages, and tobacco products through stalls, kiosks, and markets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
251	4782	4782 - Retail trade of textiles, clothing, and footwear through stalls, kiosks, and markets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
252	4789	4789 - Retail trade through stalls, kiosks, and markets of other products	0.00	0.00%			0.00	0.00%			0.00	0.00%		
253	4791	4791 - Retail trade via mail order houses or via the Internet	0.00	0.00%			0.00	0.00%			0.00	0.00%		
254	4799	4799 - Retail trade outside stores, stalls, kiosks, and markets	0.00	0.00%			0.00	0.00%			0.00	0.00%		
255	4910	4910 - Interurban passenger transport by railway	0.00	0.00%			0.00	0.00%			0.00	0.00%		
256	4931	4931 Urban, suburban, and metropolitan passenger transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
257	4932	4932 Taxi transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
258	4939	4939 Other land transport of passengers not elsewhere classified	0.00	0.00%			0.00	0.00%			0.00	0.00%		
259	4941	4941 Road transport of goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
260	4950	4950 Transport by pipelines	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (CE)	LEI	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)	LEI	Of which environmentally sustainable (BIO)	LEI	Of which environmentally sustainable (BIO)
261	5010	5010 Maritime and coastal passenger transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
262	5030	5030 Passenger transport by inland waterways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
263	5040	5040 Freight transport by inland waterways	0.00	0.00%			0.00	0.00%			0.00	0.00%		
264	5221	5221 Ancillary services for land transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
265	5222	5222 Ancillary services for water transport	0.00	0.00%			0.00	0.00%			0.00	0.00%		
266	5320	5320 Other postal and courier activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
267	5510	5510 Hotels and other similar accommodation facilities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
268	5520	5520 Accommodation facilities for vacations and short stays	0.00	0.00%			0.00	0.00%			0.00	0.00%		
269	5530	5530 Campsites, caravan parks, and camping sites	0.00	0.00%			0.00	0.00%			0.00	0.00%		
270	5829	5829 - Other software publishing activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
271	6010	6010 - Radio broadcasting activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
272	6020	6020 - Television broadcasting activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
273	6110	6110 - Cable telecommunications activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
274	6120	6120 - Wireless telecommunications activities (excluding satellite)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
275	6190	6190 - Other telecommunications activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
276	6201	6201 - Software development activities (client-oriented software)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
277	6202	6202 - IT consulting activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
278	6203	6203 - Management (operation and maintenance) of computing equipment	0.00	0.00%			0.00	0.00%			0.00	0.00%		
279	6209	6209 - Other IT-related activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
280	6311	6311 - Data processing, web page administration, and related activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
281	6312	6312 - Web portal activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
282	6810	6810 - Buying and selling of own real estate	0.00	0.00%			0.00	0.00%			0.00	0.00%		
283	6820	6820 - Renting and leasing of own or leased real estate	0.00	0.00%			0.00	0.00%			0.00	0.00%		
284	6831	6831 - Real estate agencies	0.00	0.00%			0.00	0.00%			0.00	0.00%		
285	6832	6832 - Real estate management on a commission or contract basis	0.00	0.00%			0.00	0.00%			0.00	0.00%		
286	7111	7111 - Architectural activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
287	7112	7112 - Engineering and technical consulting activities related to architecture	0.00	0.00%			0.00	0.00%			0.00	0.00%		
288	7120	7120 - Technical testing and analysis activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
289	7211	7211 - Biotechnology research and development	0.00	0.00%			0.00	0.00%			0.00	0.00%		
290	7219	7219 - Research and development in other natural sciences and engineering	0.00	0.00%			0.00	0.00%			0.00	0.00%		
291	7711	7711 - Car and light vehicle leasing and rental activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
292	7712	7712 - Heavy vehicle leasing and rental activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
293	7739	7739 - Leasing and rental activities with other machinery, equipment, and tangible goods	0.00	0.00%			0.00	0.00%			0.00	0.00%		
294	8510	8510 Preschool education	0.00	0.00%			0.00	0.00%			0.00	0.00%		
295	8551	8551 Sports and recreational education	0.00	0.00%			0.00	0.00%			0.00	0.00%		
296	8552	8552 Cultural education (foreign languages, music, theater, dance, visual arts, etc.)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
297	8553	8553 Driving schools (piloting)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
298	8559	8559 Other forms of education n.c.a.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
299	8560	8560 Support services activities for education	0.00	0.00%			0.00	0.00%			0.00	0.00%		
300	8730	8730 Activities of retirement homes and homes for people unable to care for themselves	0.00	0.00%			0.00	0.00%			0.00	0.00%		
301	8790	8790 Other social assistance activities with accommodation n.c.a.	0.00	0.00%			0.00	0.00%			0.00	0.00%		
302	9001	9001 - Artistic interpretation activities (performances)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
303	9002	9002 - Support activities for artistic interpretation (performances)	0.00	0.00%			0.00	0.00%			0.00	0.00%		
304	9003	9003 - Artistic creation activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
305	9004	9004 - Management activities of performance halls	0.00	0.00%			0.00	0.00%			0.00	0.00%		
306	9101	9101 - Library and archive activities	0.00	0.00%			0.00	0.00%			0.00	0.00%		
307	9103	9103 - Management of monuments, historical buildings, and other tourist attractions	0.00	0.00%			0.00	0.00%			0.00	0.00%		
308	9521	9521 - Repair of household electronic appliances	0.00	0.00%			0.00	0.00%			0.00	0.00%		
309	9522	9522 - Repair of household devices and equipment for home and garden	0.00	0.00%			0.00	0.00%			0.00	0.00%		

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5.1.9. Table 2. GAR Sector Information, CapEx view (continued)

	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			(Gross) carrying amount		(Gross) carrying amount	
			LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	0210	0210 Forestry and other forest activities	0.00	0.00%		
2	0220	0220 Logging	0.00	0.00%		
3	0230	0230 Collection of non-wood forest products from spontaneous flora	0.00	0.00%		
4	0240	0240 Support services to forestry	0.00	0.00%		
5	1011	1011 Meat processing and preservation	0.00	0.00%		
6	1012	1012 Poultry meat processing and preservation	0.00	0.00%		
7	1013	1013 Manufacture of meat products (including poultry meat)	0.00	0.00%		
8	1020	1020 Fish, crustaceans, and molluscs processing and preservation	0.00	0.00%		
9	1031	1031 Potato processing and preservation	0.00	0.00%		
10	1032	1032 Manufacture of fruit and vegetable juices	0.00	0.00%		
11	1039	1039 Processing and preservation of other fruits and vegetables	0.00	0.00%		
12	1041	1041 Manufacture of oils and fats	0.00	0.00%		
13	1051	1051 Manufacture of dairy products and cheese	0.00	0.00%		
14	1052	1052 - Manufacture of ice cream	0.00	0.00%		
15	1061	1061 - Manufacture of flour products	0.00	0.00%		
16	1071	1071 - Bread manufacturing; manufacture of cakes and fresh pastry products	0.00	0.00%		
17	1072	1072 - Manufacture of biscuits and rusks; manufacture of cakes and preserved pastry products	0.00	0.00%		
18	1073	1073 - Manufacture of macaroni, noodles, couscous, and similar farinaceous products	0.00	0.00%		
19	1081	1081 - Sugar manufacturing	0.00	0.00%		
20	1082	1082 - Manufacture of cocoa products, chocolate, and sugar confectionery	0.00	0.00%		
21	1083	1083 - Tea and coffee processing	0.00	0.00%		
22	1084	1084 - Manufacture of spices and condiments	0.00	0.00%		
23	1085	1085 - Manufacture of prepared meals	0.00	0.00%		
24	1089	1089 - Manufacture of other food products n.e.c.	0.00	0.00%		
25	1091	1091 - Manufacture of prepared animal feeds	0.00	0.00%		
26	1101	1101 - Distilling, refining, and blending of alcoholic beverages	0.00	0.00%		
27	1102	1102 - Manufacture of wine from grapes	0.00	0.00%		
28	1105	1105 - Beer manufacturing	0.00	0.00%		
29	1107	1107 - Production of non-alcoholic beverages; production of mineral waters and other bottled waters	0.00	0.00%		
30	1320	1320 - Manufacture of textiles	0.00	0.00%		
31	1330	1330 - Finishing of textiles	0.00	0.00%		
32	1392	1392 - Manufacture of made-up textile articles (except apparel and underwear)	0.00	0.00%		
33	1393	1393 - Manufacture of carpets and rugs	0.00	0.00%		
34	1394	1394 - Manufacture of rope, cordage, twine, and nets	0.00	0.00%		
35	1399	1399 - Manufacture of other textile products n.e.c.	0.00	0.00%		
36	1411	1411 Manufacture of clothing articles made of leather	0.00	0.00%		
37	1412	1412 - Manufacture of work clothing	0.00	0.00%		
38	1413	1413 - Manufacture of other clothing articles (excluding underwear)	0.00	0.00%		
39	1414	1414 - Manufacture of underwear	0.00	0.00%		
40	1419	1419 - Manufacture of other clothing articles and accessories n.e.c.	0.00	0.00%		
41	1431	1431 - Manufacture of hosiery and haberdashery articles through knitting or crocheting	0.00	0.00%		
42	1439	1439 - Manufacture of other clothing articles through knitting or crocheting	0.00	0.00%		
43	1512	1512 - Manufacture of travel goods, leather goods, and harness articles	0.00	0.00%		
44	1520	1520 - Manufacture of footwear	0.00	0.00%		
45	1610	1610 - Cutting and planing of wood	0.00	0.00%		
46	1621	1621 - Manufacture of veneers and wood-based panels	0.00	0.00%		
47	1622	1622 - Manufacture of assembled parquet flooring	0.00	0.00%		
48	1623	1623 - Manufacture of other joinery and carpentry items for construction	0.00	0.00%		
49	1624	1624 - Manufacture of wooden packaging	0.00	0.00%		
50	1629	1629 - Manufacture of other wood products; manufacture of cork, straw, and other woven materials	0.00	0.00%		
51	1711	1711 - Manufacture of pulp	0.00	0.00%		
52	1712	1712 - Manufacture of paper and paperboard	0.00	0.00%		
53	1721	1721 - Manufacture of corrugated paper and paperboard and paper and paperboard packaging	0.00	0.00%		
54	1722	1722 - Manufacture of household and sanitary paper products	0.00	0.00%		
55	1723	1723 - Manufacture of stationery items	0.00	0.00%		
56	1729	1729 - Manufacture of other paper and paperboard articles n.e.c.	0.00	0.00%		
57	1812	1812 - Other printing activities n.e.c.	0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
58	1813	1813 - Pre-press services	0.00	0.00%		
59	1814	1814 - Bookbinding and related services	0.00	0.00%		
60	2011	2011 - Manufacture of industrial gases	0.00	0.00%		
61	2013	2013 - Manufacture of other basic inorganic chemicals	248,619,497.31	0.00%		
62	2014	2014 - Manufacture of other basic organic chemicals	0.00	0.00%		
63	2015	2015 - Manufacture of fertilizers and nitrogen compounds	0.00	0.00%		
64	2016	2016 - Manufacture of plastics in primary forms	0.00	0.00%		
65	2120	2120 - Manufacture of pharmaceutical preparations	0.00	0.00%		
66	2219	2219 - Manufacture of other rubber products	0.00	0.00%		
67	2221	2221 - Manufacture of plastic plates, sheets, tubes, and profiles	0.00	0.00%		
68	2222	2222 - Manufacture of plastic packaging articles	0.00	0.00%		
69	2223	2223 - Manufacture of plastic articles for construction	0.00	0.00%		
70	2229	2229 - Manufacture of other plastic products	0.00	0.00%		
71	2311	2311 - Manufacture of flat glass	0.00	0.00%		
72	2312	2312 - Processing and shaping of flat glass	0.00	0.00%		
73	2314	2314 - Manufacture of glass fibers	0.00	0.00%		
74	2332	2332 Manufacture of bricks, tiles, and other ceramic products for construction from clay	0.00	0.00%		
75	2341	2332 - Manufacture of bricks, tiles, and other ceramic products for construction from clay	0.00	0.00%		
76	2349	2341 - Manufacture of ceramic articles for household and ornamental use	0.00	0.00%		
77	2351	2349 - Manufacture of other ceramic products n.e.c.	0.00	0.00%		
78	2361	2351 - Manufacture of cement	0.00	0.00%		
79	2363	2361 - Manufacture of concrete products for construction	0.00	0.00%		
80	2369	2363 - Manufacture of concrete	0.00	0.00%		
81	2370	2369 - Manufacture of other articles from concrete, cement, and plaster	0.00	0.00%		
82	2399	2370 - Cutting, shaping, and finishing of stone	0.00	0.00%		
83	2410	2399 - Manufacture of other non-metallic mineral products n.e.c.	0.00	0.00%		
84	2433	2410 - Production of ferrous metals in primary forms and ferroalloys	0.00	0.00%		
85	2442	2433 - Production of cold-formed profiles	92,032,243.66	0.00%		
86	2453	2442 - Aluminum metallurgy	0.00	0.00%		
87	2511	2453 - Casting of non-ferrous light metals	0.00	0.00%		
88	2512	2511 - Manufacture of metal constructions and parts of metal structures	0.00	0.00%		
89	2521	2512 - Manufacture of metal doors and windows	0.00	0.00%		
90	2530	2521 - Production of radiators and boilers for central heating	0.00	0.00%		
91	2540	2530 - Production of steam generators (except for central heating boilers)	0.00	0.00%		
92	2550	2540 - Manufacture of arms and ammunition	0.00	0.00%		
93	2561	2550 - Manufacture of metal products obtained through plastic deformation; powder metallurgy	0.00	0.00%		
94	2562	2561 - Metal treatment and coating	0.00	0.00%		
95	2572	2562 - General mechanical operations	0.00	0.00%		
96	2573	2572 - Production of tools and hardware	0.00	0.00%		
97	2591	2573 - Manufacture of tools	0.00	0.00%		
98	2593	2591 - Manufacture of containers, receptacles, and other similar products from steel	0.00	0.00%		
99	2599	2593 - Manufacture of articles from wire, manufacture of chains and springs	0.00	0.00%		
100	2611	2599 - Manufacture of other metal articles n.e.c.	0.00	0.00%		
101	2620	2611 - Manufacture of electronic subassemblies (modules)	0.00	0.00%		
102	2630	2620 - Manufacture of computers and peripheral equipment	0.00	0.00%		
103	2651	2630 - Manufacture of communication equipment	0.00	0.00%		
104	2670	2651 - Manufacture of instruments and devices for measurement, testing, control, navigation	0.00	0.00%		
105	2711	2670 - Manufacture of optical instruments and photographic equipment	0.00	0.00%		
106	2712	2711 - Manufacture of electric motors, generators, and transformers	0.00	0.00%		
107	2720	2712 - Manufacture of electrical distribution and control equipment	0.00	0.00%		
108	2732	2720 - Manufacture of accumulators and batteries	0.00	0.00%		
109	2740	2740 Manufacture of electric lighting equipment	0.00	0.00%		
110	2751	2751 Manufacture of household electrical appliances	0.00	0.00%		
111	2752	2752 - Manufacture of non-electric household appliances	0.00	0.00%		
112	2790	2790 - Manufacture of other electrical equipment	0.00	0.00%		
113	2811	2811 - Manufacture of motors and turbines (except for those for airplanes, motor vehicles, and motorcycles)	0.00	0.00%		
114	2814	2814 - Manufacture of taps and valves	0.00	0.00%		
115	2815	2815 - Manufacture of bearings, gears, gearboxes, and mechanical transmission elements	0.00	0.00%		
116	2821	2821 - Manufacture of ovens, furnaces, and burners	0.00	0.00%		
117	2822	2822 - Manufacture of lifting and handling equipment	0.00	0.00%		
118	2823	2823 - Manufacture of office machines and equipment (except for computers and peripheral equipment)	0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
119	2825	2825 - Manufacture of ventilation and refrigeration equipment, excluding household appliances	0.00	0.00%		
120	2829	2829 - Manufacture of other general-purpose machinery n.e.c.	0.00	0.00%		
121	2830	2830 - Manufacture of machinery and equipment for agriculture and forestry	0.00	0.00%		
122	2841	2841 - Manufacture of machinery and machine tools for metalworking	0.00	0.00%		
123	2849	2849 - Manufacture of other machine tools n.e.c.	0.00	0.00%		
124	2891	2891 - Manufacture of machinery for metallurgy	0.00	0.00%		
125	2892	2892 - Manufacture of machinery for extraction and construction	0.00	0.00%		
126	2893	2893 - Manufacture of machinery for food, beverage, and tobacco processing	0.00	0.00%		
127	2894	2894 - Manufacture of machinery for the textile, clothing, and leather industries	0.00	0.00%		
128	2895	2895 - Manufacture of machinery for the paper and paperboard industry	0.00	0.00%		
129	2899	2899 - Manufacture of other specific machines and equipment n.e.c.	0.00	0.00%		
130	2910	2910 - Manufacture of motor vehicles for road transport	0.00	0.00%		
131	3011	3011 - Construction of ships and floating structures	0.00	0.00%		
132	3020	3020 - Manufacture of railway locomotives and rolling stock	0.00	0.00%		
133	3091	3091 - Manufacture of motorcycles	0.00	0.00%		
134	3102	3102 - Manufacture of kitchen furniture	0.00	0.00%		
135	3103	3103 - Manufacture of office and shop furniture	0.00	0.00%		
136	3109	3109 - Manufacture of other types of furniture	0.00	0.00%		
137	3312	3312 - Repair of machinery	0.00	0.00%		
138	3315	3315 - Repair and maintenance of ships and boats	0.00	0.00%		
139	3317	3317 - Repair and maintenance of other transport equipment n.e.c.	0.00	0.00%		
140	3511	3511 - Production of electric power	0.00	0.00%		
141	3522	3522 - Distribution of gaseous fuels through pipelines	0.00	0.00%		
142	3530	3530 - Steam and air conditioning supply	0.00	0.00%		
143	3600	3600 Water collection, treatment, and distribution	0.00	0.00%		
144	3700	3700 - Collection and treatment of wastewater	0.00	0.00%		
145	3811	3811 - Collection of non-hazardous waste	0.00	0.00%		
146	3812	3812 - Collection of hazardous waste	0.00	0.00%		
147	3821	3821 - Treatment and disposal of non-hazardous waste	0.00	0.00%		
148	3822	3822 - Treatment and disposal of hazardous waste	0.00	0.00%		
149	3831	3831 - Dismantling of remains	0.00	0.00%		
150	3832	3832 - Recovery of sorted recyclable materials	0.00	0.00%		
151	4110	4110 - Real estate development (promotion)	0.00	0.00%		
152	4120	4120 - Construction of residential and non-residential buildings	0.00	0.00%		
153	4211	4211 - Construction of roads and highways	0.00	0.00%		
154	4212	4212 - Construction of surface and underground railways	0.00	0.00%		
155	4213	4213 - Construction of bridges and tunnels	0.00	0.00%		
156	4221	4221 - Construction of utility projects for fluids	0.00	0.00%		
157	4222	4222 - Construction of utility projects for electricity and telecommunications	0.00	0.00%		
158	4291	4291 - Hydrotechnical construction	0.00	0.00%		
159	4299	4299 - Construction of other engineering projects n.e.c.	0.00	0.00%		
160	4311	4311 - Demolition of buildings	0.00	0.00%		
161	4312	4312 - Site preparation works	0.00	0.00%		
162	4313	4313 - Drilling and surveying for construction	0.00	0.00%		
163	4321	4321 - Electrical installation works	0.00	0.00%		
164	4322	4322 - Sanitary, heating, and air conditioning installation works	0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
165	4329	4329 - Other installation works for construction	0.00	0.00%		
166	4331	4331 - Plastering works	0.00	0.00%		
167	4332	4332 - Carpentry and joinery works	0.00	0.00%		
168	4333	4333 - Floor laying and wall covering works	0.00	0.00%		
169	4334	4334 - Painting, decorating, and glazing works	0.00	0.00%		
170	4339	4339 - Other finishing works	0.00	0.00%		
171	4391	4391 - Roofing, frame, and terrace works for buildings	0.00	0.00%		
172	4399	4399 - Other specialized construction works n.e.c.	0.00	0.00%		
173	4611	4611 - Intermediary trade in agricultural raw materials, live animals, textile raw materials, and semifinished goods	0.00	0.00%		
174	4612	4612 - Intermediary trade in fuels, ores, metals, and chemical products for industry	0.00	0.00%		
175	4613	4613 - Intermediary trade in wood and construction materials	0.00	0.00%		
176	4614	4614 - Intermediary trade in machinery, industrial equipment, ships, and aircraft	0.00	0.00%		
177	4615	4615 - Intermediary trade in furniture, household goods, and hardware	0.00	0.00%		
178	4616	4616 - Intermediary trade in textiles, fur clothing, footwear, and leather goods	0.00	0.00%		
179	4617	4617 - Intermediary trade in food, beverages, and tobacco products	0.00	0.00%		
180	4618	4618 - Intermediary trade specialized in selling specific products, n.e.c.	0.00	0.00%		
181	4619	4619 - Intermediary trade in various products	0.00	0.00%		
182	4621	4621 - Wholesale trade of cereals, seeds, fodder, and unprocessed tobacco	0.00	0.00%		
183	4622	4622 - Wholesale trade of flowers and plants	0.00	0.00%		
184	4623	4623 - Wholesale trade of live animals	0.00	0.00%		
185	4624	4624 - Wholesale trade of furs, raw hides, and processed hides	0.00	0.00%		
186	4631	4631 - Wholesale trade of fruits and vegetables	0.00	0.00%		
187	4632	4632 - Wholesale trade of meat and meat products	0.00	0.00%		
188	4633	4633 - Wholesale trade of dairy products, eggs, oils, and edible fats	0.00	0.00%		
189	4634	4634 - Wholesale trade of beverages	0.00	0.00%		
190	4635	4635 - Wholesale trade of tobacco products	0.00	0.00%		
191	4636	4636 - Wholesale trade of sugar, chocolate, and confectionery products	0.00	0.00%		
192	4637	4637 - Wholesale trade of coffee, tea, cocoa, and spices	0.00	0.00%		
193	4638	4638 - Specialized wholesale trade of other food products, including fish, crustaceans, and mollusks	0.00	0.00%		
194	4639	4639 - Non-specialized wholesale trade of food products, beverages, and tobacco	0.00	0.00%		
195	4641	4641 - Wholesale trade of textiles	0.00	0.00%		
196	4642	4642 - Wholesale trade of clothing and footwear	0.00	0.00%		
197	4643	4643 - Wholesale trade of household electric appliances, radios, and televisions	0.00	0.00%		
198	4644	4644 Wholesale trade of ceramic products, glassware, and maintenance products	0.00	0.00%		
199	4645	4645 Wholesale trade of cosmetics and perfumes	0.00	0.00%		
200	4646	4646 - Wholesale trade of pharmaceutical products	0.00	0.00%		
201	4647	4647 - Wholesale trade of furniture, carpets, and lighting articles	0.00	0.00%		
202	4648	4648 - Wholesale trade of watches and jewelry	0.00	0.00%		
203	4649	4649 - Wholesale trade of other household goods	0.00	0.00%		
204	4651	4651 - Wholesale trade of computers, peripheral equipment, and software	0.00	0.00%		
205	4652	4652 - Wholesale trade of electronic components and telecommunications equipment	0.00	0.00%		
206	4661	4661 - Wholesale trade of agricultural machines, equipment, and furniture	0.00	0.00%		
207	4662	4662 - Wholesale trade of machine tools	0.00	0.00%		
208	4663	4663 - Wholesale trade of machinery for mining and construction industries	0.00	0.00%		
209	4665	4665 - Wholesale trade of office furniture	0.00	0.00%		
210	4666	4666 - Wholesale trade of other office machines and equipment	0.00	0.00%		
211	4669	4669 - Wholesale trade of other machinery and equipment	0.00	0.00%		
212	4671	4671 - Wholesale trade of solid, liquid, and gaseous fuels and derivative products	0.00	0.00%		
213	4672	4672 - Wholesale trade of metals and metal ores	0.00	0.00%		
214	4673	4673 - Wholesale trade of timber, construction materials, and sanitary and heating equipment	0.00	0.00%		
215	4674	4674 - Wholesale trade of hardware and fittings for sanitary and heating installations	0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
216	4675	4675 - Wholesale trade of chemical products	0.00	0.00%		
217	4676	4676 - Wholesale trade of other intermediate products	0.00	0.00%		
218	4677	4677 - Wholesale trade of waste and scrap	0.00	0.00%		
219	4690	4690 - Wholesale trade, not specialized	0.00	0.00%		
220	4711	4711 - Retail trade in non-specialized stores, predominantly selling food, beverages, and tobacco	0.00	0.00%		
221	4719	4719 - Retail trade in non-specialized stores, predominantly selling non-food products	0.00	0.00%		
222	4721	4721 - Retail trade of fresh fruits and vegetables in specialized stores	0.00	0.00%		
223	4722	4722 - Retail trade of meat and meat products in specialized stores	0.00	0.00%		
224	4723	4723 - Retail trade of fish, crustaceans, and mollusks in specialized stores	0.00	0.00%		
225	4724	4724 - Retail trade of bread, pastries, and confectionery in specialized stores	0.00	0.00%		
226	4725	4725 - Retail trade of beverages in specialized stores	0.00	0.00%		
227	4729	4729 - Retail trade of other food products in specialized stores	0.00	0.00%		
228	4730	4730 Retail trade of automotive fuels in specialized stores	0.00	0.00%		
229	4741	4741 Retail trade of computers, peripheral units, and software in specialized stores	0.00	0.00%		
230	4742	4742 Retail trade of telecommunications equipment in specialized stores	0.00	0.00%		
231	4743	4743 Retail trade of audio/video equipment in specialized stores	0.00	0.00%		
232	4751	4751 Retail trade of textiles in specialized stores	0.00	0.00%		
233	4752	4752 Retail trade of hardware, glass articles, and painting supplies in specialized stores	0.00	0.00%		
234	4753	4753 Retail trade of carpets, rugs, wallpaper, and other floor coverings in specialized stores	0.00	0.00%		
235	4754	4754 - Retail trade of household appliances in specialized stores	0.00	0.00%		
236	4759	4759 - Retail trade of furniture, lighting articles, and household goods not elsewhere classified, in specialized stores	0.00	0.00%		
237	4761	4761 - Retail trade of books in specialized stores	0.00	0.00%		
238	4762	4762 - Retail trade of newspapers and stationery articles in specialized stores	0.00	0.00%		
239	4764	4764 - Retail trade of sporting equipment in specialized stores	0.00	0.00%		
240	4765	4765 - Retail trade of games and toys in specialized stores	0.00	0.00%		
241	4771	4771 - Retail trade of clothing in specialized stores	0.00	0.00%		
242	4772	4772 - Retail trade of footwear and leather articles in specialized stores	0.00	0.00%		
243	4773	4773 - Retail trade of pharmaceutical products in specialized stores	0.00	0.00%		
244	4774	4774 - Retail trade of medical and orthopedic articles in specialized stores	0.00	0.00%		
245	4775	4775 - Retail trade of cosmetics and perfumes in specialized stores	0.00	0.00%		
246	4776	4776 - Retail trade of flowers, plants, seeds, pets, and pet food in specialized stores	0.00	0.00%		
247	4777	4777 - Retail trade of watches and jewelry in specialized stores	0.00	0.00%		
248	4778	4778 - Retail trade of other new goods in specialized stores	0.00	0.00%		
249	4779	4779 - Retail trade of second-hand goods sold in stores	0.00	0.00%		
250	4781	4781 - Retail trade of food, beverages, and tobacco products through stalls, kiosks, and markets	0.00	0.00%		
251	4782	4782 - Retail trade of textiles, clothing, and footwear through stalls, kiosks, and markets	0.00	0.00%		
252	4789	4789 - Retail trade through stalls, kiosks, and markets of other products	0.00	0.00%		
253	4791	4791 - Retail trade via mail order houses or via the Internet	0.00	0.00%		
254	4799	4799 - Retail trade outside stores, stalls, kiosks, and markets	0.00	0.00%		
255	4910	4910 - Interurban passenger transport by railway	0.00	0.00%		
256	4931	4931 Urban, suburban, and metropolitan passenger transport	0.00	0.00%		
257	4932	4932 Taxi transport	0.00	0.00%		
258	4939	4939 Othér land transport of passengers not elsewhere classified	0.00	0.00%		
259	4941	4941 Road transport of goods	0.00	0.00%		
260	4950	4950 Transport by pipelines	0.00	0.00%		
261	5010	5010 Maritime and coastal passenger transport	0.00	0.00%		
262	5030	5030 Passenger transport by inland waterways	0.00	0.00%		
263	5040	5040 Freight transport by inland waterways	0.00	0.00%		
264	5221	5221 Ancillary services for land transport	0.00	0.00%		
265	5222	5222 Ancillary services for water transport	0.00	0.00%		
266	5320	5320 Other postal and courier activities	0.00	0.00%		
267	5510	5510 Hotels and other similar accommodation facilities	0.00	0.00%		
268	5520	5520 Accommodation facilities for vacations and short stays	0.00	0.00%		
269	5530	5530 Campsites, caravan parks, and camping sites	0.00	0.00%		
270	5829	5829 - Other software publishing activities	0.00	0.00%		
271	6010	6010 - Radio broadcasting activities	0.00	0.00%		
272	6020	6020 - Television broadcasting activities	0.00	0.00%		
273	6110	6110 - Cable telecommunications activities	0.00	0.00%		
274	6120	6120 - Wireless telecommunications activities (excluding satellite)	0.00	0.00%		
275	6190	6190 - Other telecommunications activities	0.00	0.00%		
276	6201	6201 - Software development activities (client-oriented software)	0.00	0.00%		

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	Breakdown by sector - NACE 4 digits level (code)	Breakdown by sector - NACE 4 digits level (code and label)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
			Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
			[Gross] carrying amount		[Gross] carrying amount	
			LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	LEI	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
277	6202	6202 - IT consulting activities	0.00	0.00%		
278	6203	6203 - Management (operation and maintenance) of computing equipment	0.00	0.00%		
279	6209	6209 - Other IT-related activities	0.00	0.00%		
280	6311	6311 - Data processing, web page administration, and related activities	0.00	0.00%		
281	6312	6312 - Web portal activities	0.00	0.00%		
282	6810	6810 - Buying and selling of own real estate	0.00	0.00%		
283	6820	6820 - Renting and leasing of own or leased real estate	0.00	0.00%		
284	6831	6831 - Real estate agencies	0.00	0.00%		
285	6832	6832 - Real estate management on a commission or contract basis	0.00	0.00%		
286	7111	7111 - Architectural activities	0.00	0.00%		
287	7112	7112 - Engineering and technical consulting activities related to architecture	0.00	0.00%		
288	7120	7120 - Technical testing and analysis activities	0.00	0.00%		
289	7211	7211 - Biotechnology research and development	0.00	0.00%		
290	7219	7219 - Research and development in other natural sciences and engineering	0.00	0.00%		
291	7711	7711 - Car and light vehicle leasing and rental activities	0.00	0.00%		
292	7712	7712 - Heavy vehicle leasing and rental activities	0.00	0.00%		
293	7739	7739 - Leasing and rental activities with other machinery, equipment, and tangible goods	0.00	0.00%		
294	8510	8510 Preschool education	0.00	0.00%		
295	8551	8551 Sports and recreational education	0.00	0.00%		
296	8552	8552 Cultural education (foreign languages, music, theater, dance, visual arts, etc.)	0.00	0.00%		
297	8553	8553 Driving schools (piloting)	0.00	0.00%		
298	8559	8559 Other forms of education n.c.a.	0.00	0.00%		
299	8560	8560 Support services activities for education	0.00	0.00%		
300	8730	8730 Activities of retirement homes and homes for people unable to care for themselves	0.00	0.00%		
301	8790	8790 Other social assistance activities with accommodation n.c.a.	0.00	0.00%		
302	9001	9001 - Artistic interpretation activities (performances)	0.00	0.00%		
303	9002	9002 - Support activities for artistic interpretation (performances)	0.00	0.00%		
304	9003	9003 - Artistic creation activities	0.00	0.00%		
305	9004	9004 - Management activities of performance halls	0.00	0.00%		
306	9101	9101 - Library and archive activities	0.00	0.00%		
307	9103	9103 - Management of monuments, historical buildings, and other tourist attractions	0.00	0.00%		
308	9521	9521 - Repair of household electronic appliances	0.00	0.00%		
309	9522	9522 - Repair of household devices and equipment for home and garden	0.00	0.00%		

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5.1.10. Table 3. GAR KPI Stock, CapEx view

% (compared to total covered assets in the denominator)		Disclosure reference date T (FY ending Dec 2024)												
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**													
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	52.08%	0.12%	0.00%	0.00%	0.04%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Financial undertakings**	8.46%	1.10%	0.00%	0.05%	0.35%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Credit institutions	8.46%	1.10%	0.00%	0.05%	0.35%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Loans and advances	0.47%	0.04%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	14.20%	1.85%	0.00%	0.08%	0.58%	0.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
20	**Non-financial undertakings**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
24	**Households**	60.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
25	of which loans collateralised by residential immovable property	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%								
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	15.22%	0.03%	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.10. Table 3. GAR KPI Stock, CapEx view (continued)

% (compared to total covered assets in the denominator)		Disclosure reference date T (FY ending Dec 2024)											
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**												
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Financial undertakings**	0.00%	0.00%	0.00%	0.00%	0.57%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
3	Credit institutions	0.00%	0.00%	0.00%	0.00%	0.57%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
4	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.97%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
20	**Non-financial undertakings**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
24	**Households**	0.00%	0.00%	0.00%	0.00%								
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%								
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%								
27	of which motor vehicle loans												
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.10. Table 3. GAR KPI Stock, CapEx view (continued)

% (compared to total covered assets in the denominator)		Disclosure reference date T (FY ending Dec 2024)					
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		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)				
				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	55.22%	0.12%	0.00%	0.01%	0.04%	11.80%
2	**Financial undertakings**	9.30%	1.11%	0.00%	0.05%	0.35%	1.27%
3	Credit institutions	9.30%	1.11%	0.00%	0.05%	0.35%	1.27%
4	Loans and advances	0.47%	0.04%	0.00%	0.00%	0.02%	0.53%
5	Debt securities, including UoP	15.65%	1.87%	0.00%	0.08%	0.59%	0.74%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms p	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
20	**Non-financial undertakings**	75.15%	0.00%	0.00%	0.00%	0.00%	0.48%
21	Loans and advances	75.15%	0.00%	0.00%	0.00%	0.00%	0.48%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
24	**Households**	60.05%	0.00%	0.00%	0.00%	0.00%	10.05%
25	of which loans collateralised by residential immovable property	100.00%	0.00%	0.00%	0.00%	0.00%	6.04%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	16.14%	0.035%	0.00%	0.00%	0.01%	40.37%

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5.1.10. Table 3. GAR KPI Stock, CapEx view (continued)

% (compared to total covered assets in the denominator)		Disclosure reference date T-1 (FY ending Dec 2023)												
		Climate Change Mitigation (CCM)					**Climate Change Adaptation (CCA)**				**Water and marine resources (WTR)**			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which specialised lending	Of which enabling			Of which Use of Proceeds	Of which enabling
	GAR - Covered assets in both numerator and denominator													
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	55.04%	0.20%	0.02%	0.01%	0.04%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Financial undertakings**	13.32%	1.26%	0.13%	0.09%	0.24%	0.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Credit institutions	13.32%	1.26%	0.13%	0.09%	0.24%	0.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Loans and advances	12.85%	0.97%	0.19%	0.12%	0.07%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	14.31%	1.88%	0.00%	0.04%	0.61%	0.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
20	**Non-financial undertakings**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
24	**Households**	72.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
25	of which loans collateralised by residential immovable property	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%								
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	19.95%	0.07%	0.01%	0.01%	0.01%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.10. Table 3. GAR KPI Stock, CapEx view (continued)

% (compared to total covered assets in the denominator)		Disclosure reference date T-1 (FY ending Dec 2023)											
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**												
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Financial undertakings**	0.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
3	Credit institutions	0.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
4	Loans and advances	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
20	**Non-financial undertakings**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
24	**Households**	0.00%	0.00%	0.00%	0.00%								
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%								
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%								
27	of which motor vehicle loans												
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.10. Table 3. GAR KPI Stock, CapEx view (continued)

% (compared to total covered assets in the denominator)		Disclosure reference date T-1 (FY ending Dec 2023)					
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		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)				
				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	55.83%	0.20%	0.02%	0.01%	0.04%	15.76%
2	**Financial undertakings**	14.23%	1.27%	0.13%	0.09%	0.24%	2.45%
3	Credit institutions	14.23%	1.27%	0.13%	0.09%	0.24%	2.45%
4	Loans and advances	13.53%	0.97%	0.19%	0.12%	0.07%	1.66%
5	Debt securities, including UoP	15.71%	1.89%	0.00%	0.04%	0.61%	0.79%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
20	**Non-financial undertakings**	5.68%	0.00%	0.00%	0.00%	0.00%	1.77%
21	Loans and advances	5.68%	0.00%	0.00%	0.00%	0.00%	1.77%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
24	**Households**	72.39%	0.00%	0.00%	0.00%	0.00%	11.53%
25	of which loans collateralised by residential immovable property	100.00%	0.00%	0.00%	0.00%	0.00%	8.35%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	20.23%	0.071%	0.01%	0.01%	0.01%	43.48%

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5.1.11. Table 4. GAR KPI Flow, CapEx view

% (compared to total covered assets in the denominator)		Disclosure reference date T (FY ending Dec 2024)												
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**													
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	15.79%	0.49%	0.00%	0.07%	0.13%	0.04%	0.02%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
2	**Financial undertakings**	9.76%	0.62%	0.00%	0.09%	0.16%	0.06%	0.03%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
3	Credit institutions	9.76%	0.62%	0.00%	0.09%	0.16%	0.06%	0.03%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
4	Loans and advances	9.74%	0.61%	0.00%	0.09%	0.16%	0.05%	0.03%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	13.30%	1.55%	0.00%	0.41%	0.35%	0.33%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
20	**Non-financial undertakings**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
24	**Households**	38.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
25	of which loans collateralised by residential immovable property	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%								
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	6.09%	0.19%	0.00%	0.03%	0.05%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.11. Table 4. GAR KPI Flow, CapEx view (continued)

% (compared to total covered assets in the denominator)		Disclosure reference date T (FY ending Dec 2024)											
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
-	**GAR - Covered assets in both numerator and denominator**												
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Financial undertakings**	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Credit institutions	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.84%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
20	**Non-financial undertakings**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%	0.00%	0.00%		0.00%
24	**Households**	0.00%	0.00%	0.00%	0.00%								
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%								
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%								
27	of which motor vehicle loans												
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.11. Table 4. GAR KPI Flow, CapEx view (continued)

% (compared to total covered assets in the denominator)		Disclosure reference date T (FY ending Dec 2024)					
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		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)				
				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	15.93%	0.52%	0.00%	0.07%	0.14%	15.56%
2	**Financial undertakings**	9.91%	0.66%	0.00%	0.09%	0.18%	12.24%
3	Credit institutions	9.91%	0.66%	0.00%	0.09%	0.18%	12.24%
4	Loans and advances	9.88%	0.66%	0.00%	0.09%	0.18%	12.17%
5	Debt securities, including UoP	15.08%	1.67%	0.00%	0.41%	0.35%	0.07%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%	-	0.00%	0.00%	0.00%
20	**Non-financial undertakings**	49.70%	0.00%	0.00%	0.00%	0.00%	0.01%
21	Loans and advances	49.70%	0.00%	0.00%	0.00%	0.00%	0.01%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
24	**Households**	38.09%	0.00%	0.00%	0.00%	0.00%	3.32%
25	of which loans collateralised by residential immovable property	100.00%	0.00%	0.00%	0.00%	0.00%	1.26%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	**Local governments financing**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	**Total GAR assets**	6.14%	0.20%	0.00%	0.03%	0.05%	40.37%

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5.1.12. Table 5. KPI off-balance sheet exposures, Stock, CapEx view

	% (compared to total eligible off-balance sheet assets)	Disclosure reference date T (FY ending Dec 2024)												
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
1	**Financial guarantees (FinGuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.12. Table 5. KPI off-balance sheet exposures, Stock, CapEx view (continued)

% (compared to total eligible off-balance sheet assets)	Disclosure reference date T (FY ending Dec 2024)											
	Circular economy (CE)				**Pollution (PPC)**				**Biodiversity and Ecosystems (BIO)**			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
1 **Financial guarantees (FinGuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2 **Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.12. Table 5. KPI off-balance sheet exposures, Stock, CapEx view (continued)

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T (FY ending Dec 2024)				
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which transitional	Of which enabling
1	**Financial guarantees (FinGuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.12. Table 5. KPI off-balance sheet exposures, Stock, CapEx view (continued)

% (compared to total eligible off-balance sheet assets)	Disclosure reference date T-1 (FY ending Dec 2023)												
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which specialised lending	Of which enabling			Of which Use of Proceeds	Of which enabling
1 Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2 Assets under management (AuM KPI)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.12. Table 5. KPI off-balance sheet exposures, Stock, CapEx view (continued)

	% (compared to total eligible off-balance sheet assets)	Disclosure reference date T-1 (FY ending Dec 2023)											
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
1	**Financial guarantees (FinGuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.12. Table 5. KPI off-balance sheet exposures, Stock, CapEx view (continued)

	% (compared to total eligible off-balance sheet assets)	Disclosure reference date T-1 (FY ending Dec 2023)				
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which transitional	Of which enabling
1	**Financial guarantees (FinGuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.13. Table 5. KPI off-balance sheet exposures, Flow, CapEx view

	% (compared to total eligible off-balance sheet assets)	Disclosure reference date T (FY ending Dec 2024)												
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
1	**Financial guarantees (FinGuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.13. Table 5. KPI off-balance sheet exposures, Flow, CapEx view (continued)

% (compared to total eligible off-balance sheet assets)	Disclosure reference date T (FY ending Dec 2024)											
	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
1 **Financial guarantees (FinGuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2 **Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.13. Table 5. KPI off-balance sheet exposures, Flow, CapEx view (continued)

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T (FY ending Dec 2024)				
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which transitional	Of which enabling
1	**Financial guarantees (FinGuar KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%
2	**Assets under management (AuM KPI)**	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which debt securities	0.00%	0.00%	0.00%	0.00%	0.00%
	Of which equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%

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5.1.14. Template 1 Nuclear and fossil gas related activities

On-balance Stock, Turnover view

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

For On-balance Flow, Turnover view

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

Off-balance

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

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5.1.14. Template 1 Nuclear and fossil gas related activities (continued)

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

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

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5.1.15. Template 2 Taxonomy-aligned economic activities (denominator) – Stock

Taxonomy-aligned economic activities (denominator) – Based on Counterparty Turnover-On balance sheet Stock KPI

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation		Climate change adaptation	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
2.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
3.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	45,589.87	0.00%	45,589.87	0.00%	0.00	0.00%
4.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
5.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
6.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	9,264,201.14	0.02%	9,259,966.23	0.02%	4,234.91	0.00%
8	**Total Applicable KPI**	9,309,791.02	0.02%	9,305,556.10	0.02%	4,234.91	0.00%

Taxonomy-aligned economic activities (denominator) – Based on Counterparty CapEx-On balance sheet Stock KPI

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation		Climate change adaptation	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
2.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
3.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	45,589.87	0.00%	45,589.87	0.00%	0.00	0.00%
4.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
5.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
6.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	14,043,742.69	0.03%	14,032,449.59	0.03%	11,293.10	0.00%
8	**Total Applicable KPI**	14,089,332.56	0.03%	14,078,039.46	0.03%	11,293.10	0.00%

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5.1.16. Template 3 Taxonomy-aligned economic activities (numerator) – Stock

Taxonomy-aligned economic activities (numerator) – Based on Counterparty Turnover -On balance sheet Stock KPI

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation		Climate change adaption	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
2.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
3.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	45,589.87	0.49%	45,589.87	0.49%	0.00	0.00%
4.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
5.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
6.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	9,264,201.14	99.51%	9,259,966.23	99.46%	4,234.91	0.05%
8.	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	9,309,791.02	100.00%	9,305,556.10	99.95%	4,234.91	0.05%

Taxonomy-aligned economic activities (numerator) – Based on Counterparty CapEx -On balance sheet Stock KPI

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation		Climate change adaption	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
2.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
3.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	45,589.87	0.32%	45,589.87	0.32%	0.00	0.00%
4.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
5.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
6.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	14,043,742.69	99.68%	14,032,449.59	99.60%	11,293.10	0.08%
8.	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	14,089,332.56	100.00%	14,078,039.46	99.92%	11,293.10	0.08%

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5.1.17. Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – Stock

Taxonomy-eligible but not taxonomy-aligned economic activities – Based on Counterparty Turnover - On balance sheet Stock KPI

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation		Climate change adaption	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.000%	0.00	0.00%	0.00	0.00%
2.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
3.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	9.725.839.74	0.02%	9,725,839.74	0.02%	0.00	0.00%
4.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
5.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
6.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	6,213,827,304.52	15.17%	6,211,094,795.98	15.16%	2,732,508.54	0.01%
8.	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	6,223,553,144.27	15.19%	6,220,820,635.73	15.19%	2,732,508.54	0.01%

Taxonomy-eligible but not taxonomy-aligned economic activities – Based on Counterparty CapEx - On balance sheet Stock KPI

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation		Climate change adaption	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
2.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
3.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
4.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	15,196.62	0.00%	15,196.62	0.00%	0.00	0.00%
5.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	45,589.87	0.00%	45,589.87	0.00%	0.00	0.00%
6.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	6,223,232,161.36	15.19%	6,220,495,108.23	15.19%	2,737,053.13	0.01%
8.	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	6,223,292,947.85	15.19%	6,220,555,894.73	15.19%	2,737,053.13	0.01%

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5.1.18. Template 5 Taxonomy non-eligible economic activities – Stock

Taxonomy non-eligible economic activities – Based on Counterparty Turnover - On balance sheet Stock KPI

Row	Economic activities	Amount	Percentage
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	15,196.62	0.00%
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	34,471,993,902.97	84.16%
8.	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	34,472,009,099.60	84.16%

Taxonomy non-eligible economic activities – Based on Counterparty Turnover - On balance sheet Stock KPI

Row	Economic activities	Amount	Percentage
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	15,196.62	0.00%
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	34,350,906,004.07	83.86%
8.	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	34,350,921,200.69	83.86%

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5.1.19. Template 2 Taxonomy-aligned economic activities (denominator) – Flow

Taxonomy-aligned economic activities (denominator) – Based on Counterparty Turnover-On balance sheet Flow KPI

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation		Climate change adaptation	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
2.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
3.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	4,418,226.14	0.01%	4,418,226.14	0.01%	0.00	0.00%
4.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
5.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
6.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	52,832,236.54	0.13%	51,745,105.65	0.13%	1,087,130.89	0.00%
8.	**Total Applicable KPI**	57,250,462.68	0.14%	56,163,331.79	0.14%	1,087,130.89	0.00%

Taxonomy-aligned economic activities (denominator) – Based on Counterparty CapEx-On balance sheet Flow KPI

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation		Climate change adaptation	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
2.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
3.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	2,030,418.14	0.00%	2,030,418.14	0.00%	0.00	0.00%
4.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	4,178,664.00	0.01%	4,178,664.00	0.01%	0.00	0.00%
5.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
6.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	74,392,778.76	0.18%	70,627,399.04	0.17%	3,765,379.72	0.01%
8.	**Total Applicable KPI**	80,601,860.90	0.20%	76,836,481.18	0.19%	3,765,379.72	0.01%

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5.1.20. Template 3 Taxonomy-aligned economic activities (numerator) – Flow

Taxonomy-aligned economic activities (numerator) – Based on Counterparty Turnover -On balance sheet Flow KPI

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation		Climate change adaption	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
2.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
3.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	4,418,226.14	7.72%	4,418,226.14	7.72%	0.00	0.00%
4.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
5.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
6.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	52,832,236.54	92.28%	51,745,105.65	90.38%	1,087,130.89	1.90%
8.	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	57,250,462.68	100.00%	56,163,331.79	98.10%	1,087,130.89	1.90%

Taxonomy-aligned economic activities (numerator) – Based on Counterparty CapEx -On balance sheet Flow KPI

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation		Climate change adaption	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
2.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
3.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	2,030,418.14	2.52%	2,030,418.14	2.52%	0.00	0.00%
4.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	4,178,664.00	5.18%	4,178,664.00	5.18%	0.00	0.00%
5.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
6.	Amount and proportion of taxonomy aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	74,392,778.76	92.30%	70,627,399.04	87.63%	3,765,379.72	4.67%
8.	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	80,601,860.90	100.00%	76,836,481.18	95.33%	3,765,379.72	4.67%

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5.1.21. Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – Flow

Taxonomy-eligible but not taxonomy-aligned economic activities – Based on Counterparty Turnover - On balance sheet Flow KPI

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation		Climate change adaption	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
2.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
3.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	172,909,811.20	0.42%	172,909,811.20	0.42%	0.00	0.00%
4.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	298,476.00	0.00%	298,476.00	0.00%	0.00	0.00%
5.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
6.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	2,959,555,819.47	7.23%	2,939,295,816.66	7.18%	20,260,002.82	0.05%
8.	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	3,132,764,106.67	7.65%	3,112,504,103.86	7.60%	20,260,002.82	0.05%

Taxonomy-eligible but not taxonomy-aligned economic activities – Based on Counterparty CapEx - On balance sheet Flow KPI

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation		Climate change adaption	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
2.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
3.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
4.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	270,171.58	0.00%	270,171.58	0.00%	0.00	0.00%
5.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	1,108,990.74	0.00%	1,108,990.74	0.00%	0.00	0.00%
6.	Amount and proportion of taxonomy eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	0.00	0.00%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	2,418,977,522.13	5.91%	2,415,819,096.28	5.90%	3,158,425.85	0.01%
8.	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	2,420,356,684.45	5.91%	2,417,198,258.60	5.90%	3,158,425.85	0.01%

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5.1.22. Template 5 Taxonomy non-eligible economic activities – Flow

Taxonomy non-eligible economic activities – Based on Counterparty Turnover - On balance sheet Flow KPI

Row	Economic activities	Amount	Percentage
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	270,171.58	0.00%
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	37,655,117,138.67	91.93%
8.	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	37,655,387,310.25	91.93%

Taxonomy non-eligible economic activities – Based on Counterparty Turnover - On balance sheet Flow KPI

Row	Economic activities	Amount	Percentage
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	270,171.58	0.00%
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	38,445,364,789.99	93.86%
8.	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	38,445,634,961.57	93.86%

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Independent Auditor's Limited Assurance Report on the Consolidated Sustainability Statement

To the sole shareholder of CEC Bank S.A.

13 Calea Victoriei st., district 3, Bucharest
Unique registration code: 361897

Limited Assurance Conclusion

We have performed a limited assurance engagement on whether the consolidated Sustainability Statement of CEC Bank S.A. ("the Bank") and its subsidiary (together, "the Group"), included in Appendix 3 *Sustainability Statement* of the consolidated and separate Report of the Board of Directors ("the Sustainability Statement") as of and for the year ended 31 December 2024, has been prepared in accordance with article 33 of Annex I to the National Bank of Romania's Order no. 27/2010 for the approval of the accounting regulations in accordance with International Financial Reporting Standards as adopted by the European Union, with subsequent changes ("NBR Order no. 27/2010").

Based on the procedures performed and evidence obtained, nothing has come to our attention to cause us to believe that the Sustainability Statement as of and for the year ended 31 December 2024 is not prepared, in all material respects, in accordance with article 33 of Annex I of the NBR Order no. 27/2010, including:

- Compliance with the European Sustainability Reporting Standards (ESRS), including that the process carried out by the Group to identify the information reported in the Sustainability Statement ("the Process") is in accordance with the description set out in the *1.4. Managing impacts, risks and opportunities* section thereof; and
- Compliance of the disclosures in the *Communication of information under Article 8 of Regulation (EU) 2020/852 (EU Taxonomy Regulation)* sub-section, within the environmental section of the Sustainability Statement, with the reporting requirements of Article 8 of Regulation (EU) 2020/852 ("the Taxonomy Regulation").

Our conclusion on the Sustainability Statement does not extend to any other information that accompanies or contains the Sustainability Statement and our limited assurance report thereon, nor to any information within the Sustainability Statement not in scope of our assurance engagement. We have not performed any assurance procedures as part of this engagement with respect to such other information. However, we audited the separate and consolidated financial statements of, respectively, the Bank and the Group, as of and for the year ended at 31 December 2024, prepared in accordance with the International Financial

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Fiscal registration code
RO12997279
Trade Registry
no.J40/4439/2000
Share Capital 2,000 RON

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Reporting Standards as adopted by the European Union and the NBR Order no. 27/2010, forming part of the other information, and the result of our audits are presented in separate auditor's reports thereon with unmodified opinions.

Basis for Our Limited Assurance Conclusion

We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised), Assurance Engagements Other Than Audits or Reviews of Historical Financial Information, issued by the International Auditing and Assurance Standards Board (IAASB). Our responsibilities under this standard are further described in the 'Our responsibilities' section of our report.

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board of Accountants (IESBA), together with the ethical requirements that are relevant to our assurance engagement on the Sustainability Statement in Romania, including Law nr.162/2017 and related amendments.

Our firm applies International Standard on Quality Management (ISQM) 1, Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements, issued by the IAASB. This standard requires the firm to design, implement and operate a system of quality management, including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Other Matter – Comparative Information

Our assurance engagement does not extend to comparative information in respect of earlier periods. Our conclusion is not modified in respect of this matter.

Responsibilities for the Sustainability Statement

The Board of Directors of the Bank is responsible for designing, implementing and maintaining a process to identify the information reported in the Sustainability Statement in accordance with the ESRS and for disclosing this process in the *1.4. Managing impacts, risks and opportunities* section of the Sustainability Statement. This responsibility includes:

- Understanding the context in which the Group's activities and business relationships take place and developing an understanding of its affected stakeholders;
- Identifying the actual and potential impacts (both negative and positive) related to sustainability matters, as well as risks and opportunities that affect, or could reasonably be expected to affect, the Group's financial position, financial performance, cash flows, access to finance or cost of capital over the short-, medium-, or long-term;
- Assessing the materiality of the identified impacts, risks and opportunities related to sustainability matters by selecting and applying appropriate thresholds; and
- Developing methodologies and making assumptions that are reasonable in the circumstances.

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The Board of Directors of the Bank is further responsible for the preparation of the Sustainability Statement, in accordance with the article 33 of Annex I of the NBR Order no. 27/2010, including:

- Compliance with the ESRS;
- Preparing the disclosures in the *Communication of information under Article 8 of Regulation (EU) 2020/852 (EU Taxonomy Regulation)* sub-section, within the environmental section of the Sustainability Statement, in compliance with Article 8 of the Taxonomy Regulation;
- Designing, implementing and maintaining such internal controls that management determines are necessary to enable the preparation of the Sustainability Statement such that it is free from material misstatement, whether due to fraud or error; and
- Selecting and applying appropriate sustainability reporting methods and making assumptions and estimates about individual sustainability disclosures that are reasonable in the circumstances.

Those charged with governance of the Bank are responsible for overseeing the reporting process for the Sustainability Statement.

Inherent Limitations in Preparing the Sustainability Statement

There are inherent limitations regarding the measurement or evaluation of the matters in the Sustainability Statement subject to limited assurance, which have been set out below:

- As described in note *1.1.2 Disclosures in relation to specific circumstances* within the Sustainability Statement, greenhouse gas emissions quantification is subject to significant inherent uncertainty as a result of both scientific and estimation uncertainty;
- In reporting forward-looking information in accordance with the ESRS, the Board of Directors of the Bank is required to prepare the forward-looking information on the basis of disclosed assumptions about events that may occur in the future and possible future actions by the Group. The actual outcome is likely to be different since anticipated events frequently do not occur as expected;
- In determining the disclosures in the Sustainability Statement, the Board of Directors of the Bank interprets undefined legal and other terms. Undefined legal and other terms may be interpreted differently, including the legal conformity of their interpretation and, accordingly, are subject to uncertainties.

Our Responsibilities

Our objectives are to plan and perform the assurance engagement to obtain limited assurance about whether the Sustainability Statement is free from material misstatement, whether due to fraud or error, and reporting our limited assurance conclusion to the Bank's sole shareholder. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence decisions of users taken on the basis of the Sustainability Statement as a whole.

Our responsibilities in relation to the Process for reporting the Sustainability Statement, include:

- Obtaining an understanding of the Process, but not for the purpose of providing a conclusion on the effectiveness of the Process, including the outcome of the Process; and

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- Designing and performing procedures to evaluate whether the Process is consistent with the Group's description of its Process, as disclosed in the *1.4. Managing impacts, risks and opportunities* section.

Our other responsibilities in respect of the Sustainability Statement include:

- Obtaining an understanding of the Group's control environment, processes and information systems relevant to the preparation of the Sustainability Statement but not evaluating the design of particular control activities, obtaining evidence about their implementation or testing their operating effectiveness;
- Identifying disclosures where material misstatements are likely to arise, whether due to fraud or error; and
- Designing and performing procedures focused on disclosures in the Sustainability Statement where material misstatements are likely to arise. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Summary of the Work We Performed as the Basis for Our Conclusion

A limited assurance engagement involves performing procedures to obtain evidence about the Sustainability Statement. We designed and performed our procedures to obtain evidence about the Sustainability Statement that is sufficient and appropriate to provide a basis for our conclusion. The nature, timing and extent of our procedures depended on our understanding of the Sustainability Statement and other engagement circumstances, including the identification of disclosures where material misstatements are likely to arise, whether due to fraud or error, in the Sustainability Statement. We exercised professional judgment and maintained professional skepticism throughout the engagement.

In conducting our limited assurance engagement, with respect to the Process, the procedures we performed included:

- Obtaining an understanding of the Process by:
  - performing inquiries to understand the sources of the information used by management (stakeholder engagement, business plans and strategy documents); and
  - inspecting the Group's internal documentation of its Process; and
- Evaluating whether the evidence obtained from our procedures about the Process was consistent with the description of the Process set out in the *1.4. Managing impacts, risks and opportunities*.

In conducting our limited assurance engagement with respect to the Sustainability Statement, the procedures we performed included:

- Obtaining an understanding of the Group's reporting processes relevant to the preparation of its Sustainability Statement by performing inquiries of the Group's personnel;
- Evaluating whether material information identified by the Process is included in the Sustainability Statement;
- Evaluating whether the structure and the presentation of the Sustainability Statement is in accordance with the ESRS;
- Performing inquiries of relevant personnel and analytical procedures on selected disclosures in the Sustainability Statement;

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- Performing substantive assurance procedures on a sample basis on selected disclosures in the Sustainability Statement;
- Obtaining evidence on the methods, assumptions and data for developing material estimates and forward-looking information and on how these methods were applied;
- Obtaining an understanding of the process of calculating the Green Assets Ratio and preparing related disclosures;
- Performing substantive assurance procedures on a sample basis on disclosures pursuant to Article 8 of the Taxonomy Regulation;
- Evaluating whether the standardized reporting templates required by the Taxonomy Regulation were appropriately used to present the key performance indicators; and
- Assessing whether the disclosures in the Sustainability Statement reconcile, where relevant, with the Group's financial statements.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

For and on behalf of KPMG Audit S.R.L.:

KPMG Audit SRL

Rubeli Irina

registered in the electronic public register of financial auditors and audit firms under no AF4092

registered in the electronic public register of financial auditors and audit firms under no FA9

Bucharest, 8 April 2025

Autoritatea pentru Supravegherea Publică a Activităţii de Audit Statutar (ASPAAS)

Auditor financiar: RUBELI IRINA

Registrul Public Electronic: AF4092

Autoritatea Pentru Supravegherea Publică a Activităţii de Audit Statutar (ASPAAS)

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