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Market development

Industry and trade policy creates headwinds for Europe's economy

The year of 2025 was marked by various geopolitical uncertainties. The US tariffs announced in April intensified trade policy tensions. Economic momentum weakened in the US, but the growth rate was still far from recessionary levels. Although industry showed signs of stabilization over the course of the year, in Western Europe, economic headwinds were felt particularly keenly by countries that were more reliant on manufacturing, such as Germany or Austria, while more service-driven economies experienced above-average momentum. Most economies of the CE/SEE region managed to offset industrial weakness with solid consumer spending and investment momentum. Fiscal policy came under more scrutiny in Europe due to Germany's announcement of extensive defense and infrastructure investments and France's strained finances. These developments were also reflected in government bond markets and drove up government bond yields and risk premiums. Inflation in the euro area settled at around two per cent over the course of the year, while prices in Austria bucked the general trend and rose again in 2025. The ECB subsequently ended its gradual rate cuts in June and kept the key interest rate level stable through year-end. Given the uncertainty over how US tariffs would affect consumer prices, the US Federal Reserve did not continue the rate-cutting cycle that began in 2024. However, this only held true for the first half of 2025: Lower inflationary effects of tariffs, but especially a more pronounced weakening of the US labor market, prompted the US Federal Reserve to resume interest rate cuts in the fall.

The **euro area** economy proved remarkably resilient in 2025 despite a challenging global environment (US tariffs). Despite temporary fluctuations caused by volatile US export trends, the euro area economy managed to gain momentum slightly compared to the previous year. The service sector continued to serve as the main pillar of the economy, while the manufacturing sector showed improvement from a low level. Against this backdrop, national divergence within the euro area persisted, with service-oriented economies such as Spain once again recording significantly better momentum than manufacturing-heavy countries such as Germany. The labor market situation in the euro area remained resilient, characterized by a low unemployment rate and solid employment levels. Inflation finally returned to the two per cent target over the course of the year, driven by the weakening of previously persistent upward pressures on core service prices.

The **ECB** lowered its deposit rate 100 basis points in the first half of 2025. That means the ECB deposit rate has stood at 2 per cent since June 2025. While the rate-cutting cycle came to an end, the ECB continued to trim its balance sheet. Bond holdings were no longer reinvested at maturity in either bond purchase program. The supply of liquidity in the euro area shrank as a result, although it did remain sufficient. Consequently, there were no disruptions in the money markets. The Euribor money market rates stabilized just above 2 per cent after having trended downward during the rate-cutting cycle. The monetary policy outlook was not the only factor shaping the German government bond market. The primary driver was Germany's revised fiscal policy; US tariff policy had an influence as well. In summary, the European markets in 2025 were predominantly marked by a steepening of the monetary and yield curve structures.

The **Austrian economy** managed to return to a growth trajectory in 2025 after two consecutive years of recession. However, with GDP growth of just 0.6 per cent, Austria remained among the worst performers in the euro area. Economic momentum remained modest throughout the year. Significant impetus came from both private and public consumption, while foreign trade proved to be a drag on growth. While the industrial recession came to an end in 2025, the downward trend in the construction sector continued. Unlike in the euro area, inflation in 2025 was significantly higher than in the previous year. It was driven by persistently high service-sector inflation and the expiration of temporary interventions in the energy market.

CEE: Significant disparities within the region

Due to the trade openness and economic structure of countries in **Central Europe (CE)**, growth was hampered by US tariffs and Germany's sluggish economic performance. Nevertheless, economic performance remained resilient in Poland, which has benefited from an acceleration in NGEU fund disbursements since the second half of 2025, as well as the Czech Republic. Hungary and Slovakia were held back by their strong export dependence, close integration with the German automotive industry and subdued consumption. The Slovak economy was also negatively affected by fiscal consolidation.

Growth in **Southeastern Europe (SEE**) exceeded the euro area average, with several rapidly expanding economies standing out. Albania and Croatia, for example, benefited from persistently strong tourism and consumption. Weaknesses emerged in some countries as well: Serbia recorded relatively subdued growth due to lower investment, while Romania's economy suffered from fiscal consolidation, making it the laggard of the region. In Bosnia and Herzegovina, local political issues compounded an already challenging global environment. Persistent inflation and uncertainty also had a dampening effect on consumption, although this was offset by a robust labor market. Both initial disbursements under the Growth Plan for the Western Balkans and the NGEU funds once again made the EU an important driver of investment in the region in 2025.

The ongoing war continued to weigh heavily on the **Ukrainian economy** in 2025. Increasing attacks on civilian targets, energy infrastructure and industries involved in extracting resources such as natural gas posed major challenges and increased the

need for energy imports. Despite these obstacles, the economy demonstrated remarkable resilience and adaptability. External support, even without direct assistance from the US, formed an important foundation for Ukraine's resilience.

The **Russian economy** cooled down noticeably in 2025. It struggled under growing burdens posed by a lack of investment, driven by high interest rates and sanctions. Lower domestic demand simultaneously drove down inflation, giving the central bank leeway to initiate a rate-cutting cycle.

Annual real GDP growth in per cent compared to the previous year

Region/country	2024	2025e	2026f	2027f
Poland	3.0	3.6	3.5	3.1
Slovakia	1.9	0.8	1.5	1.7
Czech Republic	1.1	2.5	2.2	2.6
Hungary	0.6	0.4	1.8	2.3
Central Europe	**2.1**	**2.6**	**2.8**	**2.8**
Albania	4.0	3.7	3.8	3.9
Bosnia and Herzegovina	3.2	2.0	2.5	2.8
Croatia	3.8	3.2	2.6	2.5
Kosovo	4.6	3.3	3.9	4.0
Romania	0.9	0.8	1.3	2.5
Serbia	3.9	2.0	2.8	3.0
Southeastern Europe	**2.3**	**1.8**	**2.1**	**2.8**
Russia	**4.3**	**0.9**	**0.9**	**0.9**
Ukraine	**2.9**	**2.1**	**3.0**	**4.5**
Austria	**(0.7)**	**0.6**	**1.0**	**1.3**
Euro area	**0.9**	**1.4**	**1.4**	**1.9**

Source: Raiffeisen Research, as of beginning of February 2026, (e: estimate, f: forecast); subsequent revisions are possible for years already completed

Banking sector in Austria

In 2025, the Austrian banking sector carried on the good performance from 2024, albeit with more moderate results. The operating business continued to be supported by sound net interest income and positive performance in the commission business. In addition to rising operating costs, increased risk costs also had a dampening effect on the domestic banking sector's net income. The funding environment for the Austrian banking sector was challenging in 2025. Nevertheless, Austrian banks once again held their own in the primary market and continued to successfully place respectable volumes, especially in the senior segment.

The growth rates of issued loan volumes managed to move out of negative territory in the household segment, while the corporate loan segment continued to show weak momentum in 2025. The household segment was supported by lower interest rates and solid demand in residential construction; an annual growth rate (p.a.) of 1.3 per cent was reported as of December 2025. New lending volumes in residential construction increased as well. In contrast, the corporate segment reported annual growth of 2.4 per cent (December 2025 vs. December2024) compared to growth of 1.9 per cent in the previous year. Monthly annual growth rates in this segment showed neutral momentum in 2025. The banking sector's capitalization increased further compared to the start of 2025, reaching 18.4 per cent (common equity tier 1 ratio) as of September 2025. On 1 July 2025, the systemic risk buffer for commercial real estate financing of 1 per cent came into effect. The buffer was evaluated at the December meeting of the Financial Market Stability Board.

Development of the banking sector in CEE

Following the easing of key monetary policy cycles, first at the national level and then by the ECB, profitability at CE/SEE banks softened from previous peak levels. Nevertheless, the region's aggregate return on equity (RoE) remained at a solid 17 per cent in 2025 and maintained a lead of 7 percentage points over the euro area average. Inevitable setbacks in net interest margins were partially offset by new loan volumes that were supported by the overall optimistic trend in the retail lending business, while corporate loan growth was more polarized (leading in SEE, lagging in CE). Strong household credit demand was partly supported by policy measures (government-subsidized residential construction loans) but also based on robust labor markets and real wage growth. However, wage growth also contributed to inflation in banks' cost base along with the ongoing extraordinary tax charges. The sector's liquidity situation remained quite favorable, with generally healthy loan-to-deposit ratios and good access to market funding (MREL, covered bonds), which banks used to improve resource allocation toward interest-bearing assets. Credit quality remained solid despite risk costs "normalizing" at higher levels in some markets and industries (such as steel, automotive). In this regard, the effects of tariff risks were largely cushioned by IFRS 9 overlays, while actual cases of borrower defaults have so far proven to be manageable.

Significant events in the reporting period

Russia

Business reduction

RBI continued to reduce its business in Russia. Since the start of the war, the loan volume in local currency has been reduced by 60 per cent, while deposit volume has decreased by 40 per cent. Clearing, settlement and payment services have also been considerably reduced: the international clearing, settlement and payment services business out of Russia are only offered to a limited extent. AO Raiffeisenbank does not pay interest on customer deposits in order to keep them as low as possible. At the same time, AO Raiffeisenbank is obliged to invest liquidity with the Russian central bank at the key interest rate (in 2025, this averaged 19 per cent), which accounted for over 70 per cent of net interest income in Russia.

Rasperia

In January 2025, STRABAG SE and its Austrian core shareholders were ordered by the arbitration court of the Kaliningrad region to pay damages of € 2,044 million, which can be enforced against AO Raiffeisenbank's assets. The damages awarded to Rasperia Trading Limited (Rasperia) in the amount of € 2,109 million (including interest) were withheld from AO Raiffeisenbank's correspondent account by the Russian Central Bank in the first half of the year, resulting in an expense of € 1,269 million (including interest) and the usage of the provision of € 840 million recognized in the previous year.

On 18 December, 2025, the arbitration court of the Kaliningrad region announced its ruling in a second legal dispute between Rasperia and STRABAG SE and its Austrian core shareholders. The court ruled that STRABAG SE and its Austrian core shareholders are obliged to pay € 339 million to Rasperia, which can be enforced against AO Raiffeisenbank's assets. An appeal with suspensive effect has been lodged against this ruling. AO Raiffeisenbank recognized a provision of € 339 million in December 2025.

Dividend

On 26 March 2025, the Annual General Meeting resolved to distribute a dividend of € 1.10 for each share that was entitled to a dividend for the 2024 financial year. This corresponds to a distribution amount of € 360,681,550.

The Management Board will propose the distribution of a dividend of € 1.60 per share to the Annual General Meeting on 9 April 2026. Based on the shares issued, this would result in a maximum amount of € 525 million.

Reorganization of responsibilities within the RBI Management Board

In December, the Supervisory Board appointed Michael Höllerer to succeed Johann Strobl as CEO of RBI. Michael Höllerer will take up his position on 1 July 2026. Until then, Johann Strobl will continue to serve as CEO.

The Supervisory Board also decided that the CFO function will again form a dedicated board area. This role has been held by Kamila Makhmudova, LL.M. MBA, since 1 January 2026. The new board member for CIB Products & Solutions will be Rainer Schnabl, who will succeed Łukasz Januszewski on 1 March 2026. With the departure of Andrii Stepanenko on 1 March 2026, the retail agenda will be managed by the CEO. In addition, the Supervisory Board decided to extend the mandate of Andreas Gschwenter as CIO by three years from 1 July 2026.

Earnings and financial performance

RBI's income statement continued to reflect the difficult economic conditions and, above all, the ECB's interest rate cuts. Nevertheless, the operating result of € 4,963 million was € 48 million higher year-on-year. The derecognition of the expected proceeds from the enforcement of RBI's claims against the Austrian assets of Rasperia Trading Limited in the amount of € 1,269 million by AO Raiffeisenbank in Russia and the allocation of a provision in connection with the second Rasperia legal proceeding (€ 339 million) had a negative impact on the consolidated profit for 2025. At € 1,371 million, however, it stood € 214 million or 19 per cent above the previous year's level.

Overall, core revenues (net interest income and net fee and commission income) were up € 188 million, or 2 per cent, to € 8,605 million. Net interest income recorded an increase of € 95 million to € 5,874 million. Growth in the Czech Republic, Slovakia and Russia was offset by reduced levels of net interest income in Hungary and Serbia. Despite a decrease of € 64 million in Russia, net fee and commission income rose € 93 million to € 2,731 million. This growth is mainly attributable to Romania, Hungary and the Czech Republic.

General administrative expenses rose € 348 million year-on-year to € 4,134 million. Staff expenses increased € 294 million to € 2,347 million, mainly due to inflation. The transaction tax in Hungary rose € 29 million due to the increase in the tax rate.

Impairment losses on financial assets were up € 16 million year-on-year to € 141 million. The net allocations mainly related to the head office in an amount of € 157 million and to Southeastern Europe in an amount of € 51 million. These were offset by net releases in Russia (€ 51 million) and Ukraine (€ 48 million). Income taxes increased € 60 million to € 1,013 million. This is mainly due to the increase in the tax rate from 20 to 25 per cent in Russia, where tax expenses were up € 94 million to € 492 million. The effective tax rate increased 6.5 percentage points year-on-year to 38.4 per cent.

Total assets expanded by around € 10.4 billion, or 5.2 per cent, to € 210 billion, with currency effects accounting for an increase of € 1.3 billion. The customer business recorded overall growth of 6 per cent, with loans to households rising 10 per cent, particularly in Central Europe, Romania and Serbia. Targeted business restrictions in Russia led to a reduction in customer business in local currency, while growth at consolidated level derived entirely from the 22 per cent appreciation of the Russian ruble. Securities portfolios grew, primarily due to investments in government bonds at head office as well as in the Czech Republic, Romania and Slovakia. On the refinancing side, customer deposits increased, particularly from households in Central Europe, Croatia and Romania. The growth in customer deposits in Russia was exclusively currency-related.

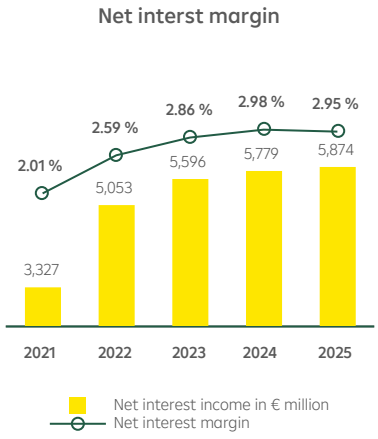
Equity including non-controlling interests grew € 2,124 million from its level at the start of the year to reach € 22,463 million. Total comprehensive income of € 2,875 million comprises profit after tax of € 1,621 million and other comprehensive income of € 1,254 million. Currency movements, in particular, had a positive impact of € 1,098 million on other comprehensive income. This mainly reflected the 22 per cent appreciation of the Russian ruble, which contributed € 1,067 million.

Comparison of results with the previous year

in € million	2025	2024	Change	
Net interest income	5,874	5,779	95	1.6 %
Dividend income	31	33	(2)	(7.2)%
Current income from investments in associates	52	47	5	10.2 %
Net fee and commission income	2,731	2,638	93	3.5 %
Net trading income and fair value result	253	111	142	127.9 %
Net gains/losses from hedge accounting	6	9	(4)	(39.5)%
Sundry operating income	151	84	68	80.9 %
Operating income	**9,097**	**8,701**	**396**	**4.6 %**
Staff expenses	(2,347)	(2,053)	(294)	14.3 %
Other administrative expenses	(1,282)	(1,261)	(21)	1.6 %
Depreciation	(506)	(472)	(34)	7.1 %
General administrative expenses	**(4,134)**	**(3,786)**	**(348)**	**9.2 %**
Operating result	**4,963**	**4,915**	**48**	**1.0 %**
Other result	(1,918)	(1,590)	(328)	20.6 %
Governmental measures and compulsory contributions	(270)	(216)	(54)	25.2 %
Impairment losses on financial assets	(141)	(125)	(16)	12.9 %
Profit/loss before tax	**2,634**	**2,984**	**(350)**	**(11.7)%**
Income taxes	(1,013)	(953)	(60)	6.3 %
Profit/loss after tax from continuing operations	**1,621**	**2,031**	**(410)**	**(20.2)%**
Gains/losses from discontinued operations	0	(673)	673	–
Profit/loss after tax	**1,621**	**1,358**	**263**	**19.4 %**
Profit attributable to non-controlling interests	(250)	(201)	(49)	24.6 %
Consolidated profit/loss	**1,371**	**1,157**	**214**	**18.5 %**

Operating income

Net interest income grew € 95 million to € 5,874 million. While the average key interest rate decreased year-on-year for most of the Group's currencies (particularly for EUR, CZK and HUF), it rose for the Russian ruble, despite interest rate cuts in the second half of the year. Business volume growth and purchases of government bonds in almost all countries supported net interest income. Overall, average interest-bearing assets grew 2.5 per cent year-on-year. At country level, net interest income in Russia increased € 67 million, despite the reduction of the portfolio. This mainly reflected the appreciation of the Russian ruble and higher interest income from short-term deposits with the central bank. In Slovakia, net interest income rose € 60 million due to higher income from mortgage loans (repricing measures) and bonds. In Hungary, by contrast, net interest income was down € 52 million. This was mainly due to lower market interest rates and a negative effect of € 44 million in connection with currency swaps.



Due to the reduction in market interest rates, the net interest margin was down 2 basis points to 2.95 per cent. Excluding Russia, the decrease amounted to 5 basis points, to a level of 2.28 per cent.

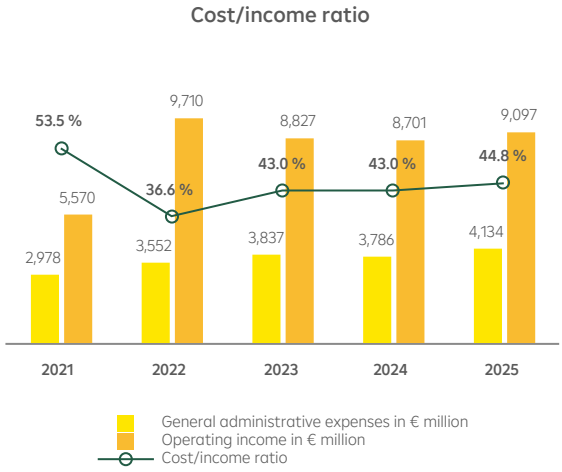
Net fee and commission income rose by € 93 million to € 2,731 million. Growth was achieved in most countries of the Group, with highest increases in Romania, Hungary and the Czech Republic, while Russia recorded a decrease of € 64 million. Especially in Romania (increase: € 48 million) higher transaction numbers and volumes as well as the performance bonus from a credit card provider led to an improvement in net fee and commission income from clearing, settlement and payment services. In addition, higher income from clearing, settlement and payment services in Hungary (increase: € 46 million) led to growth. In the Czech Republic (increase: € 39 million) there was a volume-driven increase in custody and fiduciary business. Net fee and commission income from foreign exchange business grew € 108 million due to changes relating to volumes and margins, primarily in Russia. This development reflected the higher volatility of the Russian ruble in comparison to previous year, which led to an increase in the number of transactions and shifts of liquidity into more stable currencies. Net income from asset management recorded an increase of € 29 million, primarily in Hungary, at Valida Plus AG and in Romania due to higher volumes, likewise net income from custody and fiduciary business rose by € 28 million, related to higher volumes. Also, net income from loan and guarantee business improved by € 18 million, most strongly at head office, in the Czech Republic and Slovakia. In contrast, other net fee and commission income was down € 49 million due to lower income in connection with currency control activities in Russia. Net income from securities business also decreased by € 42 million, primarily in Russia.

Net trading income and the fair value result rose € 142 million year-on-year to a level of € 253 million. This mainly reflected Russia, which posted an increase of € 179 million to € 238 million. This was due to higher transaction volumes and a sharp

increase in profit margins in foreign exchange trading in line with high volatility on the Russian foreign exchange market, which in turn reflected the geopolitical environment. Hungary recorded a moderate increase in currency-related trading and valuation results. By contrast, interest-related valuation results in connection with loans measured at fair value in Hungary were down and net trading income from interest rate products at head office decreased slightly.

The improvement in other net operating income of € 68 million to € 151 million was mainly due to other provisions in connection with legal cases. In this context, releases were realized in the reporting period, while allocations were realized in previous year's period.

General administrative expenses



General administrative expenses increased 9 per cent, or € 348 million, year-on-year to a level of € 4,134 million. Staff expenses rose € 294 million to € 2,347 million. Increases occurred in almost all of the countries where the Group operates as well as at head office. Russia recorded a rise of € 175 million due to salary adjustments and expenses for one-off payments as well as currency developments. The main driver of the € 21 million increase in other administrative expenses was the transaction tax in Hungary. These transaction taxes rose € 29 million to € 120 million due to the increase in the tax rate per transaction. IT expenses increased € 20 million, primarily in the Czech Republic and Slovakia. The € 10 million increase in communication expenses was mainly due to Romania. Offsetting this, cost reductions were realized at head office due to lower consulting expenses. Depreciation of property, plant and equipment and amortization of intangible assets increased 7 per cent, or € 34 million, to a level of € 506 million, primarily in Russia due to capitalization and the adjustment of the useful life of intangible assets. The cost/income ratio rose year-on-year from 43.0 per cent to 44.8 per cent and amounted to 53.1 per cent excluding Russia.

Other result

The other result amounted to minus € 1,918 million in the reporting period, compared to minus € 1,590 million in the previous year. This mainly reflected the derecognition of the expected proceeds from the enforcement of RBI's claims against the Austrian assets of Rasperia Trading Limited as well as interest expenses in connection with damages awarded to Rasperia (€ 1,269 million) and the allocation to a provision in connection with the second Rasperia proceedings (€ 339 million). In addition, credit-related, portfolio-based litigation and cancellations of loan agreements had a negative effect of € 302 million (previous year: € 657 million). These almost exclusively related to mortgage loans in Poland denominated in foreign currencies or linked to a foreign currency. Losses on modified contract terms led to a result of minus € 29 million in the reporting period, primarily in Slovakia (€ 13 million) and at head office (€ 8 million). The valuation of investments in subsidiaries and associated companies led to a positive result of € 21 million.

Governmental measures and compulsory contributions

The expense for governmental measures and compulsory contributions rose € 54 million to € 270 million. Bank levies increased € 65 million. This was mainly due to an increase of € 52 million at head office due to the increase in the bank stability levy in Austria in the first quarter of 2025. In addition, the statutory increase in bank tax in Romania since July led to an increase of € 18 million. This was offset by a decrease of € 8 million in Hungary due to a reduction in the tax rate.

Impairment losses on financial assets

Net provisioning for impairment losses on financial assets amounted to € 141 million. At country level, risk costs mainly related to the head office in an amount of € 157 million (previous year: € 190 million), primarily relating to non-financial corporations in Stage 3. In Southeastern Europe, net impairment losses of € 51 million (previous year: € 19 million) were recognized, primarily in Romania. In Central Europe, a lower net allocation of € 7 million was realized (previous year: net release of € 8 million). This was offset by net releases in Russia (€ 51 million) and Ukraine (€ 48 million).

For defaulted loans (Stage 3), net impairments of € 247 million were recognized in the reporting period (previous year: € 491 million), of which € 138 million related to non-financial corporations and € 123 million to households. At country level, the Stage 3 impairment losses were primarily incurred by head office (€ 103 million) and Russia (€ 76 million). In Stages 1 and 2, a net release of € 106 million was recognized in the reporting period (previous year: net release of € 366 million), primarily in Russia.

Impairment losses rose € 16 million year-on-year. This increase is primarily attributable to Russia, where the net release decreased from € 162 million in the previous year to € 51 million. This was offset by a positive effect of € 108 million in Ukraine, caused by a net release of € 48 million in the reporting period after a net allocation of € 60 million in the previous year.

Income taxes

While profit before tax decreased by € 350 million year-on-year, income taxes increased by € 60 million to € 1,013 million. This is mainly due to the increase in the tax rate from 20 to 25 per cent in Russia, where tax expenses rose by € 94 million to € 492 million. In the Czech Republic, the € 15 million higher tax expense resulted from the increase in earnings. In Ukraine, the return to a 25 per cent tax rate led to a decrease in tax expenses by € 37 million despite a significant increase in earnings. In Slovakia, the € 7 million lower tax expense was due to the reduction of the special tax from 30 per cent to 25 per cent.

The effective tax rate rose by 6.5 percentage points compared to the prior period to 38.4 per cent. This is mainly attributable to the tax rate increase in Russia as well as the non-deductible expenses for Rasperia cases.

Gains/losses from discontinued operations

In the previous year, gains/losses from discontinued operations included the contribution from the current result and the deconsolidation of the Belarusian Group units amounting to minus € 673 million.

Comparison of results with the previous quarter

The figures for the quarters were neither audited nor reviewed.

Quarterly results

in € million	Q4/2024	Q1/2025	Q2/2025	Q3/2025	Q4/2025	Change	
Net interest income	1,511	1,504	1,468	1,459	1,443	(15)	(1.0)%
Dividend income	2	8	13	3	6	4	131.4 %
Current income from investments in associates	(9)	3	8	22	19	(3)	(14.0)%
Net fee and commission income	668	668	685	679	699	20	2.9 %
Net trading income and fair value result	36	56	114	44	40	(4)	(9.1)%
Net gains/losses from hedge accounting	0	3	4	(3)	2	5	–
Other net operating income	(1)	27	27	51	47	(4)	(8.7)%
Operating income	**2,205**	**2,269**	**2,319**	**2,254**	**2,255**	**2**	**0.1 %**
Staff expenses	(474)	(566)	(592)	(574)	(614)	(39)	6.9 %
Other administrative expenses	(347)	(310)	(322)	(308)	(343)	(35)	11.4 %
Depreciation	(127)	(119)	(124)	(123)	(139)	(16)	13.1 %
General administrative expenses	**(948)**	**(995)**	**(1,038)**	**(1,005)**	**(1,096)**	**(91)**	**9.0 %**
Operating result	**1,258**	**1,274**	**1,281**	**1,249**	**1,160**	**(89)**	**(7.1)%**
Other result	(1,032)	(65)	(1,435)	(62)	(356)	(294)	476.3 %
Governmental measures and compulsory contributions	(26)	(121)	(43)	(51)	(54)	(3)	5.2 %
Impairment losses on financial assets	(13)	(43)	(66)	(44)	12	56	–
Profit/loss before tax	**186**	**1,044**	**(263)**	**1,092**	**762**	**(330)**	**(30.2)%**
Income taxes	(281)	(281)	(232)	(245)	(255)	(11)	4.3 %
Profit/loss after tax from continuing operations	**(95)**	**763**	**(495)**	**847**	**506**	**(340)**	**(40.2)%**
Gains/losses from discontinued operations	(800)	0	0	0	0	0	–
Profit/loss after tax	**(895)**	**763**	**(495)**	**847**	**506**	**(340)**	**(40.2)%**
Profit attributable to non-controlling interests	(30)	(58)	(63)	(68)	(62)	6	(9.2)%
Consolidated profit/loss	**(926)**	**705**	**(557)**	**778**	**445**	**(334)**	**(42.9)%**

Development of the fourth quarter of 2025 compared to the third quarter of 2025

Net interest income decreased € 15 million to € 1,443 million. This was mainly attributable to a € 13 million decrease in Russia. A gradual reduction of Russia's key interest rate from 20 per cent at the beginning of the third quarter to 16 per cent by the end of the fourth quarter led to lower interest income from short-term deposits with the central bank. No further interest rate cuts were implemented in other major currencies, which helped to stabilize net interest income. The Group's net interest margin shrank 8 basis points to 2.85 per cent due to lower interest income in Russia; excluding Russia, there would have been a decrease of 4 basis points to 2.26 per cent.

Net fee and commission income improved € 20 million to € 699 million. Increases in Hungary (€ 7 million), Romania (€ 5 million), the Czech Republic, Serbia, and Slovakia (€ 4 million each) were partly offset by a decrease at head office (€ 7 million). Net income from asset management increased € 10 million due to performance bonuses from investment funds and from higher volumes, with the strongest growth in Hungary and at Valida Pension AG. Also, net income from clearing, settlement and payment services rose € 7 million, primarily driven by the performance bonus from a credit card provider in Romania and in Ukraine and by seasonally higher transaction numbers and volumes, mainly in Russia, Serbia and Slovakia.

Net trading income and fair value result fell € 4 million to € 40 million. Negative valuation results in Hungary related to loans measured at fair value in the third quarter were largely offset by positive valuation effects from RBI's own credit spread on issued certificates at head office. Following a drop of approximately 15 basis points in RBI's own credit spread during the third quarter, the fourth quarter only saw a minimal decline of 5 basis points. This reduced the negative valuation effect by € 15 million compared with the previous quarter.

General administrative expenses increased € 91 million quarter-on-quarter to € 1,096 million. Staff expenses increased € 39 million to € 614 million, including € 13 million in Russia and € 6 million each in Hungary and Romania. Other administrative expenses rose € 35 million to € 343 million, while depreciation increased € 16 million to € 139 million. The largest increases in other administrative expenses were in Poland (up € 12 million, mainly due to legal expenses) and Romania (up € 10 million, higher expenses for communication, consulting and advertising).

With respect to impairment losses on financial assets, there was a net release of impairment losses of € 12 million following a net allocation of € 44 million in the third quarter. In the fourth quarter, net releases in Russia (€ 84 million due to the release of overlays following repayments) and in Ukraine (€ 38 million mainly in macroeconomic overlays) were offset by impairments at head office (€ 43 million), in Central Europe (€ 35 million) and in Southeastern Europe (€ 24 million). In the third quarter, net allocations were primarily recorded in Russia (€ 32 million, mostly due to household defaults).

The other result decreased € 294 million to minus € 356 million. The change was mainly driven by the recognition of a provision in connection with the second Rasperia legal proceeding (€ 339 million) as well as losses from modified contract terms, primarily in Slovakia (€ 13 million). Expenses for credit-related legal disputes and annulments of loan agreements declined quarter on quarter to € 2 million (after € 66 million in the third quarter) and related almost exclusively to the mortgage loan portfolio in Poland.

Statement of financial position

The figures for the first and third quarters of 2025 were neither audited nor reviewed by an auditor; the interim financial statements for the first half of 2025 were reviewed by an auditor.

Total assets have increased around € 10 billion, or 5 per cent, in the year to date, with currency effects being responsible for an increase of 0.6 per cent. While the Russian ruble and the Hungarian forint appreciated 22 per cent and 7 per cent, respectively, the US dollar and the Ukrainian hryvnia each depreciated 12 per cent.

Assets

in € million	12/31/2024	31/3/2025	30/6/2025	30/9/2025	31/12/2025	Change year-to-date		Change previous quarter	
Loans to banks	18,057	13,474	13,568	15,809	12,682	(5,374)	(29.8)%	(3,127)	(19.8)%
Loans to customers	99,551	100,979	102,202	103,027	105,610	6,059	6.1 %	2,583	2.5 %
hereof non-financial corporations	45,293	45,727	45,777	46,018	47,597	2,304	5.1 %	1,579	3.4 %
hereof households	40,070	40,829	41,794	42,859	44,118	4,048	10.1 %	1,258	2.9 %
Securities	37,430	41,123	43,218	45,740	46,879	9,449	25.2 %	1,139	2.5 %
Cash and other assets	44,814	49,219	44,520	44,534	45,094	280	0.6 %	560	1.3 %
Total	**199,851**	**204,794**	**203,507**	**209,110**	**210,265**	**10,414**	**5.2 %**	**1,155**	**0.6 %**

Loans to banks declined mainly due to a decrease of € 6,009 million in Russia, where short-term deposits were shifted to overnight deposits with the Russian central bank. In contrast, there was an increase of € 434 million in the Czech Republic, driven by higher volumes in repo transactions with the central bank.

Loans to customers increased € 6,059 million, or 6 per cent, with households accounting for the largest share of the increase, € 4,048 million. There was an increase of € 1,891 million in the Czech Republic, € 1,701 million in Slovakia, € 842 million in Hungary and € 401 million in Serbia, each attributable to mortgage and personal loans to households as well as loans to non-financial corporations.

The increase in securities was primarily attributable to investments – especially in government bonds – at head office (up € 4,281 million) and in the Czech Republic (up € 1,907 million), Romania (up € 1,162 million) and Slovakia (up € 654 million).

Cash balances remained nearly stable, with a slight increase of € 469 million, or 1 per cent. Head office experienced a decrease of € 6,225 million due to a reallocation into government bonds and a volume-related decline in repo transactions. Lower liquidity placements as part of the liquidity management activities led to a decline in cash balances of € 330 million in Romania and € 265 million in Hungary. In contrast, cash balances in Russia increased € 7,201 million, mainly due to higher demand deposits with the central bank, despite the collection of the damages awarded to Rasperia Trading Limited.

Equity and liabilities

in € million	31/12/2024	31/3/2025	30/6/2025	30/9/2025	31/12/2025	Change year-to-date		Change previous quarter	
Deposits from banks	23,015	25,347	23,074	23,565	20,677	(2,339)	(10.2)%	(2,889)	(12.3)%
Deposits from customers	117,717	119,984	121,440	125,284	127,575	9,858	8.4 %	2,291	1.8 %
hereof non-financial corporations	43,834	43,264	43,290	43,141	46,164	2,329	5.3 %	3,023	7.0 %
hereof households	59,354	61,202	62,341	63,628	65,657	6,302	10.6 %	2,029	3.2 %
Debt securities issued and other liabilities	38,779	37,622	37,820	38,171	39,549	771	2.0 %	1,379	3.6 %
Equity	20,340	21,842	21,174	22,091	22,463	2,124	10.4 %	373	1.7 %
Total	**199,851**	**204,794**	**203,507**	**209,110**	**210,265**	**10,414**	**5.2 %**	**1,155**	**0.6 %**

The € 2,339 million, or 10 per cent, decrease in deposits from banks resulted mainly from head office (decrease: € 3,253 million), driven by lower deposits from banks (repo transactions and money market time deposits). Russia, on the other hand, reported an increase of € 514 million due to higher deposits from banks.

Deposits from customers increased € 9,858 million compared to the end of the year, with households accounting for € 6,302 million of the increase. The Czech Republic reported an increase of € 4,538 million, driven primarily by short-term deposits from households. Slovakia recorded an increase of € 1,528 million due to higher deposits from households, non-financial corporations and governments. In Hungary, deposits increased € 803 million, particularly from non-financial corporations and households. In Russia, deposits rose € 786 million solely due to currency effects, while a decline of 11 per cent was recorded in local currency terms. Croatia recorded an increase of € 765 million, driven by higher volumes from non-financial corporations and households. In Romania, higher household deposits alone generated an increase of € 480 million. The decrease in deposits of € 964 million at head office was mainly due to lower volumes from other financial corporations.

Debt securities issued and sundry liabilities increased € 771 million, mainly due to increases at head office and in Slovakia. Head office issued a senior non-preferred benchmark bond for € 500 million and two senior preferred benchmark bonds with face values of € 500 million each in the reporting period. The € 665 million increase in Slovakia was primarily due to the issuance of a € 500 million covered bond. The € 850 million decrease in Russia was primarily due to the utilization of the € 840 million provision established at the end of 2024 following the collection of damages awarded to Rasperia Trading Limited.

For information relating to funding, please refer to note (43) Liquidity management in the risk report section of the consolidated financial statements.

Liquidity and funding

With its strong liquidity position and proven processes for managing liquidity risk, RBI has put its high adaptability on display. As of 31 December 2025, the liquidity coverage ratio was 141 per cent (31 December 2024: 182 per cent) while the net stable funding ratio (NSFR) was 142 per cent (31 December 2024: 145 per cent) compared to a regulatory minimum requirement of 100 per cent in each case. Separate monitoring of RBI's liquidity risk position without Russian subsidiaries shows that it remains within the target range even without the Russian business.

Group funding is derived from a strong base of customer deposits – primarily from the retail business in Central and Southeastern Europe – and is supplemented by wholesale funding. In addition to funding from the regional Raiffeisen banks, financing from other banks and financial institutions is also used. The loan/deposit ratio amounted to 82.0 per cent as of 31 December 2025 (31 December 2024: 82.7 per cent).

Equity on the statement of financial position

Equity including non-controlling interests rose € 2,124 million from the start of the year to € 22,463 million.

Total comprehensive income of € 2,875 million comprises profit after tax of € 1,621 million and other comprehensive income of € 1,254 million. In particular, the currency movements had a positive impact of € 1,098 million on other comprehensive income. The main driver was the appreciation of the Russian ruble by 22 per cent, contributing € 1,067 million.

Further positive effects resulted from changes in the fair value of financial assets and equity instruments totaling € 37 million. Adjustments to the cash flow hedge reserve also made a positive contribution of € 163 million, mainly in Russia. In contrast, there were negative contributions from deferred taxes on results recognized directly in equity, amounting to minus € 52 million. The hedging of net investments also contributed negatively, with a minus € 15 million impact.

Total capital pursuant to the CRR/Austrian Banking Act (BWG)

Common equity tier 1 (CET1) after deductions amounted to € 18,093 million, representing an increase of € 1,759 million compared to the 2024 year-end figure. The main driver of the increase were foreign currency effects of € 1,072 million, mainly from the 22 per cent appreciation of the Russian ruble and the 2025 net profit.

Tier 1 capital after deductions increased € 1,599 million to € 19,776 million. The increase was primarily attributable to effects in CET1 while the termination of an outstanding AT1 issue slightly reduced the increase. Tier 2 capital decreased € 220 million to € 2,174 million due to the regulatory maturity of tier 2 instruments. Total equity amounted to € 21,951 million, representing an increase of € 1,379 million year-on-year.

Total risk-weighted assets (RWA) increased € 5,324 million to € 100,924 million compared to the end of 2024. The main drivers for this were the provisions of CRR III, which came into force on 1 January 2025, and led to an increase in operational risk of € 2,061 million. Furthermore, an increase of € 2,168 million was recorded in market risk which was mainly caused by the appreciation of the Russian ruble (€ 1,072 million) and increases from the internal model (€ 969 million). Operational risk rose by € 2,312 million due to CRR III effects and the inclusion of the net profit from 2025.

This resulted in a CET1 ratio of 17.9 per cent, a tier 1 ratio of 19.6 per cent and a total capital ratio of 21.7 per cent.

Internal control and risk management system in relation to the Group accounting process

Balanced and comprehensive financial reporting is a priority for RBI and its governing bodies. Compliance with all relevant statutory requirements is therefore a basic prerequisite. The Management Board is responsible for establishing and defining a suitable internal control and risk management system that encompasses the entire accounting process while adhering to company requirements. This is embedded in the company-wide framework for the internal control system (ICS).

The ICS should ensure effective and continuously improving internal controls for accounting. The control system is designed to comply with all relevant guidelines and regulations and to optimize conditions for specific control measures in order to prevent any unintentional misstatements.

The Group has an internal control system pertaining to financial reporting, which includes directives and instructions on key issues as a central element. This includes:

- the hierarchical decision-making process for approving Group and company directives, as well as departmental and divisional instructions,
- process descriptions for the preparation, quality control, approval, publication, implementation and monitoring of directives, and instructions including related controls, as well as
- regulations for the revision and repeal of directives and instructions.

The senior management of each Group unit is responsible for implementing the group-wide instructions. Compliance with Group rules is monitored by the following divisions Group Accounting & Financial Methodologies, Group Compliance and Group Audit as well as through local auditors.

The consolidated financial statements are prepared by the department Group Consolidation (division Group Accounting & Financial Methodologies), which belongs to the CFO area. The associated responsibilities are defined for the Group within the framework of a dedicated Group function.

Control environment

To ensure a well-functioning control environment, controls must be tested to confirm their effectiveness. The ICS and its related activities are based on a risk-based approach, which is evaluated during the annual ICS cycle. ICS officers support the departments in prioritizing governance documents. During prioritization, the risks, governance documents, and controls to be included in the control testing activities for the year are determined. The prioritization of risks is independently conducted by operational risk management, and the most significant key risks are provided as input for the control review activities. In addition to the controls conducted at the group level, group controls are defined that must be confirmed by the respective group units.

Risk assessment

Significant risks relating to the Group accounting process are evaluated and monitored by the Management Board. Complex accounting methodologies and procedures can increase the risk of errors, as can the use of differing valuation standards, particularly in relation to the Group's principal financial instruments. A difficult business environment can also increase the risk of significant financial reporting errors. For the purpose of preparing the consolidated financial statements, estimates have to be made for asset and liability items for which no market value can be reliably determined. This essentially applies to risk provisions in the lending business, fair value and impairment of financial instruments, deferred taxes, provisions for pensions and pension-like obligations as well as provisions for legal cases.

Control measures

The preparation of financial information on an individual Group unit level is decentralized and carried out by the respective Group unit in accordance with RBI guidelines; the calculation of parts of the impairment charges under IFRS 9 is, however, carried out centrally. The Group unit employees and the managers responsible for accounting are required to provide a full presentation and accurate valuation of all transactions. The local management is responsible for ensuring implementation of mandatory internal control measures, such as the separation of functions and the principle of dual control. The reconciliation and validation controls are embedded in the aggregation, calculation, and accounting valuation activities for all financial reporting processes. Particular focus is placed on the controls for the core processes that play a fundamental role in the preparation of the financial statements. This primarily relates to processes which are relevant for valuations, the results of which have a significant impact on the financial statements (e.g. valuation of credit risk provisions, derivatives, equity participations, provisions for personnel expenses and market risk).

Consolidation

The financial statement data are automatically transferred to the IBM Controller consolidation system. The IT system is kept secure by limiting access rights.

The plausibility of each Group unit's financial information is initially checked by the responsible key account manager in the department Group Consolidation. Group-level control activities comprise the analysis and, where necessary, modification of the financial statements submitted by Group units. In this process, the results of internal meetings as well as comments from the Group units and comments from external reviews are taken into account. Both the plausibility of the reporting package as well as critical matters pertaining to the Group unit are acknowledged.

The subsequent consolidation steps are performed using the consolidation system, including capital consolidation, expense and income consolidation, and debt consolidation. Finally, intra-group gains are eliminated where applicable. At the end of the consolidation process, the notes to the financial statements are prepared in accordance with IFRS and the BWG/UGB.

All control measures constitute part of the day-to-day business processes and are used to prevent, detect and correct any potential errors or inconsistencies in the financial reporting. Control measures range from monitoring of complete and updated scope of consolidation, process controls of the consolidation steps, to account reconciliation, to the managerial review of the results for the period.

The consolidated financial statements and management report are reviewed by the Audit Committee of the Supervisory Board and are also presented to the full Supervisory Board for its information.

Information and communication

The consolidated financial statements are prepared using group-wide standardized data requirements. The accounting and valuation standards are defined and explained in the RBI Group Accounts Manual and must be applied when preparing the financial statements. Detailed instructions for the Group units on measuring credit risk and similar issues are provided in the Group directives. The relevant units are kept abreast of any changes to the instructions and standards through regular training courses.

Each year the annual report contains the consolidated results in the form of a complete set of consolidated financial statements. In addition, the group management report contains comments on the consolidated results and the consolidated non-financial statement.

Throughout the year, consolidated monthly reports are produced for the RBI Management Board. The published statutory interim reports conform to the provisions of IAS 34 and are produced on a quarterly basis. Before publication, the consolidated financial statements are presented to senior managers and Management Board members for final approval and then submitted to the Supervisory Board's Audit Committee. Analyses pertaining to the consolidated financial statements are also provided for management, as are forecast Group figures at regular intervals. The financial and capital planning process, undertaken by the department Group Planning, Reporting & Analysis, includes a three-year Group budget.

Monitoring

Financial reporting is a primary focus of the ICS framework, whereby financial reporting processes are subject to risk-based prioritization and control examinations with results regularly reported to the Management Board and the Supervisory Board for evaluation. Additionally, the Audit Committee is required to monitor the financial reporting process. The Management Board is responsible for ongoing company-wide monitoring.The ICS manages governance, risk, and control activities using the classic Three Lines of Defense Concept.

The first line of defense consists of individual departments, whereby department heads are responsible for monitoring their business areas and ensuring that an appropriate control environment is established. The departments conduct risk assessments, plausibility checks and control activities on a regular basis, in accordance with the documented processes.

Independent functions such as Compliance, Data Quality Governance, Operational Risk Controlling or Security & Business Continuity Management form the second line of defense. Their primary aim is to support and advise the specialist areas in the first line of defense with their control processes, to review the effectiveness of control executed in the first line of defense and to facilitate the adaption of leading practices within the organization.

Internal audits are the third line of defense in the monitoring process. The responsibility for auditing lies with Group Internal Audit and the respective internal audit departments of the Group units. All internal auditing activities are subject to the Group Audit Standards, which are based on the Austrian Financial Market Authority's minimum internal auditing requirements and international best practices. Group Internal Audit's internal rules also apply (notably the Audit Charter). Group Audit regularly and independently verifies compliance with the internal rules within the RBI Group units. The head of Group Internal Audit reports directly to the Management Board, with additional reporting obligations to the Chairman of the Supervisory Board and members of the Audit Committee of the Supervisory Board.

Capital, share, voting, and control rights

The following disclosures satisfy the provisions of § 243a (1) of the Austrian Commercial Code (UGB):

(1) As at 31 December 2025, the company's share capital amounted to € 1,003,265,844.05 and was divided into 328,939,621 voting common bearer shares. As at 31 December 2025, 698,767 (31 December 2024: 525,274) of those were own shares, and consequently 328,240,854 shares were outstanding at the reporting date.

Please see note (29) Equity and non-controlling interests for further disclosures.

(2) The Articles of Association contain no restrictions concerning voting rights or the transfer of shares. The regional Raiffeisen banks and direct and indirect subsidiaries of the regional Raiffeisen banks are parties to a syndicate contract (syndicate agreement) regarding RBI AG. The terms of this syndicate agreement include not only a block voting agreement and preemption rights, but also a prohibition on sales of the RBI shares held by the regional Raiffeisen banks (with few exceptions) , if the sale would reduce the regional Raiffeisen banks' aggregate shareholding in RBI AG (direct and/or indirect) to less than 40 per cent of the share capital plus one share.

(3) Raiffeisenlandesbank Niederösterreich-Wien AG holds directly and indirectly total around 25.00 per cent of the share capital of the company. By virtue of the syndicate agreement regarding RBI AG, the regional Raiffeisen banks and their direct and indirect subsidiaries as parties acting in concert as defined in § 1 (6) of the Austrian Takeover Act (ÜbG). The regional Raiffeisen banks hold a total of around 61.17 per cent of the voting rights. The remaining shares of RBI AG are held in free float, with no other direct or indirect shareholdings amounting to 10 per cent or more known to the Management Board.

(4) The Articles of Association do not contain any special rights of control associated with holding shares. According to the syndicate agreement for RBI AG, the regional Raiffeisen banks can nominate nine members of the RBI AG Supervisory Board. In addition to the members nominated by the regional Raiffeisen banks, the RBI AG Supervisory Board should also include three independent representatives of free-float shareholders who are not attributable to the Austrian Raiffeisen Banking Group.

(5) There is no control of voting rights arising from interests held by employees in the share capital.

(6) Pursuant to the Articles of Association, a person who is aged 68 years or older may not be appointed as a member of the Management Board or be reappointed for another term in office. The rule for the Supervisory Board is that a person who is aged 75 years or older may not be elected as a member of the Supervisory Board or be re-elected for another term in office. Moreover, no person who already holds eight supervisory board mandates in publicly traded companies may be a member of the Supervisory Board. Holding a position as chairman of the supervisory board of a publicly traded company would count twice for this purpose. The Annual General Meeting may choose to waive this restriction through a simple majority of votes if permitted by law. Any candidate who has more mandates for, or chairman positions on, supervisory boards in publicly traded companies must disclose this to the Annual General Meeting. There are no further regulations regarding the appointment or dismissal of members of the Management Board and the Supervisory Board beyond the provisions of the relevant laws. The Articles of Association stipulate that the resolutions of the Annual General Meeting are, provided that there are no mandatory statutory provisions to the contrary, adopted by a simple majority of the votes cast. Where the law requires a capital majority in addition to the voting majority, resolutions are adopted by a simple majority of the share capital represented in the votes. As a result of this provision, members of the Supervisory Board may be dis-missed prematurely by a simple majority. The Supervisory Board is authorized to adopt amendments to the Articles of Association that only affect the respective wording. This right may be delegated to committees. Furthermore, there are no regulations regarding amendments to the company Articles of Association beyond the provisions of the relevant laws.

(7) Pursuant to § 169 of the Austrian Stock Corporation Act (AktG), the Management Board has been authorized since the Annual General Meeting of 4 April 2024 to increase the share capital with the approval of the Supervisory Board – in one or more tranches – by up to € 501,632,920.50 through the issuance of up to 164,469,810 new voting common bearer shares in exchange for contributions in cash and/or in kind (including by way of the right of indirect subscription by a bank pursuant to § 153 (6) of the AktG) by 16 May 2029 at the latest and to fix the offering price and terms of the issue with the approval of the Supervisory Board. The Management Board is further authorized to exclude shareholders' subscription rights with the approval of the Supervisory Board (i) if the capital increase is carried out in exchange for contributions in kind, or (ii) if the capital increase is carried out in exchange for contributions in cash and the shares issued under the exclusion of subscription rights do not exceed 10 per cent of the company's share capital (exclusion of subscription rights). The (i) utilization of authorized capital with exclusion of the statutory subscription right in the event of a capital increase in return for a contribution in cash, and the (ii) implementation of the conditional capital resolved upon in the Annual General Meeting on 26 March 2025 in order to grant conversion or subscription rights to convertible bond creditors may not exceed 10 per cent in total of the share capital of the

company. The utilization of the authorized capital in the form of a capital increase in return for a contribution in kind is not covered by this restriction.

Since then, this authorization from April 2024 has not been utilized.

The share capital is conditionally increased (conditional capital) pursuant to § 159 (2) 1 of the AktG by up to € 100,326,584 by issuing of up to 32,893,962 ordinary bearer shares. The conditional capital increase will only be implemented to the extent that use is made of an irrevocable right of conversion into or subscription to shares which the company grants to the creditors holding convertible bonds issued on the basis of the resolution passed at the Annual General Meeting on 26 March 2025 within five years from the date of the resolution, thus by March 25, 2030, or in the event of having to fulfil a conversion obligation set out in the convertible bonds' terms of issuance. In both cases, the Management Board does not decide to allocate own shares. The issue price and the conversion ratio are to be calculated in accordance with recognized quantitative financial methodologies and the price of the company's shares in a recognized pricing procedure (calculation basis of the issuance price); the issue price may not be below the proportionate amount of the share capital. The newly issued shares from the conditional capital increase are entitled to a dividend equivalent to those of the existing shares. The Management Board was authorized, to determine the further details of the share issuance based on the terms and conditions of the convertible bonds..

The Management Board was further authorized pursuant to § 174 (2) of the AktG by the Annual General Meeting on 26 March 2025, within 5 years from the date of the resolution, i.e. until 25 March 2030, with the consent of the Supervisory Board, to issue also in several emissions, convertible bonds with rights to convert into or subscribe to shares of the company or convertible bonds with conversion obligations (contingent convertible bonds pursuant to § 26 of the Banking Act), including convertible bonds that meet the requirements for Additional Tier 1 capital instruments pursuant to Regulation (EU) No. 575/2013 of the European Parliament and the Council of 26 June 2013 on supervisory requirements for credit institutions and investment firms, as amended, with full exclusion of shareholders' subscription rights. The authorization includes the issuance of convertible bonds in a total nominal amount of up to € 1,000,000,000 with rights to convert into or subscribe to up to 32,893,962 ordinary bearer shares of the company with a proportionate amount of the share capital up to € 100,326,584. The issue price and the conversion ratio are to be calculated in accordance with recognized quantitative financial methodologies and the price of the company shares in a recognized pricing procedure (calculation basis of the issuance price); the issue price of the convertible bonds may not be below the proportionate amount of the share capital. In this respect, the Management Board is authorized to determine all further issuance and structural features as well as the issuance terms and conditions of the convertible bonds, in particular the interest rate, issue price, term of validity and denomination, provisions protecting against dilution, conversion period, conversion rights and obligations, conversion ratio and conversion price. The convertible bonds may also be issued – observing the limit of the corresponding equivalent value in euros – in the currency of the United States of America and in the currency of any other Organization for Economic Cooperation and Development (OECD) member state.

This authorization supersedes the authorization resolved by the General Meeting on 20 October 2020 pursuant to section 174 (2) of the Austrian Stock Corporation Act (AktG) for the issuance of convertible bonds, which was revoked with effect from 26 March 2025. No convertible bonds have been issued either on the basis of the revoked authorization of October 2020 or under the currently valid authorization of March 2025.

The Annual General Meeting held on 4 April 2024 authorized the Management Board pursuant to § 65 (1) 8, § 65 (1a) and § 65 (1b) of the AktG to purchase own shares and to retire them if appropriate without requiring any further prior resolutions to be passed by the Annual General Meeting, though with the approval of the purchase by the Supervisory Board can also be effected off-exchange under the exclusion of the shareholders' pro rata tender right. Own shares, whether already purchased or to be purchased, may not collectively exceed 10 per cent of the company's share capital. The authorization to purchase own shares expires 30 months after the date of the Annual General Meeting resolution, i.e. until 4 October 2026. The acquisition price for repurchasing the shares may be no lower than € 3.05 per share and no higher than 10 per cent above the average unweighted closing price over the 10 trading days prior to exercising this authorization. The authorization may be exercised in full or in part or also in several partial amounts, for one or more purposes – with the exception of securities trading – by the company, by a subsidiary (§ 189a (7) of the UGB) or by third parties for the account of the company or a subsidiary.

The Management Board was further authorized, pursuant to § 65 (1b) of the AktG, to decide, with the approval of the Supervisory Board, on the sale of own shares by means other than the stock exchange or a public tender, to the full or partial exclusion of shareholders' subscription rights, and to stipulate the terms of sale. Shareholders' subscription rights may only be excluded if the own shares are used to pay for a contribution in kind, to acquire enterprises, businesses, operations or stakes in one or several companies in Austria or abroad. Furthermore, shareholders' subscription rights may be excluded in the event that convertible bonds are issued in future, in order that (own) shares may be issued to such convertible bond creditors that have exercised their right of conversion into or subscription to shares in the company, and also in the event of a conversion obligation stipulated in the convertible bonds' issuance conditions in order to fulfil this conversion obligation. This authorization may be exercised in whole, in part or in several partial amounts for one or more purposes by the company, a subsidiary (§ 189a 7 UGB) or by third parties for the account of the company or a subsidiary and remains in force for five years from the date of this resolution, i.e. until 4 April 2029.

Since then, no treasury shares have been acquired under this authorization of April 2024.

The Annual General Meeting of 4 April 2024 also authorized the Management Board, under the provisions of § 65 (1) 7 of the AktG, to purchase own shares for the purpose of securities trading, which may also be conducted off-market, during a period of 30 months from the date of the resolution (i.e. until 4 October 2026), provided that the trading portfolio of shares purchased for this purpose does not at the end of any given day exceed 5 per cent of the company's respective share capital. The consideration for each share to be acquired must not be less than half the closing price at the Vienna Stock Exchange on the last day of trading preceding the acquisition and must not exceed twice the closing price at the Vienna Stock Exchange on the last day of trading preceding the acquisition. This authorization may be exercised in full or in part or also in several partial amounts by the company, by a subsidiary (§ 189a (7) UGB) or by third parties acting for the account of the company or a subsidiary.

Since then, no own shares have been purchased for the purpose of securities trading on the basis of the authorization of April 2024.

(8) The following material agreements exist, to which the company is a party, and which take effect, change, or come to an end upon a change of control in the company as a result of a takeover bid:

- RBI AG is insured under a group-wide D&O policy. In the event of a merger with another legal entity, the insurance policy would automatically cease at the end of the insurance period in which the merger took effect. In such cases, insurance cover only exists for claims for damages arising from breaches of obligations that occurred before the merger, which are reported to the insurer prior to the termination of RBI AG's group-wide D&O insurance cover.

- RBI AG is a member of the Professional Association of Raiffeisen Banks. Upon a change in control of RBI AG which results in the attainment of control by shareholders outside of the Raiffeisen Banking Group Austria, membership of the Professional Association of Raiffeisen Banks, as well as that of the Raiffeisen-IPS pursuant to Art. 113 (7) of the CRR, the Österreichische Raiffeisen-Sicherungseinrichtung eGen and of the Raiffeisen Customer Guarantee Scheme Austria may be terminated. RBI AG also serves as the central institution of the Raiffeisen Banking Group at a national level. Upon a change in control of RBI AG, related contracts (central institution of the liquidity group pursuant to § 27a of the BWG may end or change.

- The company's refinancing agreements and agreements concerning third-party financing for subsidiaries, which are guaranteed by the company, stipulate in some cases that the lenders can demand early repayment of the financing in the event of a change in control.

(9) There are no indemnification agreements between the company and its Management Board and Supervisory Board members or employees that would take effect in the event of a public takeover bid.

Risk management

For information on risk management, please refer to the risk report in the consolidated financial statements.

Corporate Governance

Further information can be found in the corporate governance report chapter of the annual report, as well as on the RBI website (www.rbinternational.com → Investors → Corporate Governance & Remuneration).

Intangible resources

In a very dynamic business environment, intangible resources are becoming increasingly important and represent a key driver for sustainable business and key value drivers for companies. These intangible value drivers can only be inadequately represented in standard financial reporting. There are a large number of intangible resources such as product and technology innovations, brands, customer satisfaction, employee qualifications and motivation.

RBI sees its main intangible resources primarily in the human resources and innovation areas.

For further information on RBI's intangible resources, please refer to the following chapters in the group management report:

- Research and development
- Human resources
- Consolidated non-financial statement - subchapter: Workers in the value chain

Research and development

Digitalization

In 2025, RBI's retail digitalization strategy continued to focus on enhancing customer experiences and promoting sustainable growth via digital channels. Mobile banking remains a pivotal aspect of this strategy, with 70 per cent of customers actively using these services.

Customer acquisition via digital channels is a priority 63 per cent of new retail customers were initiated digitally in 2025, up from 48 per cent in 2024.

RBI expanded its digital offerings, with 70 per cent of personal cash loans now being facilitated through digital platforms and 38 per cent being end-to-end digital.

Innovative solutions, such as end-to-end mobile account opening for SMEs and integration of conversational AI assistants in apps aims to position RBI as a leader in digital banking. These solutions increased the lifetime contribution value from digital sales in total Retail sales from 44 per cent in 2024 to above 56 per cent in 2025.

In Corporate and Investment Banking, the myRaiffeisen digital platform had 12.000 registered users at the end of 2025. Digitized key products (e. g. KYC, accounts, lending) resulted in a digital service penetration ratio of approx. 45 per cent.

Future priorities will focus on improving digital onboarding, providing group-wide cash management solutions and broadening the API offering beyond traditional payment integrations.

Innovation areas

In line with its commitment to innovation, RBI offered group-wide educational programs and events to its employees in 2025. Its central innovation team additionally continued exploring new business models, with a specific focus on small and mid-sized enterprises.

In 2025, RBI also continued to integrate artificial intelligence (AI) into business through three pillars: group AI governance, use case evaluation and implementation, and change management and employee development. All employees have access to AI-powered tools, and are supported by a network of internal change agents known as the AI pioneers.

RBI's innovation research continued to focus on blockchain technology in 2025. An internal strategy for crypto and digital assets was adopted, outlining future plans for new business models and infrastructure development.

In September 2025 RBI announced its participation as a founding member of a cross-European stablecoin consortium together with eight other banks. The consortium plans to launch an MiCAR (Markets in Crypto-Assets Regulation)-compliant euro-denominated stablecoin and aims to become a trusted European payment standard in the digital ecosystem. The stablecoin consortium has formed a new company in the Netherlands, which expects to start issuing stablecoins in the second half of 2026. Individual banks will be able to provide value added services and build products based on stablecoins, such as a stablecoin wallet.

IT

The digitalization measures approved by the Management Board in the areas of cloud migration, technological leadership, and data centricity continued to be pursued in 2025. According to AWS benchmarking within the peer group of banks, RBI is among the leaders in cloud technology both in Europe and globally. More than 55 per cent of all IT applications run in the cloud, compared to 13 per cent in 2021. In the data domain, RBI established powerful group-wide platforms to ensure data scaling to create value for its customers, for internal steering purposes and to meet regulatory requirements. All data platforms operate on cloud environments to optimize costs and increase flexibility, thereby positioning RBI effectively to meet evolving artificial intelligence demands. Additionally, RBI has launched a comprehensive internal AI transformation to ensure responsible adoption across the organization. In recognition of these efforts, RBI was named the regional winner for Western Europe in the category Best Corporate/Institutional Bank for AI in Finance) in the Finance Awards 2025.

Human Resources

The Group People, Culture & Organization (PC&O) division combines the areas of Human Resources (HR) and Organizational Development and Change Management. Combining these areas into a single division enables the Group to forge an integrated approach to staff leadership, culture and organizational development. In this respect, the PC&O division makes a significant contribution to the implementation of the RBI strategy and corporate objectives. A particular focus is placed on the efficient and seamless execution of personnel processes, encompassing tasks such as data administration, contract preparation or recruitment. In addition, the division is responsible for personnel development, career management, leadership development as well as professional education and training. In the area of organizational development, PC&O extends support for all restructurings and transformations within the Group, not least through change management and organizational design.

In 2025, RBI AG was honored multiple times as an employer of choice; these awards included Kununu Top Company 2025, Trend & Statista: Best Place to Work and Leading Employers Top 1 per cent Austria 2025. To maintain this position in future too, it is important for the company to be aware of the expectations and demands of employees and potential applicants, and to position itself accordingly. Current labor market trends show that employees have a considerable need for job security, while at the same time placing great value on flexibility, work-life balance and mental wellbeing. People, and therefore also the employees, are greatly concerned about factors such as inflation which results in a high need for security and stability. .

Innovations such as artificial intelligence (AI) are met with great curiosity on the one hand and with caution on the other. The rapid developments in the area of generative AI offers many opportunities for RBI. AI holds the potential to revolutionize the way people work and enhance efficiency. RBI's employees are therefore encouraged to explore the technology and consider how it could be used. Besides the possibility for using a version of ChatGPT tailored specifically to RBI, an AI platform available in the intranet provides information about current developments and learning opportunities. In addition, new, AI-based systems were introduced to make HR processes simpler, more efficient and more effective. This represents another step in RBI's technology and automation strategy.

The employer value proposition (EVP) is the essence of a brand from the employer perspective and comprises offers, advantages, incentives and the working environment a company provides to its employees. In its Glocal EVP approach, RBI

combines the EVP of the entire Group with the local EVPs of the subsidiary banks. This creates an international employer brand that guarantees consistency but takes special local features into account at the same time.

Promoting an attractive and high-performing work culture is decisive for corporate success. Employee surveys offer a representative overview of the experiences within the company as a whole, and serves as input for discussions and targeted initiatives aimed at further increasing employees' commitment. Following the implementation of a new group-wide survey tool, another survey of the employees at head office was conducted in September.

Against the backdrop of the strong international structure, there was an increase in employees' desire to also work in other countries. Since July 2023, RBI AG is the first bank in Austria to allow its employees to work at locations in other EU countries for a certain period of time. The offer has been well received across all hierarchical levels.

As learning and continuous development contribute significantly to career satisfaction, learning as a matter of course in everyday work in order to keep pace with technological developments. The focus is on:

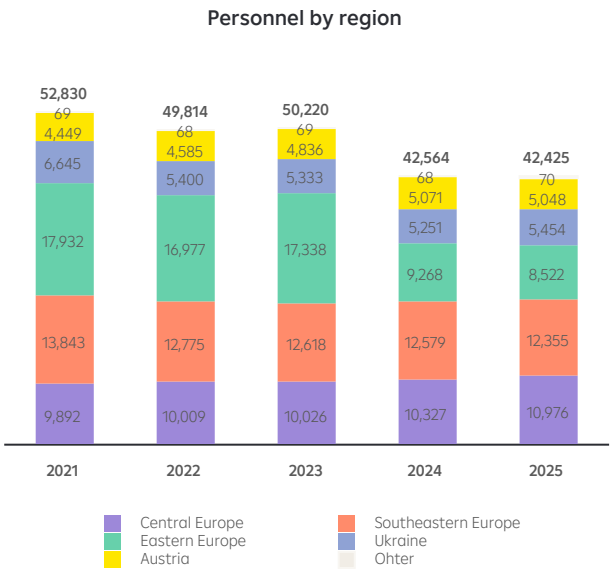
- Promoting a culture of learning, thereby repositioning learning as a priority within the company culture
- Developing a competency in and a flexible approach to leaning
- Achieving a higher level of automation and simplification through the use of new technologies
- Producing a portfolio of relevant learning content
- Devising uniform standards and quality criteria for learning formats and content (in terms of their approach to didactics, learning psychology and technology)

The retention of employees is influenced by various factors, including the quality of work relationships, the level of job and career satisfaction, and personal performance. To enhance retention, teams receive development support through a series of workshops, with a special focus on fostering mutual trust, open communication, and effective collaboration methods.

Managers receive support to optimize their role and guide their teams through periods of uncertainty and change, while giving due consideration to the individual needs and expectations of their team members. The training concentrated on bolstering individual resilience, fostering a common understanding of managerial expectations, and incorporating peer coaching and communication techniques.

An internal team specializing in change management and change communication provides optimal support for a wide array of transformations, ranging from minor reorganizations to significant overhauls. The goal is to properly equip managers and employees for the transformation process, guide them through the process, garner their commitment to the change, and provide support to individuals and teams throughout the change journey.

Artificial Intelligence (AI) holds the potential to revolutionize the way people work and enhance overall efficiency. Employees are encouraged to explore AI and consider how it could be used at RBI. Diverse learning formats, including eLearning, are offered to deepen employees' comprehension of AI and machine learning and discover the possibilities of this new technology while gaining insights into its limitations and potential challenges. With the AI Pioneers Program, there are around 200 employees at head office and around 1,700 across the group who are acquiring knowledge about AI and passing it on to their colleagues, thereby bringing efficiency to their teams.



Personnel development

As at 31 December 2025, RBI had 42,425 employees (full-time equivalents), which was 139 less than at the end of 2024.

Outlook

Economic outlook

Economic trends in the euro area in 2026 are expected to slightly accelerate. Growth is expected to be somewhat more balanced across industries and countries. Manufacturing is likely to emerge from the recession and thereby catch up somewhat with the service sector. Differences among the countries should also diminish, although Austria is likely to remain among the worst performers in the euro area in 2026. While US tariffs are dampening exports, economic activity is being supported by higher defense spending, German infrastructure investments and the latest ECB rate cuts. The ECB is expected to keep the deposit rate unchanged, while the US Federal Reserve is likely to continue lowering interest rates. There is a risk that the US Federal Reserve might overshoot its target somewhat for political reasons. Trade barriers are likely to continue exerting pressure on global commerce in 2026, although trade disputes are not expected to escalate significantly. Despite initial hopes sparked by Trump's peace efforts at the beginning of his presidency, a swift end to the war in Ukraine remains unlikely. Russia appears to be playing for time as the negative effects of sanctions are becoming increasingly evident. In general, the geopolitical environment remains challenging, which is reflected in a higher degree of uncertainty in forecasts.

Growth in **Central Europe (CE)** is expected to accelerate modestly in 2026. However, fiscal consolidation in Hungary, Poland and Slovakia poses a risk to growth and is likely to emerge as a key issue for the current year. A robust labor market and continued strong wage growth (albeit at a slower pace) remain positive factors for consumption. While the geopolitical backdrop is likely to remain challenging, there is hope that Germany's investment package and EU defense spending could provide a stimulus that might ease fiscal pressures. EU funds are expected to continue driving investment in 2026 (except in Hungary). Growth is expected to be strongest in Poland, which is benefiting from the delayed disbursement of EU funds. The Czech Republic is likely to remain resilient, whereas Slovakia and Hungary face the largest downside risks.

Growth should remain solid in most economies in **Southeastern Europe (SEE)** in 2026. Expansion is expected to be driven primarily by consumption, supported by robust wage growth amid tight labor markets, and by investment, including projects associated with the EU's Western Balkans enlargement. Romania is expected to remain the laggard in the region due to long-overdue fiscal consolidation. Although the risk of sanctions against Serbia has recently decreased, uncertainty surrounding possible new elections and the political environment is creating downside risks for the investment-driven growth model.

Ongoing attacks on civilian targets and energy infrastructure pose significant challenges for **Ukraine**. Compounding the situation is the risk presented by the US's changing stance on providing support. Even so, the economy is expected to remain resilient in the fifth year of the war. Reconstruction efforts and the adaptability of Ukrainian businesses should persist. In addition, there are impulses from the war economy and support for consumption from rising wages due to tight labor markets.

The **Russian economy** is expected to continue cooling in 2026, keeping the country on a low-growth trajectory. Additional sanctions imposed by Trump and heightened pressure on importers of Russian oil represent downside risks. Nevertheless, the Russian economy is still assumed to be headed for a soft landing. Easing inflation should give the central bank room to cut interest rates.

Austria's growth rate is expected to pick up slightly in 2026; however, at an estimated 1.0 per cent, its growth will still likely fall behind that of the euro area. Private consumption is expected to provide momentum, while investment is assumed to offer only limited support. Manufacturing is likely to expand moderately, though pricing competitiveness, which declined sharply in prior years, is anticipated to reduce the pace. For the construction sector, however, a continuation of the recession cannot be ruled out. Inflation is expected to be down significantly year on year due to the elimination of energy-related base effects that drove up inflation in the previous year.

Banking sector in Austria

The decline in interest rates left its mark on both loan growth and the profitability of Austrian banks in 2025. Positive demand for residential construction loans throughout 2025, along with rising demand in the corporate segment toward year-end, points to a partial, ongoing recovery in lending in 2026. Stronger growth (p.a.) is expected in residential construction loans, whereas growth rates (p.a.) in the corporate segment are likely to remain subdued given the macroeconomic outlook.

Household loan portfolios (including residential construction) are expected to maintain a very solid performance (NPL ratio), while corporate loan portfolios and their asset quality remain a key focus for the banking sector. Corporate loan segments in the commercial real estate sector and SME segments are particularly likely to drive elevated risk costs again in 2026. Expected interest rates could increase margin and cost pressure over the course of 2026 and, together with the aforementioned risk costs, affect profitability. That said, a generally steeper yield curve should provide some support for profitability. On balance, the Austrian banking sector appears fundamentally well positioned to master the challenges ahead.

CEE banking sector

A solid private consumption trend and stabilized interest rates should benefit the retail lending business, though growth will likely weaken somewhat from its relatively high level in 2025. At the same time, the potential for additional macroprudential tightening (such as extra capital buffers or borrower-based measures) should be factored in since central banks may seek to limit excessive credit expansion in certain products. For example, the positive trajectory in residential construction lending has already contributed to rising residential real estate prices (particularly in Hungary, Croatia, Slovakia, and the Czech Republic). This trend could continue in 2026, both nominally and in real terms. In the corporate segment, loan volumes are expected to be somewhat supported by a moderate investment recovery. This recovery, in turn, will likely be driven by the ongoing inflow of EU funds and potential positive spillover effects from Germany's investment package. Poland is likely to stand out particularly positively in this context with near double-digit growth in corporate loans. In the larger CE/SEE markets, country-specific risks (notably in Hungary and Romania) are expected to impede a broader catch-up process and will also shape asset quality trends. Net interest margins are expected to stabilize in 2026, with positive effects on earnings, while banks will continue to grapple with inflation-driven cost pressures and special bank taxes, including planned increases in Poland, Hungary and Romania.

RBI's outlook for 2026

The following guidance refers to RBI excluding Russia:

- In 2026, net interest income is expected around € 4.4 billion and net fee and commission income around € 2.1 billion.
- RBI expects loans to customers to grow by around 7 per cent.
- RBI expects general administrative expenses around € 3.6 billion, resulting in a cost/income ratio of around 52.5 per cent.
- The provisioning ratio is expected to be around 35 basis points.
- The consolidated return on equity is expected to be around 10.5 per cent in 2026.
- At year-end 2026, RBI expects a CET1 ratio of above 15 per cent*.
- In the medium term, RBI aims to achieve a consolidated return on equity of at least 13 per cent excluding Russia and excluding provisions and legal cost for foreign currency loans in Poland.

*In a 'P/B Zero' Russia deconsolidation scenario.

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Reduction of financed CO_2 emissions

Targets 2030

Corporate loans:
Reduction of financed emissions
by 27 % compared to 2023

Investment funds:
Reduction of financed emissions
by 50 % compared to 2020

CO_2 reduction

Corporate loans:
35 tCO_2e/€ million since 2024

Investment funds:
11 tCO_2e/€ million since 2024

ESG portfolio

Target 2025 achieved:

20 % of corporate loans are **ESG-compliant**

Target 2025 achieved:

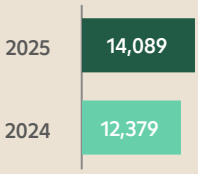
10 % of new business volume in the retail segment are green and social loans

Financing with a positive impact

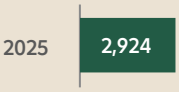
on the environment and the climate

Corporate and institutional customers

in € million



Retail/ mortgage loans



2024: not available

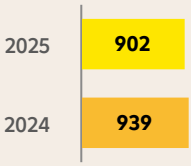
New volume
Green mortgage loans

2025: € 625 million
2024: € 318 million

on social topics

Corporate and institutional customers

in € million



Small and medium-sized enterprises (SMEs)

2024: not available

New volume
Social loans for SMEs

2025: € 1,063 million
2024: € 1,110 million

Volume of sustainable investment funds

2025: € 26 billion 2024: € 25 billion

General information

Basis of preparation

BP-1: General basis for preparation of the consolidated non-financial statement

This consolidated non-financial statement provides information on RBI's sustainability agendas and activities for the reporting year 2025. This chapter of the group management report contains RBI's summarized consolidated non-financial statement according to 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, as regards corporate sustainability reporting (Corporate Sustainability Reporting Directive – CSRD) and local law (pursuant to section 267a of the Austrian Commercial Code) and the Austrian Sustainability and Diversity Improvement Act (Nachhaltigkeits- und Diversitäts-verbesserungsgesetz - NaDiVeG). In this statement, RBI describes the direct and indirect economic, environmental and social impacts of business activities for the 2025 reporting year that were deemed material. In addition to the ESRS, the consolidated non-financial statement takes into account further requirements of other stakeholders (see chapter SBM-2: Interests and views of stakeholders).

RBI reports its sustainability strategy, the related environmental and social impacts, the associated financial risks and opportunities, the actions taken and how RBI manages them as well as how stakeholders' views were considered. The reported key figures relate to RBI as a group unless otherwise stated. The consolidated non-financial statement is published annually. Deloitte Audit Wirtschaftsprüfungs GmbH has been engaged to independently audit the consolidated non-financial statement for the 2025 reporting year with limited assurance.

RBI has not made use of the option to omit certain information concerning intellectual property, know-how, or the results of innovations nor the option to omit pending developments or matters in the course of negotiation. The consolidated non-financial statement covers upstream and downstream value chains as defined in the chapter entitled Definition of value chain.

Scope of consolidation

The scope of consolidation of the consolidated non-financial statement is the same as for the consolidated financial statements. Further information regarding the scope of consolidation can be found in the consolidated financial statements in (59) Group composition.

BP-2: Disclosures in relation to specific circumstances

Time horizons

For climate-related and environmental risks, RBI differentiates between the impact expected in the short, medium and long term in line with the European Central Bank (ECB) guide on managing climate-related and environmental risks. As the planning horizon and average loan tenor are typically shorter than the time horizon in which the effects of climate change and environmental degradation would primarily arise, a forward-looking approach is considered.

- Short term (up to three years) – risks mainly associated with transition risks (e.g. changes in legislation and regulation, changes in technology), i.e. the ability of companies and customers to achieve the transition to a sustainable economy. RBI sees opportunities both from supporting its customers with financing that allows them to achieve the transition to a low-carbon economy as well as potentially increasing RBI's financing directed at industries that are already green (e.g. renewables) and supporting industries that are contributing to the development of a circular economy. Nevertheless, RBI has also observed a higher propensity of physical risks occurring (e.g. the recent floods in Central and Eastern Europe).
- Medium term (more than three years, up to ten years) – risks driven by the paradigm shift in business models, the emergence of new technologies and continuous updating of regulations, with potentially increasing risks from a physical perspective (if CO_2 reduction is not achieved as targeted). Both physical and transition risks will pose challenges. For example, transition risks might materialize via a technology transmission channel if innovations result in old technologies that RBI has invested in becoming outdated and unprofitable. On the other hand, investments in new technologies can also fail. Regulatory risk in connection with stricter environmental protection laws and regulations can make existing investments less profitable or unprofitable. The withdrawal of investors from the fossil energy sector is an indication that a decline of the value of the respective assets is to be expected in the medium term (carbon bubble). On the other hand, RBI sees good opportunities in investments in new technologies as well phase-out of investments in coal.

- Long term (more than ten years) –The challenges posed by climate and environmental risks arise from physical risks, their impact on customers' business models and supply chains as well as on their ability to mitigate and ensure that their repayment capacity is not severely affected. In the event of an inadequately controlled climate transition, long-term scenario analyses indicate significant losses, particularly for carbon-intensive industries.

Sources of estimation and outcome uncertainty

Quantitative information about key value chain activities is often based on averages, assumptions and estimates. RBI attempts to obtain sustainability data directly from its customers. Where this is not possible, external data or sector averages are used. In most cases several data sources are used. As more sustainability-related information becomes available and standardized, RBI expects to be able to reduce the associated estimation uncertainty in the value chain. The main metrics applied by RBI, using estimates based on indirect sources, are scope 3 emissions. Therefore, when reporting metrics or monetary amounts, a high degree of measurement uncertainty should be expected. RBI provides data-quality information in alignment with the Partnership for Carbon Accounting Financials (PCAF) — Global GHG Accounting and Reporting Standard, Part A: Financed Emissions (Second Edition). For corporate customers as well as for project finance , RBI has developed an ESG customer score by measuring the impact of ESG-related risk through individual scores. More information can be found in chapter ESG customer score.

Disclosures stemming from other legislation or generally accepted sustainability reporting pronouncements

Principles for Responsible Banking

In 2021, RBI became an official signatory of the Principles for Responsible Banking (PRB), and was the first Austrian banking group to do so. The PRB form a single worldwide framework for a sustainable banking industry developed through a global partnership between banks and the United Nations Environment Programme Finance Initiative (UNEP FI). More information can be found in chapter G1-1: Corporate culture.The chapter Responsible banking progress statement for PRB signatories documents how RBI plans to implement the principles for responsible banking and what progress has been made.

Regulatory disclosure of ESG risks

Since the 2022 financial year, it has been mandatory to comply with the Implementing Technical Standards (ITS) on Pillar 3 disclosures (transparency requirements) on Environmental, Social and Governance (ESG) risks as published by the European Banking Authority (EBA). These standards aim to ensure that stakeholders are well informed about the ESG exposures, risks and strategies of credit institutions, so that they can make informed decisions and exercise market discipline. The aim is improved consistency, comparability and meaningfulness of disclosures by credit institutions.

The relevant qualitative information overlaps largely with the disclosure requirements in accordance with the ESRS. It is therefore disclosed directly in the appropriate chapters of the consolidated non-financial statement. Conversely, the Pillar 3 disclosure, which is available on RBI's website (https://www.rbinternational.com/en/investors/results-reports/disclosures.html) contains references to the corresponding pages in the consolidated non-financial statement. The quantitative information is available on RBI's website.

Incorporation by reference

Some ESRS disclosure requirements are closely linked to requirements that RBI is already subject to, such as the requirement in the Corporate Governance Code to describe its governance structure. All references are listed below:

Chapter in consolidated non-financial statement	Reference
Scope of consolidation	Consolidated financial statements
The role of the administrative, management and supervisory bodies	Corporate Governance Report
Internal control and risk management system in relation to the Group accounting process	Group Management Report

Phased-in disclosure requirements

ESRS	Disclosure requirement
E1-9	Anticipated financial effects from material physical and transition risks and potential climate-related opportunities
E4-6	Anticipated financial effects from biodiversity and ecosystem-related risks and opportunities
E5-6	Anticipated financial effects from resource use and circular economy-related impacts, risks and opportunities.

Governance

GOV-1: The role of the administrative, management and supervisory bodies

The Management Board and Supervisory Board

Governance of sustainability in RBI

Control level

Supervisory Board of RBI AG

Working Committee	Compliance Committee	Risk Committee	Audit Committee	Remuneration Committee	Nomination Committee	Personnel Committee	Digitalization Committee

Management Board level

Management Board of RBI AG

Management and program level

Sustainable Finance	Group ESG & Sustainability Management	Sustainability Committee
ESG Group Competence Center for all customer segments	Focus on management and strategic development of sustainability agenda as well as implementing operational measures.	Cross-functional group which is chaired by a board member to guarantee a holistic ESG approach

Holistic ESG management within the line organization (Risk, Compliance, Finance, People, etc.)

Sustainable Bond and Sustainable Deposit Committee | **Environmental Committee (in-house ecology)**

Sustainability Council
Internal and external stakeholder expertise in the area of business, the environment and society

Implementation level

ESG business ambassadors	Sustainability officers	Responsible Banking task force	Employees
In the business units of the subsidiaries for the implementation of the ESG business strategy	In the subsidiaries for the establishment and further development of the local sustainability agenda	(cross-functional)	Implementation of measures to achieve the sustainability goals in all companies

Level of initiatives and memberships relevant to sustainability

AFRAC: Austrian Financial Reporting Advisory Committee

Diversity Charter: Local diversity charters (signed in Croatia, Kosovo, Austria, Romania, Slovakia, Czech Republic

EACB: European Association of Co-operative Banks/Working Group for Sustainable Finance

EEEFC: European Energy Efficiency Financing Coalition

FfB: Finance for Biodiversity Foundation (Member: Raiffeisen Kapitalanlage)

NZAM: The Net Zero Asset Managers initiative (Member: Raiffeisen Kapitalanlage)

PCAF: Partnership for Carbon Accounting Financials

PRB: Principles for Responsible Banking

PRI: Principles for Responsible Investment (the members are Raiffeisen Kapitalanlage and Elevator Ventures)

Raiffeisen Sustainability Initiative: Platform for sustainable business management and social responsibility

respACT: Austrian business council for sustainable development

The Valuable 500: Global initiative for companies that work together for inclusion of people with disabilities

TISFD: Taskforce on Inequality and Social-related Financial Disclosures

UNEP FI: United Nations Environment Program Finance Initiative

UNGC: United Nations Global Compact

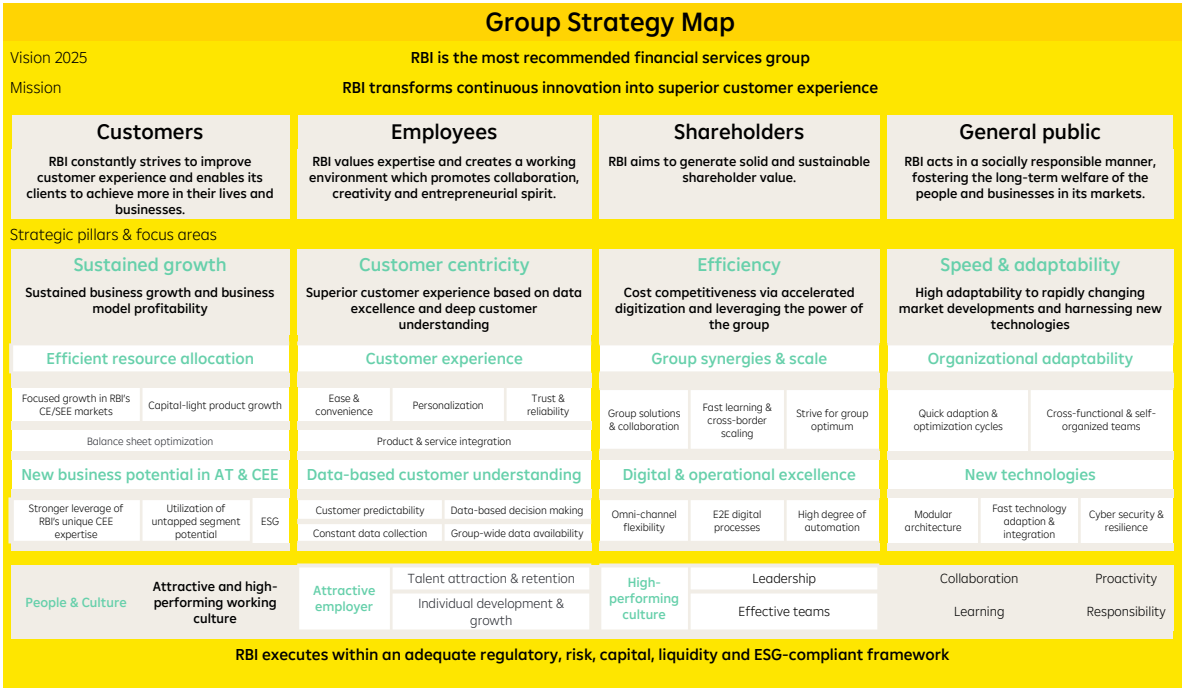
Vienna Initiative: International framework for safeguarding the financial stability of emerging Europe

VfU: Association for Environmental Management and Sustainability

The dualistic board system, which is mandated by law in Austria, separates company management into two independent bodies: the management board, which directs the operational business, and the supervisory board, which is responsible for the monitoring of the management board. The highest decision bodies in RBI AG in ESG matters are the Management Board and the Supervisory Board. For information regarding the number of Management Board and Supervisory Board members, representation of employees in the Supervisory Board, percentage by gender or other aspects of diversity, please refer to RBI's Corporate Governance Report. The strict suitability requirements for the Management Board and Supervisory Board members regarding independence and integrity, as well as applicable conflict of interest regulations, ensure that all Management Board and Supervisory Board members — with the exception of the employee-representative members — are independent in the sense of the ESRS. The percentage of independent supervisory board members is 66 Prozent. The Management Board and the Supervisory Board share responsibility for addressing the most significant impacts, risks and opportunities related to RBI's business activities and its value chain. The Management Board is responsible for monitoring and managing these impacts, risks and opportunities, while the Supervisory Board ensures their appropriate oversight. All members of the Management Board and the Supervisory Board are engaged in this responsibility, ensuring comprehensive and effective governance.

The responsibilities of the bodies are delineated within the internal bylaws of RBI. Each board area must implement its respective sustainability strategy and integrate it into the performance management process. This should be reflected in the ESG policies and conditions for the individual area. For more details please refer to chapter GOV-2: Information provided to and sustainability matters addressed by administrative, management and supervisory bodies.

RBI's Strategy



The Group Strategic Roadmap has been developed in order to put RBI's strategy into action. It is intended to function as a standardized implementation instrument for RBI AG and the subsidiary banks as well as an orientation tool for all employees. The derived goals apply to board members and all employees. They are included in the ESG KPIs of the Management Board members, as presented in the Remuneration Report and approved by the Personnel Committee.

The strategy translates RBI's vision/mission into priority initiatives with a planning horizon of two years and is available for all employees via the RBI intranet.The progress of these initiatives is measured and reported to the Management Board and the Supervisory Board quarterly. It allows RBI to respond to new market conditions in a timely manner.

The Management Board and the Supervisory Board of RBI possess sustainability-related expertise. Collectively, the Management Board and the Supervisory Board members have experience in environmental, social and governance matters. In addition, RBI ensures that the members of the Management Board and the Supervisory Board members continuously participate in sustainability trainings . This includes Fit and Proper training sessions, which also provide updated knowledge on best practices and regulatory changes in sustainability.

This enables the Management Board to effectively manage and implement RBI's sustainability strategy, and allows the Supervisory Board to monitor its key impacts, risks and opportunities, such as climate and environmental topics, including carbon footprint, social responsibility with a focus on human rights topics, and governance practices. By leveraging their collective knowledge, the Management Board and the Supervisory Board can identify and manage risks related to climate change, compliance, and reputation, while also capitalizing on opportunities in sustainable investments and green finance.

Sustainability Council

RBI's Sustainability Council is composed of external ESG and sustainability experts from the fields of economic, environmental and social issues, alongside RBI decision makers. The council is chaired by the Chief Executive Officer (CEO) of RBI. Meetings are held twice a year. The role of the Sustainability Council is to advise on the development of sustainability agendas. It assists in defining important action areas, identifies focal points (materiality approach), advises on deriving targets and measures, and makes recommendations.

As of 31 December 2025, the members of RBI's Sustainability Council are:

- Johann Strobl, CEO of RBI AG, Chair of the Sustainability Council
- Dieter Aigner, Managing Director of Raiffeisen Kapitalanlage GmbH, Chief Sustainable Investment Officer
- Larysa Bondarieva, Deputy Chair of the Management Board Raiffeisenbank JSC, Ukraine
- Marie-Valerie Brunner, CIB Customer Coverage, CIB Products & Solutions (interim) of RBI AG, Member of the Management Board of the H. Stepic CEE Charity
- Eva Eberhartinger, Chair of the Institute of Accounting & Auditing at Vienna University of Economics and Business and Member of RBI's Supervisory Board
- Martin Essl, Founder of the Essl Foundation MGE
- Franz Fischler, Franz Fischler Consult GmbH
- Andreas Gschwenter, Chief Operating Officer (COO) and Chief Information Officer (CIO) of RBI AG, Member of the Management Board of the H. Stepic CEE Charity
- Gregor Höpler, Head of the Group Executive Office of RBI AG
- Zuzana Koštialová, Member of the Management Board at Tatra banka, a.s. Slovakia
- Maria Theresa Lein, Federation of Austrian Industries (IV), Brussels Office
- Heike Mensi-Klarbach, Head of RBI Group People, Culture & Organization of RBI AG
- Hannes Mösenbacher, Chief Risk Officer (CRO) of RBI AG
- Petr Polach, Deputy Head of Group Structured Finance & Investment Banking of RBI AG
- Johannes Rehulka, General Secretary of the Austrian Raiffeisen Association
- René Schmidpeter, Professor for Sustainable Management at Bern University of Applied Sciences
- Georg Schöppl, Member of the Management Board of Österreichische Bundesforste AG
- Matthias Spitzer, Head of the ESG & IR Management department; Raiffeisenlandesbank Niederösterreich-Wien AG
- Alfred Strigl, Managing Partner & Founder of plenum gesellschaft für ganzheitlich nachhaltige entwicklung gmbh
- Christine Würfel, Head of RBI Group ESG & Sustainability Management of RBI AG

Sustainability Committee

The Management Board is supported in its ESG decisions by the Sustainability Committee. Under the chairmanship of Management Board member Marie-Valerie Brunner, the committee is composed of the heads of the Management Board divisions primarily responsible for ESG matters. In 2025, the committee met nine times and focused on the sustainable transformation of business including the transition plan and the financed emissions development, the enhancement of ESG client engagement, further steps on biodiversity and social topics such as progress made on human rights due diligence processes as well as compliance with applicable ESG regulations.

The Sustainability Committee has the following tasks and responsibilities:

- It advises the Management Board on ESG issues: The Sustainability Committee or the relevant members inform the Management Board about any potential or existing material impacts, risks, and opportunities related to sustainability, e.g. the need to make changes to ESG strategies, comply with regulations, or assume ESG-related commitments. This includes compliance with current European and national ESG legislation and supervisory obligations.
- It recommends ESG KPIs in relation to the members of the Management Board's performance management activities at head office and in the subsidiaries.
- It monitors the holistic alignment of the Principles for Responsible Banking.

The operational management of these tasks is overseen by the cross-functional Responsible Banking Task Force. The task force mirrors the composition of the Sustainability Committee. Members of the task force meet once a month. They define, coordinate and pool key ESG issues.

It is through this ESG governance that a top-down and a bottom-up discussion guarantees the involvement of all relevant functions and stakeholders. The group has local ESG managers. Additionally, there are ESG ambassadors for the individual business, finance and risk areas at the subsidiaries in order to ensure a coordinated approach throughout RBI.

Chief Executive Officer (CEO)

Group ESG & Sustainability Management and Sustainability Officers at the subsidiaries

The principal tasks of Group ESG & Sustainability Management, which reports directly to the CEO, include the planning, implementation and continued development of ESG activities at RBI. This division serves both as a central point of contact and center of ESG-expertise within the group.

Group ESG & Sustainability Management and Group Accounting & Financial Methodologies are responsible for managing and ensuring compliance with new regulatory reporting requirements and the disclosure of non-financial data. The division also manages and steers the integration of the UNEP FI Principles for Responsible Banking. Additional responsibilities encompass collaboration with ESG rating agencies, the analysis of their respective results, effective engagement with both internal and external ESG stakeholders and the development of ESG knowledge and trainings.

CFO area (Chief Financial Officer)

The CFO area plays a pivotal role in sustainability and management reporting for sustainable financing and ensures effective control, tracking, monitoring, data collection, budgeting and reporting. The CFO area provides strategic management and supervision to align green and social asset reporting with RBI's objectives. It specifies policies, procedures and framework conditions in order to promote sustainable practices and monitor progress in reaching sustainability targets and identifying potential for improvement. The CFO area incorporates sustainability-related metrics into RBI's budgeting process and, together with other departments such as Sustainable Finance, defines targets for the Corporates and Retail business areas.

Furthermore, the CFO area has a co-leading role together with Group ESG & Sustainability Management in the preparation of the consolidated non-financial statement by ensuring accurate collection and analysis of financial and non-financial data related to sustainability metrics and its disclosure.

Group Internal Audit

Group Internal Audit has integrated ESG topics as a strategic priority within its audit activities and supports the Management Board, Supervisory Board and Audit Committee in their oversight responsibilities.

Group Internal Audit applies a risk-based approach to ensure that ESG topics are addressed across all relevant business and risk areas. This includes conducting dedicated ESG audits as well as incorporating ESG aspects into other audit engagements.

Legal Services

Legal Services is responsible for RBI AG's legal matters and provides legal support, including advising on ESG regulations, responding to specific legal questions related to ESG topics, supporting the development of products complying with sustainability criteria, and contributing to ESG literacy. A dedicated team has been formed, comprising members from various departments within Legal Services.

Group People, Culture & Organization

Group People, Culture & Organization combines human resources and organizational development. In addition to compliance with all labor law, one of its focuses is the efficient and smooth processing of human resources processes, the personnel development, career management and leadership development as well as the training and education of employees. In connection with ESG, the main focus of Group People, Culture & Organization is on diversity, employee development, employment relationships, employee involvement and health and safety. These topics are essential to a sustainable employee policy.

Group Marketing

Group Marketing is responsible for strategically managing all brands under which RBI operates, most importantly Raiffeisen Bank International for the business-to-business activities out of Vienna and Raiffeisen Bank for the business-to-consumer business in the CEE region. It oversees marketing communication across RBI, providing all types of marketing assets, and setting minimum standards for responsible marketing practices via the Group Marketing Policy. This also covers access to (quality) information and access to products and services where advertising communication is concerned.

Corporate and Investment Banking (CIB) Products & Solutions

Group Structured Finance & Investment Banking

Group Structured Finance & Investment Banking is, inter alia, responsible for various products with ESG elements (ESG-linked finance, green and social purpose lending).

Group Asset Management

Raiffeisen Kapitalanlage-Gesellschaft m.b.H. (RKAG) is RBI's largest asset manager and reports to CIB Products & Solutions at RBI AG. RKAG's product range includes mutual and specialized funds for retail and institutional investors as well as advisory and wealth management services. RKAG's Sustainability Office defines the sustainability philosophy and manages sustainability-related policies as well as the shareholder engagement process. It also ensures the implementation of the strategies and methods in the investment process in terms of sustainable product positioning.

Sustainable Finance

Sustainable Finance is established as the central competence center for all customer segments. It provides ESG expertise for customers and supports the customer and product departments in advising on and structuring sustainable financing and investment products. One of its key tasks is to manage sustainable loan portfolios for green bond transactions.

Sustainable Finance assists customers in developing methodologies for sustainable transactions, verifying project suitability and defining key performance indicators based on international standards. Additionally, RBI provides educational sessions and strategic support to help customers achieve carbon neutrality and comply with Sustainable Development Goals.

The Retail Banking area is tasked with embedding environmental and social impact into core business actions while delivering customer-centric financial solutions. This includes the strategic steering and distribution of ESG-compliant products such as green mortgage loans, social loans and ESG investment instruments like funds and certificates. These offerings are designed to support customers in their green transition and are aligned with the EU Taxonomy and RBI's climate and environmental business strategy. Retail Banking offers ESG advice during investment advisory meetings, integration of carbon footprint tools into daily banking and the rollout of solutions focusing on financial health insights. RBI ensures that ESG principles are embedded in lending policies, frameworks, product design and customer engagement strategies. Retail ESG Ambassadors at subsidiary banks help execute these efforts locally.

Sustainability Bond Committee (SBC)

The SBC was established for monitoring the management of the sustainability bond program in RBI in line with the RBI sustainability bond framework. The SBC is part of RBI's Group Asset/Liability Committee. It comprises an extended team of managers and experts from Group Structured Finance & Investment Banking, Group Corporate Credit Management, Group Treasury, Group ESG & Sustainability Management, Group Compliance, Group Capital Markets, Raiffeisen Certificates, Retail Bonds & Equity Trading as well as Group Investor & Media Relations.

The Sustainability Bond Committee has the following tasks:

- Setting of the sustainability bond principles
- Governing of the sustainability bond framework
- Approval of eligible green and social assets for the sustainability bond portfolio in accordance with the RBI sustainability bond framework
- Review and sign-off of environmental and social impact reporting in accordance with the RBI sustainability bond framework
- Regular review of the eligible portfolio and the use of proceeds in accordance with the RBI sustainability bond framework

Sustainable Deposit Committee (SDC)

The Sustainable Deposit Committee was established by RBI's Group Asset/Liability Committee for monitoring the management of the RBI sustainable deposit program in accordance with the RBI sustainable deposit framework. It comprises an extended team of managers and experts from Group Structured Finance & Investment Banking, Group Corporate Credit Management, Group Treasury, Group ESG & Sustainability Management, Group Compliance, Group Capital Markets, Raiffeisen Certificates, Retail Bonds & Equity Trading as well as Group Investor & Media Relations.

The Sustainable Deposit Committee has the following responsibilities:

- Setting of the sustainable deposit principles
- Governance of the RBI sustainable deposit framework
- Approval of eligible assets for the sustainable deposit portfolio in accordance with the RBI sustainable deposit framework
- Review and sign-off of impact reporting in accordance with the RBI sustainable deposit framework
- Regular review of the eligible portfolio and the use of proceeds in accordance with the RBI sustainable deposit framework

Chief Risk Officer (CRO)

The Management Board area of Risk Management – led by the CRO – plays an essential role in relation to implementing the ESG strategy and the associated risk management. The Group Risk Committee (GRC) is RBI´s formal authority over risk governance, including ESG risk appetite, model validation and risk reporting.

Group Regulatory Affairs

Group Regulatory Affairs (GRA), reporting to the CRO, functions as the central hub for regulatory developments across the group and acts as the point of contact for supervisory authorities. Its responsibilities include monitoring regulatory developments—including ESG topics—at EU, national and international levels. GRA provides regulatory guidance on implications and timelines, collects input for consultations, supports prioritization and regularly updates the Management Board of RBI AG. Additionally, Group Regulatory Affairs serves as the regulatory knowledge hub, offering internal training on regulatory initiatives.

Group Compliance

Group Compliance is responsible for RBI's compliance framework in line with the three lines of defense model for controlling risk management (see chapter Internal Controls). The division has the task of monitoring compliance with statutory and regulatory requirements, primarily related to financial sanctions, anti-money laundering, fraud and bribery and the prevention of conflicts of interest. Additionally, it provides expert opinions on sector policies, prepares follow-up measures and reviews the product range for sustainable financing.

The tasks and responsibilities of Group Compliance also encompass the mitigation of risks related to greenwashing and human rights violations across the value chain by providing guidance and conducting controls. All ESG compliance competencies are centralized in the Capital Markets Compliance department. This ensures consistent coverage of compliance matters pertaining to sustainability, sensitive business and human rights in line with regulatory developments.

Internal Controls

The activities related to the internal control system (ICS) are periodically reported to the Operational Risk Management and Controls Committee, to the Management Board and to the Audit Committee. Internal Controls regulates the governance structure for internal controls over financial reporting and sustainability reporting and oversees risks and controls related to financial and sustainability reporting.

Internal Controls is situated within Group Compliance and is responsible for the implementation of the ICS, reflecting RBI's related processes/risks/controls approach which is integrated within the overarching three lines of defense model for controlling risk management. The ICS framework aims to ensure that RBI's controls environment provides assurance regarding the effective management of underlying operational risks, financial reporting and compliance with applicable regulatory requirements.

The RBI ICS framework complies with industry leading practices (i.e. Committee of Sponsoring Organizations, Internal Control – Integrated Framework). The ICS framework stipulates that the first line of defense is responsible for implementing adequate processes, identifying the risks and designing and executing mitigating controls. The second line of defense is responsible for supporting the first line of defense in assessing risks, designing efficient and effective controls and validating and reviewing the effectiveness of risk mitigation and controls. It also verifies the controls. The third line of defense is executed by Group Internal Audit, which provides independent assurance of the internal control environment and system. This approach supports the selection of relevant business processes, enforces accountability and ensures integration of processes/risks/controls, independence and segregation of duties.

The internal control system includes processes related to sustainability disclosure and is further described in chapter GOV-5: Risk management and internal controls over sustainability reporting.

Credit Portfolio Management

In view of the significant and increasing importance of ESG risks and their potential steering impact, Group Financial Institutions, Country and Portfolio Risk Management has assumed responsibility for steering and implementing ESG-related issues across the risk organization in alignment with regulatory, business and market requirements. Its area of direct responsibility also includes financial risk management and financial rating and analysis, which ensure ESG implementation across the financial institutions segment. Other ESG-relevant topics (such as the operationalization of steering measures, compliance with the disclosure requirement) are now located directly within the responsible risk areas.

Group Corporate Credit Risk Management

In terms of ESG and ESG risks, Group Corporate Credit Risk Management fulfills several tasks. It acts as the developer of the ESG scoring model and performs ESG score analysis throughout the credit rating process. The rating analysts evaluate the ESG scores of customers by considering both qualitative and quantitative facts and information. In underwriting, underwriters use the ESG score of the customer and the ESG assessment of the industry, in addition to credit rating aspects, to decide if a loan or limit application can be supported. Collateral management is responsible for incorporating ESG aspects, such as physical risks, into the collateral valuation.

Group Risk Controlling

Group Risk Controlling contributes to ESG risk management. Integrated Risk Management is primarily responsible for incorporating ESG risks into the internal capital adequacy assessment framework (ICAAP). It is also responsible for financed emissions calculations, green asset ratio calculations, and internal ESG risk reporting. These tasks are performed as a group function to ensure a uniform approach. Retail Risk Analytics & Methodology as well as Risk Methods and Analytics extend the calculation of the credit risk parameters—such as the probability of default or loss in the event of default—to include ESG-relevant drivers. These adjusted parameters are used for purposes such as the climate risk stress test and the calculation of IFRS9 impairments. Market Risk Management measures the ESG market risk component and sets limits for Capital Markets and Treasury in collaboration with Integrated Risk Management. Liquidity Risk Management and Operational Risk Management are also responsible for the integration of ESG risks into the measurement, monitoring and management of their respective risk types.

Group Risk Data Integration

Group Risk Data Integration covers several responsibilities related to ESG for head office in coordination with subsidiaries. It is the owner of the ESG data collection and data sourcing approach, including the respective tools and platforms for customer data that support regulatory reporting and rating generation. The department also owns the EU Taxonomy approach and the respective tools and platforms. Additionally, it advises on the implementation of ESG-induced changes to RBI's processes and offers client support and advisory on providing ESG-related data, including maintaining the ESG landing page. Finally, the department is responsible for sourcing ESG data to analytical and risk solutions.

CIO (Chief Information Officer) / COO (Chief Operations Officer)

Group Procurement, Outsourcing & Real Estate Management

Group Procurement, Outsourcing & Real Estate Management reports directly to the COO. It is responsible for the development and execution of the procurement strategy and for the steering of all procurement activities within RBI. This happens in close alignment with RBI's business strategy and in line with RBI's sustainability principles.

In order to ensure that RBI's environmental and social targets are implemented in the supply chain, Group Procurement derives ESG-related measures for the vendor selection and vendor management activities at RBI, and works in close cooperation with the subsidiaries in Central and Eastern Europe.

Group IT

RBI's Group IT focuses on RBI's digital operations and innovations. It is responsible for IT strategy, digital transformation, and IT governance. Key enablers such as cyber security, data management and IT solutions are overseen, and emerging topics such as the integration of artificial intelligence (AI) are managed. In 2025, the focus on sustainable IT was maintained, which included comprehensive IT data collection to understand GHG emissions derived from the use of IT services and goods.

Facility Management

RBI AG's energy consumption, waste management, water consumption and some elements of office material procurement (e.g. paper) are managed and overseen by Facility Management. Postal services and logistics are also managed by Facility Management. It plays a crucial role in implementing local sustainability initiatives such as smart temperature regulation or the switch to energy-saving light sources. The own operations data for head office is collected by Facility Management, enabling emission calculation and tracking as well as agile implementation of emission reduction measures.

Environmental Committee

In accordance with its responsibility for environmental measures, the Management Board members at RBI AG appointed an Environmental Officer and an Environmental Committee in 1994. The Environmental Committee is the advisory and decision-making body for operational environmental management and sustainability measures at head office. Permanent members are the Environmental Officer as well as representatives of Group ESG & Sustainability Management, Group Procurement, Group IT and the Staff Council. Depending on the topics being addressed, other representatives are involved in the meetings. The Environmental Officer convenes the Environmental Committee at least twice a year. Tasks of the Environmental Committee include developing decision-making principles for the Management Board regarding ecological strategies, planning and initiatives, as well as conducting periodic present-state assessments and weak point analyses.

Policy frameworks as governance instruments

The Management Board is responsible for approving new, updated and canceled directives and general instructions. The second tier of management is responsible for specific instructions and supporting documents.

Internal RBI policies must be followed by all affected employees in the targeted RBI Group units. Units in the scope of the RBI Group Policy Framework are all credit institutions and units that have more than ten employees and are actively operating, and fully consolidated according to CRR. If the requirements cannot fully be met, the Group unit has to apply for an exception, followed by the RBI exception procedure. Typical reasons for exceptions from individual policy provisions are differing local legal requirements , or absence of the licenses, services or products due to the respective business model. The standard exception process requires an approval by the board member of the subsidiary and a approval by the responsible internal approval authority and/or the Group policy owner.

The RBI policy database is the information platform and the official source for all internal policies. All RBI employees can access it. Information on new and updated policies is sent to the relevant employees on a regular basis. All policies must be kept up to date by the policy authors and owners and therefore updated in intervals as may be required by applicable law, or if there is no such requirement, at least once every two years.

GOV-2: Information provided to and sustainability matters addressed by administrative, management and supervisory bodies

The Management Board, the Supervisory Board and relevant committees are informed on a regular basis about material impacts, risks, and opportunities. These updates are provided by senior management, including the CRO and sustainability officers.

The Management Board and Supervisory Board take material impacts, risks and opportunities into account as part of strategic steering, decision-making and risk and control processes. It is evaluated how these impacts, risks and opportunities align with and influence RBI's long-term strategic goals. When evaluating material transactions and strategic initiatives, the Supervisory Board and relevant committees assess the potential trade-offs associated with various impacts, risks and opportunities. They ensure that decisions are made with a comprehensive understanding of the benefits and potential drawbacks, balancing short-term advantages and long-term sustainability and risk-mitigation objectives.

As recommended by the Sustainability Committee, the Management Board focused in 2025 on the implementation of RBI´s climate and environmental transition plan including financed emission development and its action plan as well as on supporting customers in their ESG transition journey. The Management Board was also informed about the steps taken to develop RBI´s biodiversity footprint calculation and further considerations regarding the social business strategy as well as progress made in the implementation of human rights due diligence processes. In addition, regular updates were also provided on ESG rating results and contentious issues.

Within the environmental perspective, the Management Board received regular information pertaining to ESG risk management and decided on topics such as the methodology of the financed emissions calculations, the comprehensive risk dashboard that measures the level of risk appetite, the ESG scoring methodology, internal ESG rules and models for financial institutions.

With regard to the social perspective, the Management Board received updates on several policies such as the diversity policy, succession management, the nuclear and defense polices and on the Modern Slavery Statement of RBI AG. The topics also included leadership performance and remuneration with regard to the Directive (EU) 2023/970 on pay transparency, or the

learning and development budget focusing on strategic directions of learning. The agenda further focused on RBI`s cyber security status, its respective strategy and roadmap of RBI.

Regarding the governance perspective, the Management Board received regular compliance updates on anti-money laundering, financial sanctions, governance and controls, financial crime management, capital market compliance and regulatory compliance.

During the 2025 financial year, the Management Board informed the Supervisory Board of RBI AG including its relevant committees of the following material ESG topics:

- Regulatory developments regarding the new EU omnibus package and further regulatory and supervisory ESG topics in areas such as of biodiversity
- Evaluating RBI's strategy to assess and monitor ESG risks with a special focus on mitigating climate risks
- Status of financed emissions, related steering and data coverage
- Internal process development regarding the biodiversity dependencies and footprint, estimation and update on RBI's biodiversity policy
- Regular reporting on the progress of RBI's consolidated non-financial statement
- Oversight on measures to enhance workplace diversity

GOV-3: Integration of sustainability-related performance in incentive schemes

Remuneration is based on four underlying principles:

- The remuneration principles promote RBI's business strategy and long-term development and are consistent with RBI's objectives, values and long-term interests.
- Clear and transparent rules concerning remuneration and performance measurement serve to guarantee objective decision-making and ensure that the interests of the employees are aligned with RBI's long-term interests.
- The remuneration principles are compatible with and instrumental to solid and effective risk management and do not encourage taking risks in excess of the tolerated level.
- The remuneration principles set out clear responsibilities concerning the definition, review and implementation of the remuneration policy and define rules to prevent conflicts of interests.

The fixed remuneration is based on predefined criteria and is not performance-related. The fixed remuneration includes the base salary along with additional and fringe benefits. With regard to the variable remuneration, the allocation and payment of the respective bonus (if applicable) is subject to the fulfillment of the regulatory and performance-related step-in criteria. The calculation of the bonus amount is based on two KPIs: return on equity and cost-income ratio. For each business year, performance targets are set for these KPIs at the level of RBI AG as well as at the level of subsidiaries. These targets are compared to the actual year-end values achieved to determine the overall performance.

The bonus is paid according to the respective payment model for identified staff (i.e. staff whose professional activities have a material impact on the risk profile of RBI AG or the respective subsidiary), if applicable: depending on the amount of the bonus, at least 40 per cent of the bonus is deferred. Final allocation and payment take place on a pro-rata basis over a period of up to five years. Additionally, half of the total bonus is granted in the form of non-cash instruments (share-based remuneration in the form of phantom shares) with a retention period of one year (deviations based on local requirements are possible). The value is paid out in cash at the end of the retention period. The number of phantom shares allocated and the payout amount is calculated on the basis of RBI's average share price for the respective year. No other share-based remuneration is granted.

The malus/clawback review is structured as follows: In accordance with the regulatory provisions, ex-post risk adjustment is ensured on the basis of corresponding clawback regulations and agreements as well as an annual review process. If the performance underlying the bonuses granted proves to be unsustainable or there is a deterioration in the company's income or cash flow, the deferred remuneration may be reduced by the company or canceled altogether.

ESG-related Board objectives of RBI for the 2025 financial year[1]

Board member	Focus area	Objective title	Weight	Description of approved objectives
All board members	People & Culture	Gender diversity in top management Attractive employer & high-performing culture	10%	› Continue to enhance RBI's position as an attractive employer by acting on Employee Engagement Survey insights and fostering a sustainable high-performance culture
CEO	Sustained Growth	Focus on responsible customers / businesses	10%	› Average of all business line ESG outcomes: new and/or total volume of ESG assets by year-end › Oversee the development and group-wide implementation of the CO_2 targets 2030 in line with RBI's transition plan
CFO	Sustained Growth	Focus on responsible customers / businesses	10%	› Setting up of state-of-the-art ESG reporting › Providing steering impulses to foster ESG business generation › Ensuring ESG eligible bond issuance as an integral part of funding source
CRO	Sustained Growth	Focus on responsible customers / businesses	10%	› CRO is responsible for setting and committing to a 2026-2030 path to fulfill the 2030 CO_2 related targets and to support the implementation of the execution plan to be developed by the Business Board Member. › Further support on ESG data collection efforts
COO/CIO	Sustained Growth	Focus on in-house ecology	10%	› Actively support RBI´s 1.5°C–aligned transition plan for own operations
Retail Banking	Sustained Growth	Focus on responsible customers / businesses	5%	› Achieving 10 per cent of new sales of retail green and social loans within the retail loan portfolio & gross sales of 580 mn EUR of ESG Investments. › Supporting the financed emission target setting of retail assets
Corporate and Investment Banking	Sustained Growth / Customer Centricity	Focus on responsible customers / businesses	10%	› Up to 20 per cent of the year-end asset volume in corporate business is ESG-compliant according to the ESG rulebook and supports a sustainable funding program (MREL green bonds, supranational programs) to reach ESG portfolio commitments › Develop local execution plans for reaching CO_2 targets in line with RBI's transition plan and implementation of necessary measures › Implementation of local ESG engagement strategy (incl. monitoring), focus on clients with high CO_2 emissions and support ESG data collection › Assets under management will reach a minimum share of 47 per cent ESG funds Group-wide

1 These objectives include both ESRS-compliant quantitative and qualitative targets. The measurement of target achievement is published in the remuneration report of the relevant financial year.

The climate-related considerations factored into the remuneration are defined as the implementation and steering of the transition plan for reaching CO_2 related targets (at portfolio and own operations level). This is underlined by business metrics that define the increase in new ESG business volumes and the support of RBI customers in their climate and environmental transition.

ESG-related Board objectives of RBI for the 2026 financial year[1]

Board area	2026 RBI ESG targets for sustainability
CEO	› Oversee the development and local implementation of the CO_2 targets 2030 in line with RBI Group Transition plan
CFO	› GHG reduction pathway: Operationalize local GHG monitoring and a carbon-budget process in relevant Group units › ESG reporting framework enhancement: Advance ESG steering and governance to grow ESG revenue and mitigate transition risk from high-emission sectors. › Facilitate ESG bond issuance. Build an ICMA/EU-aligned ESG bond program, secure independent assurance and execute issuance, if foreseen in the funding plan and supported by eligible assets generation.
CRO	› Ensure implementation of the new EBA guidelines on the management of ESG Risks in the risk organization including coordination and collaboration for all actions needed within other Board areas. › Supporting data collection process with ESG Data Hub
COO/CIO	› Actively support RBI´s 1.5°C–aligned transition plan for own operations
Retail Banking	› Volume targets for new sales: € 1,070 million (Social SME & Green SME & Green and Social PI loans) › Gross sales of ESG investment products:€ 655 million › Continue to support the CO_2 emissions target setting for 2030
Corporate & Investment Banking	› Up to 22 per cent of the year-end asset volume in corporate business is ESG-conform according to the RBI ESG Rulebook and supports a sustainable funding program (MREL green bonds, supranational programs) to reach ESG portfolio commitments › Refine local execution plan (incl. local ESG engagement strategy and ESG data collection) for reaching CO_2 targets 2030 › Develop local ESG engagement strategy for institutional customers › New green volumes/AUM: € 655 million = Gross sales of ESG investment products (shared with Retail)

1 These objectives include both ESRS-compliant quantitative and qualitative targets. The measurement of target achievement is published in the remuneration report of the relevant financial year.

The individual performance criteria include financial performance criteria (weighted at a minimum of 40 per cent) and non-financial performance criteria (weighted at a maximum of 60 per cent). The non-financial performance criteria should appropriately reflect the business strategy and may relate, for example, to the achievement of strategic objectives such as implementation of strategic projects, measures to increase efficiency and optimize processes, innovation, customer satisfaction, compliance with risk management policy, adherence to governance and compliance regulations, employee engagement, and the leadership qualities of the board member. Furthermore, criteria related to the company's social responsibility, including environmental factors, should be used. The personal committee sets the amount of the target bonus at the beginning of the financial year and decides on the targets for the Management Board, makes adjustments if necessary, determines the achievement of the Management Board targets and approves the bonus allocation on this basis. The achievement of a minimum score of "meets all expectations completely" for overall performance is seen as a mandatory individual performance-related step-in criterion for bonus eligibility. If all step-in criteria have been achieved, the bonus process continues with the calculation of the bonus amount. The specific amount of the bonus is calculated on the basis of the degree of fulfillment of the KPIs as defined in the remuneration policy for Management Board members of RBI AG.

No variable remuneration is granted to members of RBI AG's Supervisory Board, although they do receive appropriate annual fixed remuneration, as determined by the General Assembly of RBI AG.

Approval process and governance

	Personnel Committee	Remuneration Committee	Supervisory Board	Annual General Meeting	Risk Committee
Remuneration policy & Remuneration Report for the Management Board	–	Recommendation	Authorization	Advisory Vote	–
RBI AG's general remuneration principles for all employees (including the Management Board) for the implementation of regulatory requirements	–	Authorization	–	–	–
Performance management principles for the Management Board	–	Authorization	–	–	–
Individual performance targets for the Management Board	Authorization	–	–	–	–
Individual performance appraisal and determination of the bonus amount for the Management Board	Authorization	–	–	–	–
Management Board contracts	Decision	–		–	–
Review of the remuneration policy	–	Decision	–	–	Decision

A few more details regarding two important items shown in the table above:

- The Remuneration Policy for the Management Board and the Supervisory Board is drawn up by the Supervisory Board; the Supervisory Board's Remuneration Committee, established within RBI AG pursuant to § 39c of the Austrian Banking Act, submits its recommended decision to the Supervisory Board. The Remuneration Policy is submitted to the vote of the shareholders' General Meeting at the intervals provided for by law and when there is any significant amendment, the vote being of a recommendatory nature.

- The Management Board and the Supervisory Board of RBI AG must prepare a Remuneration Report which must provide an overview of the remuneration awarded or owed to current and former members of the Management Board in the previous financial year, including all benefits in any form, and which must contain the information required by law. The Remuneration Report for the last financial year is to be submitted to the shareholders' General Meeting for voting, whereby the vote is of a recommendatory nature. In the following Remuneration Report, RBI AG must explain how the voting result was taken into account.

- The Remuneration Policy and the Remuneration Report are to be made publicly available in accordance with the legal requirements.

.GOV-4: Statement on due diligence

The following overview provides information on which sections of the current consolidated non-financial statement contain the core elements of due diligence, i.e. the procedures conducted or processes implemented by RBI to identify actual and potential negative impacts on the environment and people in connection with its business activities.

Core elements of due diligence	Paragraph in consolidated non-financial statement
a) Embedding due diligence in governance, strategy and business model	ESRS 2 GOV-2: Information provided to and sustainability matters addressed by the undertaking's administrative, management and supervisory bodies ESRS 2 GOV-3: Integration of sustainability-related performance in incentive schemes ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model
b) Engaging with affected stakeholders in all key steps of the due diligence	GOV-2: Information provided to and sustainability matters addressed by administrative, management and supervisory bodies SBM-2: Interests and views of stakeholders IRO-1: Description of the processes to identify and assess material impacts, risks and opportunities E1-2: Policies related to climate change mitigation and adaptation E4-2: Policies related to biodiversity and ecosystems E5-1: Policies related to resource use and circular economy S1-1: Policies related to own workforce S1-2: Processes for engaging with own workers and workers' representatives about impacts S2-1: Policies relating to value chain workers S2-2: Processes for engaging with value chain workers about impacts S2-3: Processes to remediate negative impacts and channels for value chain workers to raise concerns S3-1: Policies relating to affected communities S3-2: Processes for engaging with affected communities about impacts S3-3: Processes to remediate negative impacts and channels for affected communities to raise concerns S4-1: Policies related to consumers and end-users S4-2: Processes for engaging with consumers and end-users about impacts G1-1: Corporate culture and G1-1: Business conduct policies G1-2: Management of relationships with suppliers
c) Identifying and assessing adverse impacts	ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model IRO-1: Description of the processes to identify and assess material impacts, risks and opportunities
d) Taking actions to address those adverse impacts	Respective sections on management of impacts, risks, and opportunities
e) Tracking the effectiveness of these efforts and communicating	E1-4: Targets related to climate change mitigation and adaptation E4-4: Targets related to biodiversity and ecosystems E5-3: Targets related to resource use and circular economy S1-5: Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities S2-5: Targets relating to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities S3-5: Targets relating to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities S4-5: Targets relating to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities

GOV-5: Risk management and internal controls over sustainability reporting

The consolidated non-financial statement was created in collaboration between Group ESG & Sustainability Management and Group Accounting & Financial Methodologies. Data collection was carried out in the respective business divisions (including Group Risk Controlling, Group ESG & Sustainability Management, Group People, Culture & Organization, Facility Management). Once the report is completed, the non-financial statement is approved by the responsible division heads and then submitted to the Management Board and the Supervisory Board for review and final approval.

Two main risks were identified in the consolidated non-financial statement: the risk of overlooking material topics, leading to an incomplete report, and the risk of inaccurate data. To mitigate the first risk, a materiality assessment was conducted prior to report preparation (see chapter SBM-3: Material impacts, risks and opportunities and their interaction with the strategy and business model). In addition, due diligence processes and the involvement of relevant stakeholders are used to ensure that all material issues are identified and adequately addressed. No separate DMA was conducted in the reporting year 2025, as the ongoing due diligence processes and stakeholder dialogues serve as an integral part of risk identification and assessment. There is a second risk that incorrect data is input into the consolidated non-financial statement. To cover this risk, the report's contents are subjected to dual controls within the respective divisions. Internal Controls defines the governance structure for internal controls over financial reporting and sustainability reporting and oversees risks and controls related to financial and sustainability reporting. In this respect, during the set-up of the current sustainability reporting process, a set of priorities was identified to ensure the appropriate control environment, such as:

- Actions and initiatives to ensure appropriate internal communication standards to enable the involved personnel to understand and carry out their responsibilities
- Definition of the relevant process landscape and documentation of the key steps and responsibilities of the involved stakeholders
- Identification of the main control objectives/actions to provide assurance on completeness and timeliness of the sustainability report and definition of the main key controls.

Strategy related to sustainability

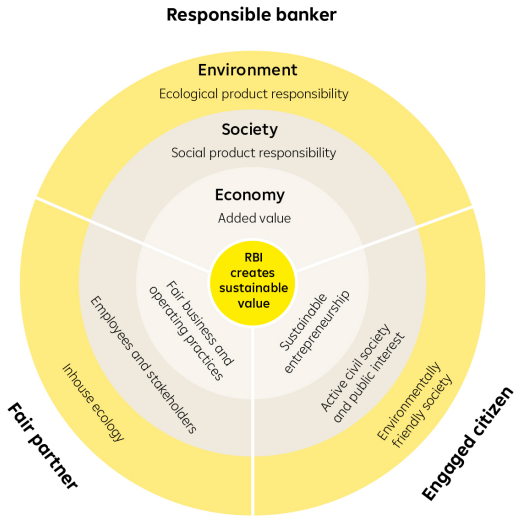
SBM-1: Strategy, business model and value chain

Key elements of strategy that relate to sustainability matters.

RBI's understanding of sustainability

Sustainability is a fundamental principle for RBI and one of the measures of corporate success. For over 130 years, Raiffeisen has combined financial success with socially responsible action.

- RBI understands sustainability as responsible corporate activities that aim for long-term profitability while considering key social and environmental aspects. Also see chapter G1-1: Corporate culture.
- RBI has embedded sustainability as an integral part of its operations and as a component of leadership and management responsibilities.
- RBI is committed to aligning the management structures and processes with this attitude. In the three strategic sustainability areas of responsibility —responsible banker, fair partner, and engaged citizen—RBI endeavors to effectively apply the values and competencies to fostering sustainable development both at RBI and in society.



RBI's approach as designers of a sustainable company and society

In its ESG & Sustainability Policy, RBI describes the strategic approach to pursuing sustainability and its intent to integrate it into its business activities.

The goal is to concentrate on those areas which have a significant impact on the economy, the environment and people, including human rights. This requires RBI to continuously improve the positive impacts of its business activities while reducing the more negative aspects, and develop ways to measure and verify both. This approach aims to increase RBI's financial long-term value while also actively contributing to the sustainable development of society.

RBI's sustainability strategy

RBI creates sustainable value. This strategy consists of three strategic action areas: responsible banker, fair partner and engaged citizens within which RBI focuses on group-wide sustainability management. The action priorities are continuously developed further, taking into account the perspectives of the stakeholders.

Core action areas of RBI's sustainability strategy

The most effective leverage for a bank is in its core business. RBI aims to structure its business and business relationships for long-term resilience, to avoid social and environmental risks and to take advantage of opportunities to improve environmental protection and social standards.

RBI makes ESG-related activities and business a key part of its business strategy. It aims to achieve measurable positive impacts within the framework of a sustainable transformation. Accordingly, it sets science-based CO_2 targets, focuses on sustainable business opportunities. The management of its business activities is guided by the UNEP FI's Principles for Responsible Banking. In line with this it evaluates the positive and negative ESG impacts and financial outcome of its business activities, sets goals for improvement, adapts its product and service offerings, ensures holistic ESG governance and culture, conducts a proactive stakeholder engagement process, and reports transparently.

Climate and environmental business strategy

RBI focuses on supporting its customers in their climate and environmental transition. Customers are encouraged to work on a targeted basis towards improving their climate and environmental performance by developing and following a transition pathway. RBI also offers customers extensive ESG expertise as well as practical and innovative sustainable financial products and services, thereby contributing to increasing the proportion of climate-friendly transactions.

The climate and environmental business strategy is subject to regular reviews, where RBI considers not only the scientific advances and the updated ESG findings from its portfolios, but also the transformation progress made by its customers.

In 2025, RBI developed its climate and environmental transition policy. This strategic framework was further enhanced through the definition of country-level 2030 financed emissions targets and annual ambitions for 2026–2029, which were formally approved by the Management Board. These milestones mark a significant step in aligning RBI's operations with the 1.5°C pathway. For more details please refer to chapter E1-4: Targets related to climate change mitigation and adaptation.

RBI's climate and environmental strategy is based on three pillars which are consistent with both its voluntary commitments under the UNEP FI Principles for Responsible Banking and also with the regulatory requirements.

The first pillar is focused on aligning the bank's portfolio with the goals of the Paris Agreement. RBI analyzes the impacts of, the weak points of and the opportunities presented by its business activities from a climate and environmental perspective. In doing so, it considers climate and environmental factors in lending decisions, risk and operational control and resource allocation. It will also increase the use of eligible assets for sustainable funding products.

The second pillar focuses on supporting RBI's customers on their journey towards climate and environmental transition. RBI therefore offers its professional expertise to its corporate and institutional customers as well as its retail customers, along with practical and innovative financial products and services. It is increasing investments in areas with positive impacts on the environment and on society, with a special focus on the region in which it operates, namely Central and Eastern Europe.

In the third pillar, RBI is driving forward the transition to sustainable financing. In order to make a credible contribution to the climate and environmental transition, it is crucially important for it to develop, maintain and pass on expert knowledge. The establishment of a series of ESG policies and appropriate governance (e.g. the ESG risk framework or the process to prevent greenwashing) represents a key element of RBI's strategy and supports it in its endeavors.

Social financing

RBI embeds social financing into its overarching sustainability strategy by actively supporting projects that it believes to generate a positive societal impact. RBI provides funding for initiatives such as access to basic services, job creation and training and education. These efforts are aligned with the UN Sustainable Development Goals.

Small and medium-sized enterprises, vital to CEE economies, often struggle to access affordable financing. RBI provides loans that enable small and medium-sized enterprises to grow, create jobs, and support regional development—especially in underserved/underdeveloped areas or those led by women.

Corporate & institutional customers business

RBI serves around 151 thousand corporate customers across CEE as well as local and international institutional customers. Its product range encompasses a broad spectrum of tailored solutions in the areas of finance, capital market advisory and risk hedging as well as an extensive selection of transaction banking solutions (clearing, settlement and payment services, trade and export finance).

RBI offers support for sustainable financing options aligned with the business model and sustainability strategy of its customers. These sustainable financing options cover a wide range of financial instruments (bonds, promissory notes, syndicated loans, bilateral facilities, etc.) characterized by their linkage to ESG ratings or sustainability targets, or by demonstration of the use of proceeds.

RBI's Sustainable Finance experts support customers in their transformation by identifying sustainable transactions.The basis for this assessment of financial products and services includes both the regulatory framework of the EU and the international market standards such as those of the Loan Market Association and the International Capital Markets Association. RBI supports its customers in verifying the suitability of various projects and activities with regard to EU Taxonomy compliance and RBI's internal definitions of green, social or sustainable transactions. When engaging in dialog with customers on ESG-linked products, it is important to jointly define KPIs that are important for the customer's sustainability and business strategy. When establishing the target values, care is taken to ensure a certain degree of ambition and that the ESG KPIs represent a significant improvement in the customer's sustainability position.

Raiffeisen Research ESG data solutions help both investors and companies to manage sustainability and make informed decisions. Investors use the data to evaluate the sustainability of potential investments and ensure they align with their values, while companies use it to track their own progress and attract investment. The solutions are designed for various customers,

including banks, asset managers, insurance companies, and corporations, to support them in areas like risk management, portfolio valuation, reporting, and strategic planning.

The Global Investor Gate is RBI's user interface for all securities services products, enhancing client interaction and streamlining post-trade operations. It allows investors digital access to Raiffeisen Research's ESG scores per ISIN.

Sustainable financial products can be individually tailored to the customer's needs so that they create a positive impact. RBI supports customers in all sectors – in critical sectors such as oil and gas, and through to non-critical sectors such as renewable energy.

RBI supports customers during financing transactions:

- In all roles – as arranger, book runner, sustainability structuring advisor and lender
- Through various financing instruments such as loans, promissory notes, bonds, guarantees and derivatives
- In various forms of sustainable financing, including sustainability-linked and ESG rating-linked formats as well as formats where the financing is primarily dedicated to sustainable investments.

In addition to sustainable finance, RBI supports its customers on the EU Taxonomy (where applicable), subsidized financing and corresponding subsidy programs in Austria and in the EU.

RBI assists customers in the ESG verification process. More in-depth subject-specific advice can be provided when necessary.

Furthermore, RBI supports institutional customers educational sessions to raise awareness on ESG topics, provide updates on ongoing sustainability trends and to change the mindset towards being a sustainable banker. RBI specifically provides support in assessing and developing ESG strategies as well as support for ongoing ESG-related processes and sustainability trends.

Retail business

RBI serves 18.5 million private individuals and small-business customers across its core markets, offering a broad range of financial products and services, including account packages, payment services, consumer finance, mortgage loans and investment products.

In Austria, RBI performs investment advisory and asset management services for retail customers via its subsidiary Kathrein Privatbank Aktiengesellschaft, offers housing loans via its building society Raiffeisen Bausparkasse Gesellschaft m.b.H. and card business via its head office.

In 2025, the focus was on expanding social loans and defining social impact within the small-business customer segment. The bank continues to offer green unsecured purpose loans and green mortgage loans alongside mortgages with social impact, reinforcing its commitment to environmental and social responsibility.

Business with investment products

RBI offers services related to the fund and certificates business as well as to the issuance of green bonds. A material part of sustainable investing of customer deposits is effected via Raiffeisen Kapitalanlage-Gesellschaft m.b.H. , which is the largest fund provider within the Raiffeisen Banking Group and therefore the focus of this report.

Raiffeisen Kapitalanlage-Gesellschaft m.b.H. offers securities and real estate investment funds as well as investment management products to institutional and retail customers under the brand name Raiffeisen Capital Management. Sales are focused on Austria, but the key markets also include Italy, Germany and CEE. In Austria, sales are effected via Raiffeisen Banking Group Austria. In other countries, sales partnerships exist with local partners. Raiffeisen Kapitalanlage-Gesellschaft m.b.H. has established itself as a high-quality market leader in the field of sustainable investment.

International leasing business

RBI's leasing business spans the CEE region and Austria, covering four main categories:

- Cars, trucks and other vehicles (trailers)
- Forklifts and other equipment (e.g. batteries)
- Photovoltaic plants for corporate own use (cooperation with relevant partners)
- Real estate mainly in Austria via PPP (private public partnerships)

The growth in the level of ESG transactions in all business categories has continued and the outlook prioritizes car leasing, especially e-vehicles, in cooperation with vehicle manufacturers. E-trucks and trailers might become an important driver of the business. The long-term goal for the leasing business remains to increase ESG-eligible new business volumes.

Significant (geographical) markets

In order to achieve the maximum possible transparency and in the interest of clearer lines of reporting, segments were defined in accordance with the IFRS 8 thresholds. The operating segments are classified in accordance with the segment classification as described in the consolidated financial statements with the following exception: The Group Corporates & Markets and Corporate Center segments have been combined for disclosures in the consolidated non-financial statement, and are now referred to as Austria and other.

Employees as at the reporting date by geographical area

In headcount	31/12/2025	31/12/2024
Czech Republic	3,952	3,812
Hungary	3,129	3,058
Poland	409	420
Slovakia	3,888	3,897
Central Europe	**11,378**	**11,187**
Albania	1,332	1,273
Bosnia and Herzegovina	1,345	1,352
Croatia	1,004	1,013
Kosovo	1,694	1,722
Romania	4,796	5,047
Serbia	2,082	2,048
Southeastern Europe	**12,253**	**12,455**
Russia	8,509	8,852
Eastern Europe	**8,509**	**8,852**
Ukraine	**5,456**	**5,690**
Austria and other	**5,331**	**5,390**
Total	**42,927**	**43,574**

Includes all Group units of the IFRS consolidation scope with more than 100 employees. The difference to the total IFRS consolidation scope is 682 employees.

Definition of value chain

RBI's business model is to provide banking services to corporate customers and retail customers in Austria and CEE. Although deposit and lending activities are the main focus of activity, RBI also offers leasing, asset management, pension fund business and investment banking services.

Description of the upstream value chain

The upstream value chain of RBI comprises deposits, issued bonds and issued shares. RBI uses these to finance its customers' activities. Money invested by customers in investment and pension funds is not considered part of the upstream value chain. However, the funding and liquidity risk impact of sustainability matters on RBI's own operations is taken into account.

The suppliers of goods and services that RBI purchases in order to carry out operating activities are considered to be a further part of the upstream value chain.

Description of the downstream value chain

The most important components of RBI's downstream value chain are loans and leasing financing as well as RBI's investment activities. Customer activities can result in positive or negative sustainability effects. Here the key element in the value chain relates to lending to corporate customers; this element has the greatest impact materiality (inside-out perspective). An additional key element of the value chain relates to lending to retail customers. Lending to sovereigns and financial

institutions, or investments with central banks which are primarily for liquidity purposes, are not considered an important element of the sustainability-related value chain. Nevertheless, where market convention has been established to include additional information on lending to sovereigns and financial institutions (e.g. Partnership for Carbon Accounting Financials), information is provided.

A second important downstream key value chain concerns the assets managed in investment and pension funds. Customer activities can result in positive or negative sustainability effects. In this case, only investment activity where RBI employees have direct operational control of the investment process is considered to be part of the value chain. This means third party funds, where there is no direct operational control of the investment process and a limited ability to look through to the underlying assets, are not considered a key part of the value chain.

The following activities in the downstream value chain activity which RBI does not consider material are not included:

- Cash and cash equivalents, most of which is held at central banks or in other financial institutions.
- Exposure from trading assets and liabilities are not considered due to their short-term nature. However, sustainability risks for market risk are considered part of own operations in ESRS E1: Climate change.
- Non-consolidated associates are considered for the purposes of Scope 3 Category 15 financed emissions to the extent that in-house data is available. However, they are not considered for other aspects of the value chain.
- Non-consolidated investees are considered for the purposes of Scope 3 Category 15 financed emissions to the extent that in-house data is available. However, they are not considered for other aspects of the value chain.
- Investment property is not included due to the non-core nature of the business. Nevertheless, own-use property and its impact on climate change is considered as part of the in-house ecology section in chapter Climate change.

Value chain information is currently provided in 2025 to the extent that RBI has ready access to the information.

SBM-2: Interests and views of stakeholders

Organization and purpose of engagement

RBI engages stakeholders through a decentralized approach, with business units conducting direct dialog and Group ESG & Sustainability Management maintaining a central database. The purpose of engagement is to ensure that stakeholder interests and views are considered in RBI's strategy and business model. Stakeholders range from groups directly affected by RBI's business activities to those with an interest in its long-term development. Engagement outcomes feed into the double materiality assessment and due diligence processes, providing input into sustainability strategy and continuous improvement.

Overview of stakeholder engagement

The following overview of stakeholder engagement is structured in line with ESRS 2 SBM-2 disclosure requirements, ensuring that all relevant stakeholder groups, engagement formats and outcomes are covered.

Stakeholder group	Stakeholders	Format	Frequency	Considerations of outcomes
Shareholders / owners	Owners, private and institutional investors, ESG rating agencies	Annual General Meeting, investor calls, reports, Supervisory Board meetings	Annual / ongoing	Input shapes sustainability, financial and governance strategy
Clients	Corporate customers, financial institutions, sovereigns, private customers/consumers, SMEs	Client engagement meetings, surveys, complaint management, digital feedback, workshops	Annual / ongoing	Feedback integrated into product development, ESG scoring and risk management
Employees (own workforce)	Employees, Works Council, unions, Staff Council	Surveys, meetings, CEO calls	Ongoing	Results feed into people, culture and organization strategy
Sustainability Council & ESG expert groups	Internal and external ESG experts	Conferences, events, committees, advisory sessions	Ongoing	Advocacy of material ESG topics and external advice feed into RBI's sustainability strategy
UN organizations affecting responsible banking	UNEP FI, UNGC	Expert groups, communities of practice, round tables	Ongoing	Results incorporated into responsible banking strategy and corporate culture
Regulatory and supranational authorities	European Commission, European Parliament, EFRAG, ECB, EIB, EBRD, IMF, World Bank, IFC, central banks	Consultations, meetings, reporting	Ongoing	Guidance integrated into sustainability, business, compliance and risk management
Business partners / suppliers	Consultants, auditors, suppliers, start-ups	Advisory sessions, audits, workshops	Quarterly / annual	Partnerships influence ESG venture capital; outcomes feed into improved ESG reporting and procurement management
NGOs, civil society and universities	Environmental and social NGOs, research institutes, environmental initiatives (e.g. SBTi)	Exchange and dialog, consultations, Corporate Volunteering Program, controversy requests	Ongoing	Research outcomes and NGO concerns feed into the sustainability strategy; insights from social consulting inform the human rights due diligence process
Membership organizations	WKO, EACB, EBF, UNICO, Raiffeisen Sustainability Initiative (RNI)	Forums, working groups	Annual / ongoing	Collaboration shapes advocacy positions

Governance and outcomes

Stakeholder dialogue is anchored in RBI's governance through the Sustainability Council and the Sustainability Committee which include internal and external ESG experts and advise the Management and Supervisory Boards. Important themes raised through stakeholder engagement continue to include climate and nature, circular economy, human rights and financial health and inclusion. These outcomes confirm the overall strategic direction and are taken into account in the double materiality assessment, due diligence and sustainability strategy. In this way, stakeholder views are embedded in decision-making and the business strategy.

SBM-3: Material impacts, risks and opportunities and their interaction with the strategy and business model

RBI works within an environment that is characterized by numerous economic, geopolitical and environmental risks. In the consolidated non-financial statement, it addresses the sustainability topics that have been identified within RBI as material, that reflect the expectations of its stakeholders, and that represented the focus of its engagement in 2025. The specific impacts of RBI on the environment, social (including human rights) and governance are described.

For an overview of how the assessment was performed, please refer to the chapter IRO-1: Process to identify and assess material impacts, risks and opportunities.

Description of material impacts, risks and opportunities (IRO)

The outcomes, including both the material topics from own operations as well as from the value chain, are shown below:

E1 Climate Change

ESRS subtopic	IRO short name	IRO type	Value chain	Time horizon	IRO description	Business model	Response in strategy decision-making	Stakeholders
Climate change mitigation Energy	CO_2 emission reduction	Actual negative impact	Downstream through lending business as well as through assets under management in Austria	Medium to long-term	Lending to and investing in high-carbon industries and fossil fuel projects can undermine efforts to reduce emissions and delay progress towards climate goals. Climate change mitigation focuses on reducing greenhouse gas emissions to slow the pace of global warming. Financing and investing in non-renewable energy projects can slow the transition to sustainable energy, locking in carbon-intensive infrastructures and increasing long-term environmental and economic risks.	Non-retail; retail; assets under management	Sustained growth	Customers
		Potential Financial risk	Downstream through lending business as well as through assets under management in Austria	Long-term	Credit Risk: Customers in carbon-intensive industries which do not transition are exposed to a higher financial risk due to effects of climate change, regulatory pressures, and market shifts, increasing the likelihood of loan defaults.	Non-retail; retail;	Sustained growth	Customers
		Actual positive impact and financial opportunity	Downstream through lending business as well as through assets under management in Austria	Short to long-term	Despite the challenges, there are significant opportunities for RBI, including a positive impact on the environment: Green financing: Expanding loan and investment portfolios to include renewable energy projects can attract new customers and enhance RBI's sustainability profile. Sustainability-linked products: Offering green bonds, sustainability-linked loans and other eco-friendly financial products can cater to the growing demand from environmentally conscious customers. Financing energy projects: There are ample opportunities for funding renewable energy infrastructure, energy-efficient technologies and other sustainable initiatives. Advisory services: Providing expertise and consultancy services to corporate customers transitioning to sustainable energy practices might smoothen the transition risk of corporate customers and enhance RBI's sustainability profile Assets under management: New demand patterns and technological innovation focusing an energy efficiency lead to new investment opportunities (for equities and fixed income investments). Products with a dedicated focus on climate change mitigation continue to attract customers´ funds.	Non-retail; retail; assets under management	Sustained growth	Customers
Climate change adaptation	Physical risk	Potential financial risk	Downstream through lending business	Long-term	Physical risks refer to the risks related to the physical impact of climate change.	Non-retail; retail;	Sustained growth	Customers
Climate change mitigation	Climate-fit operations	Actual negative impact	Own operations	Medium to long-term	RBI's business activities have a negative impact on the climate through greenhouse gas emissions (Scope 1-3), which stem mainly from energy consumption, material consumption and business travel.	n.a.	Sustained growth (in-house ecology)	Employees
Climate change adaptation	Adaptation risks (natural and governance)	Actual negative impact	Own operations	Medium to long-term	Impact of re-modelling/renovating of buildings to adapt to different climate conditions; lifespan of assets may be impacted; energy and procurement prices may be impacted.	n.a.	Sustained growth (in-house ecology)	Employees
Energy	Sustainable operations	Actual negative impact	Own operations	Medium to long-term	The use of fossil fuels further contributes to the emission of CO2 and enhances climate change. Therefore, as a large market contributor, RBI can negatively impact its own footprint by sourcing energy derived from fossil fuels. The same cost factor could instead be used to support a growing transformation towards renewable energy.	n.a.	Sustained growth (in-house ecology)	Employees

E4 Biodiversity and Ecosystems

ESRS subtopic	IRO short name	IRO type	Value chain	Time horizon	IRO description	Business model	Response in strategy decision-making	Stakeholder
Direct impact drivers of biodiversity loss Impacts on the extent and condition of ecosystems Impacts on the state of species	Biodiversity and ecosystems	Actual negative impact	Downstream	Medium to long-term	Through its financing and investing activities, RBI facilitates the destruction of ecosystems and biodiversity loss. As biodiversity is highly connected with climate topics and crucial due to its irreversible consequences and potential to create stranded assets, it also affects investment stability and is a topic of banking supervision.	Non-retail; assets under management	Sustained growth	Customers

E5 Circular Economy

ESRS subtopic	IRO short name	IRO type	Value chain	Time horizon	IRO description	Business model	Response in strategy decision-making	Stakeholder
Resource inflows	Resource use	Potential positive impact	Own operations	Long-term	RBI enhances sustainability by effectively managing resource inflows. This is achieved through a suitable procurement Code of Conduct (COC) and by prioritizing the acquisition of energy-efficient IT equipment and hardware for the offices. These measures ensure efficient and environmentally friendly material use.	n.a.	Sustained growth (in-house ecology)	Employees
Resource inflows Resource outflows	Circularity	Actual negative impact	Downstream through lending business as well as through assets under management in Austria	Short-term	RBI's financing and investing activities in the sectors of real estate and transport, energy supply as well as packaging contribute to negative impacts such as waste generation and environmental strain.	Non-retail; retail; assets under management	Sustained growth	Customers

S1 Own Workforce

ESRS subtopic	IRO short name	IRO type	Value chain	Time horizon	IRO description	Business model	Response in strategy decision-making	Stakeholder
Equal treatment and opportunities for all	Diversity, equity and inclusion	Actual positive impact and/or actual/potential negative impact	Own operations in CEE	Short to medium-term	An inclusive work environment allows everyone to be themselves, enhancing job satisfaction and personal growth. Embracing diversity broadens perspectives, improves cultural competence and promotes a healthy and positive workplace. Poorly managed diversity can in individual cases cause exclusion, discrimination and lower motivation, harming job satisfaction and well-being.	n.a.	Attractive and high-performing working culture	Primarily employees in administrative and branch offices in Austria and CEE
Equal treatment and opportunities for all	Employee development	Actual positive impact	Own operations in CEE	Short-term	Comprehensive learning fosters professional and personal growth and boosts employee satisfaction and motivation.	n.a.	Attractive and high-performing working culture	Primarily employees in administrative and branch offices in Austria and CEE
Working conditions - working time; health and safety	Mental and physical health enablement	Actual positive and actual/ potential negative impact	Own operations in CEE	Short to medium-term	Healthcare, well-being and sports opportunities can enhance physical and mental health, boosting overall productivity. Conversely, persistent stress and sedentary office work can in individual cases lead to chronic pain, obesity, cardiovascular issues, mental health problems and decreased productivity.	n.a.	Attractive and high-performing working culture	Primarily employees in administrative and branch offices in Austria and CEE
Working conditions - social dialog; freedom of association	Employee involvement	Actual positive and potential negative impact	Own operations in CEE	Short to long-term	Employee involvement enhances engagement and loyalty by giving employees a voice and ensuring they are heard. Failing to address employee needs and capture their mood may leave potential problems unresolved, negatively impacting satisfaction.	n.a.	Attractive and high-performing working culture	Primarily employees in administrative and branch offices in Austria and CEE
Working conditions - secure employment; adequate wages; collective bargaining; work-life balance	Employee relationships	Actual positive impact	Own operations in CEE	Short to long-term	Secure and flexible employment enhances financial stability, work-life balance and overall employee satisfaction. The nature of the employment relationship impacts health, influencing stress levels and well-being. Benefits for part-time and temporary employees foster inclusivity and engagement for a healthier work environment. Additionally, flexible working hours allow employees to manage their time effectively, improving their quality of life.	n.a.	Attractive and high-performing working culture	Primarily employees in administrative and branch offices in Austria and CEE
Other work-related rights - privacy	Protection of personal data	Potential negative impact	Own operations in CEE	Medium-term	Proper data privacy handling fosters trust and ensures personal information is secure. Poor data privacy practices can lead to breaches, causing stress and loss of trust.	n.a.	Attractive and high-performing working culture	Primarily employees in administrative and branch offices in Austria and CEE

S2 Workers in the value chain

ESRS subtopic	IRO short name	IRO type	Value chain	Time horizon	IRO description	Business model	Response in strategy decision-making	Stakeholder
Working conditions Equal treatment and opportunities for all	Workers in the value chain, human rights protection	Potential negative impact	Downstream	Medium to long-term	Through its financing and investing activities, RBI could indirectly facilitate negative issues of equal treatment, working conditions and other work-related rights, leading to potential health and safety risks, inadequate wages and lack of social protection.	Non-retail	Strong risk governance	Workers in the value chain of RBI's customers

S3 Affected communities

ESRS subtopic	IRO short name	IRO type	Value chain	Time horizon	IRO description	Business model	Response in strategy decision-making	Stakeholder
Communities economic, social and cultural rights	Affected communities' human rights protection	Potential negative impact	Downstream	Medium to long-term	RBI is committed to upholding the economic, social and cultural rights of communities through its responsible financing policies and practices as well as investment policies for AuM. By excluding or limiting financing and/or investing (AuM) in industries such as tobacco, gambling, defense, oil and gas, thermal coal, nuclear power and food, RBI protects community health and the right to life, to food and to a healthy environment. Additionally, RBI's rigorous assessment of governance risks, including corruption and unethical practices in counterparties, helps promote transparency and accountability.	Non-retail; assets under management	Strong risk governance	Affected communities of RBI's customers
	Social progress enablement and reduction of social inequalities	Actual positive impact	Downstream	Medium to long-term	Through its financing and investing activities, RBI facilitates supporting community well-being by providing loans that enhance access to essential services, education and employment, and by focusing on job creation.	Non-retail	Sustained growth	Affected communities of RBI's customers
	Reduce social or regional inequalities	Actual positive impact and potential financial opportunity	Downstream	Short term; medium to long-term	In its financing and investing activities, RBI also focuses on empowering small and medium-sized enterprises, particularly in underdeveloped regions, to drive economic growth and social progress.	SMEs, retail	Sustained growth; sustained business growth and long-term business model profitability	Affected communities of RBI's customers

S4 Consumers and/or end-users

ESRS subtopic	IRO short name	IRO type	Value chain	Time horizon	IRO description	Business model	Response in strategy decision-making	Stakeholder
Information-related impacts for consumers and/or end-users	Privacy	Actual positive impact and potential negative impact Potential financial risk	Own operations	Short to medium-term; Medium-term	Strengthened customer trust through transparent and lawful processing of personal data; increased confidence in the financial system. Data breaches of personal data can facilitate misuse and discriminatory practices, financial loss, theft or fraud. In addition, failure to respect data subject rights can erode trust in the financial system. GDPR non-compliance may result in administrative fines, compensation claims, litigation and reputational damage with financial consequences. Cyber attacks, unauthorized access, information leakage/breach, malicious behavior (e.g. misuse or fraud) or third-party/supply-chain security incidents could lead to financial risks potentially resulting in financial damages, financial and personnel expenses, increased insurance premiums, etc.	Retail	Customer centricity (trust and reliability)	Private individuals (consumers), supervisory authorities, business partners/service providers, employees
	Cyber security & resilience	Actual positive impact and potential negative impact	Own operations	Short to medium-term	Protection of information against unauthorized access (confidentiality) and unauthorized manipulation (integrity), resilient services are available on demand, trust in the financial system, lower impact and fewer cases of security incidents. Failure can lead to mistrust, unauthorized access, misuse or manipulation of confidential information; unavailability of systems and services.	Retail	Speed and adaptability (cyber security & resilience)	Private individuals (consumers)
Information-related impacts for consumers and/or end-users Social inclusion of consumers and/or end-users	Access to (quality) information	Actual positive impact and potential negative impact Actual financial risk	Own operations	Short to medium term; short-term	Transparency of terms, prices and risks, supported by financial education programs and product comparison, helps customers to make informed decisions. This underpins sustainable business relationships and financial inclusion. Damage to trust, financial harm to consumers (potential over-indebtedness and personal bankruptcy), insufficient competence and risk assessment in the capital market, erroneous investment decisions, misunderstanding of foreign exchange risks. Expenses from lawsuits related to consumer protection.	Retail	Sustained growth	Private individuals (consumers)
Social inclusion of consumers and/or end-users	Non-discrimination	Actual positive impact and potential negative impact	Own operations	Short to medium-term	Same chances for all, especially for vulnerable people such as people with disabilities or retirees, foster fair and ethical business practices. Discrimination against RBI customers might cause financial disadvantages and social exclusion, limiting their opportunities.	Retail	Customer centricity	Private individuals (consumers)
	Access to products and services	Actual positive impact and potential negative impact	Own operations	Short to medium-term	Removed barriers (physical and digital) lead to independence in financial matters, usage of financial products gives opportunities, safeguarding the stability and integrity of the financial system. If RBI fails to ensure that vulnerable groups can access its products and services, customers could suffer financial harm and trust in RBI could be undermined.	Retail	Customer centricity	Private individuals (consumers)

G1 Business conduct

ESRS subtopic	IRO short name	IRO type	Value chain	Time horizon	IRO description	Business model	Response in strategy decision-making	Stakeholder
Corporate culture	Culture of integrity	Actual positive impact and potential negative impact	Own operations, upstream and downstream	Short to medium-term	At RBI, fostering a strong culture of integrity is essential for creating a trustworthy and secure environment for its employees. Ethical behavior ensures that staff feels valued and respected, which enhances their overall well-being and job satisfaction. Moreover, it encourages a positive organizational culture that promotes accountability and transparency. A robust integrity framework also empowers employees to make ethical decisions, contributing to their professional growth and development and promoting fair business practices. This reduces the likelihood of unethical conduct that could harm communities. Conversely, a weak culture of integrity can lead to internal instability, lower employee morale and increased incidences of unethical behavior, which not only jeopardizes RBI's internal environment but also has broader negative implications for societal trust and ethical standards	Primarily employees in administrative and branch offices in Austria and CEE, retail, non-retail, assets under management	Strong risk governance	Employees, private individuals (consumers, suppliers, public)
Protection of whistleblowers	Protected whistleblowers	Actual positive impact and actual negative impact	Own operations	Short-term	Whistleblowing enhances transparency and accountability both inside and outside RBI while maintaining good workplace ethics. Proper management of whistleblowing and retaliation processes is essential to prevent severe psychological stress. If not handled professionally, it can lead to significant harm for whistleblowers, including employees and other stakeholders. Ensuring robust protection for all whistleblowers is crucial to fostering a safe and ethical environment where individuals feel empowered to report misconduct without fear of retaliation	Primarily employees in administrative and branch offices in Austria and CEE, retail, non-retail, assets under management	Strong risk governance	Employees, private individuals (consumers, suppliers, public)
Corruption and bribery	Prevent corruption	Actual positive impact	Own operations	Short-term	At RBI, the effective prevention and detection of corruption and bribery are fundamental to maintaining a transparent and accountable workplace. By fostering a culture of integrity and providing comprehensive training, RBI empowers its employees to uphold high ethical standards and recognize potential risks. This proactive approach has a positive impact on society.	Primarily employees in administrative and branch offices in Austria and CEE, retail, non-retail, assets under management	Strong risk governance	Employees, private individuals (consumers, suppliers, public)
	Incidents of corruption	Actual negative impact	Own operations	Short-term	Failure to promote fair business practices, safeguard the public interest and ensure independence and adherence to ethical standards can undermine industry confidence, harm public trust and contribute to an unjust and inequitable society, reflecting negatively on our commitment to ethical conduct both within and beyond our organization.	Primarily employees in administrative and branch offices in Austria and CEE, retail, non-retail, assets under management	Strong risk governance	Employees, private individuals (consumers, suppliers, public)
Entity-specific	Anti-money laundering and counter-terrorism financing	Actual positive impact and actual negative impact	Own operations	Short-term	Effective management of these topics enhances public safety and strengthens the economy. Mismanagement of anti-money laundering and counter-terrorism financing efforts can increase criminal activities, terrorist risks and jeopardize public safety and the economy.	Retail; non-retail; assets under management	Strong risk governance	Public
Political engagement	Enabling informed policy decisions & industry insights	Potential positive impact	Own operations	Medium-term	Political engagement enables banks to provide well-prepared information and arguments, helping legislators understand complex issues and make decisions in society's best interest. This involvement not only shapes favorable policies but also enhances RBI's reputation by demonstrating its dedication to societal issues.	n.a.	Strong risk governance	Public
Management of relationships with suppliers including payment practices	Fair partner to suppliers supporting high ESG standards	Potential positive impact	Upstream	Medium-term	Transparent partnerships and compliance with fair payment practices create stable and positive cooperation between RBI and its suppliers. Including ESG-related criteria in the onboarding and selection process enhances supplier engagement and ensures high social and environmental standards. Effective supplier management in IT, consulting and facility management impacts responsible business practices.	Suppliers	Sustained growth	Suppliers, public

The double materiality assessment will be re-evaluated in a regular annual process. Accordingly, in 2025 climate change adaptation for the value chain (E1 Climate change) is considered financially material, as financial risk from adaptation-related physical climate events (floods, storms, droughts, heatwaves) can cause losses that affect borrowers or the assets securing their loans—most notably financing backed by real estate collateral and corporate customers with production sites exposed to such hazards. The discrimination sub-topics within the S1 Own workforce topic—particularly equal treatment and equal opportunities for all (including gender equality and equal pay for work of equal value) and measures against violence and harassment in the workplace—are no longer classified as potential financial risks but remain a key issue due to their significant impact on equal treatment and equal opportunities for all, as well as diversity and inclusion.

Impact, risk and opportunity management

IRO-1: Process to identify and assess material impacts, risks and opportunities

In 2025, RBI reviewed the results of the double materiality assessment (DMA) conducted in accordance with the ESRS for the current reporting period. The DMA distinguishes between impacts, risks and opportunities arising directly from RBI's own operations and those connected to its value chain. Stakeholder perspectives were integrated through multiple channels as described in SBM-2: Interests and views of stakeholders. The material topics and resulting impacts, risks and opportunities are presented in SBM-3: Material impacts, risks and opportunities and their interaction with the strategy and business model.

Double materiality assessment process

The double materiality assessment (DMA) process entails the systematic identification and assessment of financial and non-financial (environmental, social, governance) impacts, risks and opportunities from the perspectives of the company and external stakeholders. Each sustainability topic was assessed in all applicable quadrants of this matrix. This systematic approach ensures that material issues are identified comprehensively and consistently across RBI's business model.

The DMA was reviewed in 2025 by the CSRD implementation project team, consisting of finance and sustainability experts. The results were subsequently reviewed and approved by the Management Board on 15 December 2025 and by the Audit Committee of the Supervisory Board on 16 December 2025. Sustainability matters that met the relevant thresholds in the assessment and were approved by the relevant bodies are considered material and are disclosed in SBM-3: Material impacts, risks and opportunities and their interaction with the strategy and business model.

Identification

The identification of relevant sustainability matters started from a comprehensive long-list aligned with the ESRS structure at sub-sub-topic level, thereby covering the full scope of matters defined in the standards. To refine this list, RBI combined internal perspectives from employees, representatives and subject matter experts across business areas and subsidiaries with external perspectives from investors, regulators, customers and suppliers. Engagement with these groups informed the selection of relevant topics, while supervisory expectations from the ECB and the EBA, methodologies from the UNEP FI Principles for Responsible Banking and internal analyses such as financed emissions, climate stress tests and risk reports were also taken into account. The outcome was a list of potentially material ESRS topics covering both own operations and portfolio-related exposures, which formed the basis for the subsequent materiality assessment.

Assessment

	Impact materiality	Financial materiality
Own operations	Assessed using ESRS criteria of scale, scope, likelihood and irremediability. Topics such as in-house ecology, own workforce and compliance were scored, with outcomes adjusted by expert judgement where appropriate.	Assessed on likelihood and magnitude of financial effects using tools such as operational risk scenario analysis.
	Threshold: 0.66	Threshold: qualitative, based on risk criteria
Value chain (portfolio)	Assessed using the UNEP FI Impact Analysis methodology, which links sectoral and geographic exposures to sustainability impact areas. RBI segmented the portfolio by business line, sector and country of operation, and applied exposure at default as a weighting factor. Impacts were mapped to ESRS sub-topics and scored on scale, scope and irremediability.	Assessed on likelihood and magnitude of potential financial effects. Embedded in ICAAP, stress testing and risk appetite framework.
	Threshold: 0.66	Threshold: A percentage of CET 1 capital.

Impact materiality

RBI identifies material sustainability topics by combining information from both direct (own operations) and indirect (portfolio and value chain) contexts. In both cases, the assessment is based on ESRS criteria, but the application of the criteria differs depending on the type of activity. The portfolio's impact materiality assessment was conducted using the United Nations Environment Programme – Finance Initiative (UNEP FI) Impact Analysis Tool. This tool, developed in collaboration with signatories of the Principles for Responsible Banking (PRB) and UNEP FI member banks, provides a framework for assessing the impacts associated with financial portfolios.

Criterion	Direct context – own operations	Indirect context – portfolio / value chain
Scale	Magnitude of operational impacts (e.g. energy consumption, CO_2 emissions, employees affected, workplace health and safety).	Exposure at default (EAD) of sectors linked to ESRS sub-topics, reflecting the financial size of potential impacts.
Scope	Number of people, assets or geographies affected by RBI's own operations (e.g. employees across locations, supplier reach).	Geographic relevance of exposures, adjusted for country-specific sustainability needs in CEE and beyond.
Likelihood	Probability that an operational impact, risk or opportunity will occur (e.g. compliance breaches, IT outages).	Probability that ESG risks/opportunities materialize at client level and affect portfolio quality (e.g. transition risks, litigation, reputational effects).
Irremediability	Degree to which operational impacts can be mitigated or reversed (e.g. accident consequences vs. minor efficiency losses).	Permanence of portfolio-related impacts (e.g. biodiversity loss, carbon lock-in in financed sectors).

These four criteria—scale, scope, likelihood and irremediability—combine to create an overall impact score for each ESRS sub-topic. This score serves as the basis for the double materiality analysis, following ESRS guidelines. A materiality threshold of two-thirds (66.7 per cent) is applied to determine which ESRS topics are considered material and should be prioritized. The quantitative score can also be adjusted using qualitative inputs such as stakeholder feedback or contextual insights, ensuring a more holistic assessment of the portfolio's indirect impacts.

Financial materiality

The assessment follows ESRS guidance and is embedded in RBI's ESG risk framework. The table below summarizes the criteria and their application in practice.

Criterion	Application at RBI	Reference in RBI process
Likelihood	Assessed by considering current and future legislation, supervisory expectations (ECB, EBA) and reputational aspects.	Used to determine the probability that a sustainability topic will have financial effects.
Magnitude	Measured financially	Confirms the financial significance of ESG topics.

The financial materiality of risks is assessed based on a combination of the likelihood of occurrence and the potential magnitude of the financial effects. For the likelihood of occurrence, factors such as current and future legislation as well as reputational considerations are considered.

Topic-specific disclosure requirements

Climate change

Own operations

Impact materiality assessment

In terms of RBI's own operations, the double materiality principle means understanding and taking into account the impact of a company's own activities on the environment and the impacts of environmental issues for the respective company.

At RBI, the key materiality indicator is the volume of absolute greenhouse gas emissions (Scopes 1-3) that are caused by various activities, such as energy consumption and business trips. These emissions have an adverse impact on the climate and are therefore considered, even though the focus rests on RBI's financed emissions due to their much larger weight. Although the impact of greenhouse gas emissions on the climate is entirely negative, aspects such as the use of renewable energy and the promotion of energy efficiency can mitigate the adverse effects.

Financial materiality assessment

The risks of operational activities are closely related to the environmental concerns set out to be managed in the CSRD. The biggest risk to the economy, society and the environment is the unwillingness of companies to counteract climate change, which leads to increased global warming with the known negative impacts. In addition to external environmental risk, RBI and its operating locations are subject to physical, regulatory and reputational risks (outside-in perspective). In the area of physical risks, for example, natural disasters could result in damage to property. These risks are minimized by selecting the right locations and appropriate property insurance (adaptation strategy).

These risks are managed by continuously observing the environment and by consulting specialists in controlling the respective measures. Risks are classified as material when they endanger the achievement of RBI's medium to long-term climate targets – particularly with regard to energy consumption – or when stakeholders classify them as material for RBI. The measures set out are currently heavily focused on the area of energy, with examples including targeted increases in energy efficiency and structural alterations to building facades.

The physical risks of climate change, such as greater and more frequent temperature fluctuations, often result in higher operating costs, e.g. due to the increased need for cooling. Risk management is based on a combined bottom-up and top-down approach in which employees also play a significant role in risk minimization in their respective working area.

RBI strives to make a positive contribution to society with concrete steps relating to environmental management. RBI is contributing to meeting the goals of the UN climate change conference in Paris (Conference of the Parties 21) by working to reduce greenhouse gas emissions, as well as promoting the renewable energy sector of the economy. In 2024, the methodology provided by SBTi (Science Based Targets Initiative) was used to recalculate the Group targets for its own operations to align with the 1.5°C pathway required by the CSRD. Due to the expanding consolidation scope in sustainability reporting and the increasing number of data points considered for the CO_2 footprint, 2024 was set as the new base year to calculate RBI's new emission reduction targets.

Value chain

ESG risk framework

The ESG risk framework is intended to ensure implementation across the four risk management pillars, offering a high-level overview and guidance for ongoing and planned risk management activities at RBI. These actions are motivated by the expectations of internal and external stakeholders. RBI reviews the framework on a yearly basis and updates it with the latest available trends and future expectations. It is then approved by the Management Board.

Policy	ESG risk framework
General objective	This document sets out how to standardize governance in all ESG risk related internal regulations and processes, and ensure full compliance with the regulatory ESG requirements/processes.
Related IRO	ESG risk management and business steering
Key content	Standardizes the whole range of internal regulations and policies related to ESG, climate and environmental (C&E) processes, principles, measurement, assessments and monitoring in business and risk management areas
Process for monitoring	Application of and compliance with internal regulations and policies related to ESG and C&E processes, principles, measurement, assessments and monitoring in business and risk management areas
Scope / exclusions	Employees working within the risk area, and across all business lines
Value chain / own operations	Own operations
Affected stakeholder	This policy shall be implemented at the Group level and in all the local units. Each unit shall design their own ESG risk framework in line with this policy and comply with local regulations.
Most senior level responsible	RBI Board level
Reference to third party standards/ initiative	ECB guide on climate-related and environmental risks; EBA guidelines on ESG risk management; Principles of Responsible Banking; Science Based Target Initiative
Consideration of key stakeholders	This policy shall be implemented at RBI including all local units. Each unit shall design their own ESG risk framework in line with this policy and comply with local regulations.
Availability to pot. stakeholders	Sustainable Finance, Group Corporate Risk Management, Group Risk Controlling, Corporate Customers

All relevant aspects of risk management and monitoring where applicable, include assessing and monitoring of ESG risks.

Climate and environmental risks (transition and physical risks) are processed at the counterparty level, as well as via comprehensive materiality assessment and the internal/external climate scenario analysis. Social and governance aspects are also included and are gaining increasing importance. RBI reviews the ESG risk framework on a yearly basis, updates it to the latest available trends and future expectations and has it approved by the Management Board.

ESG-related risks have been accounted for by enhancing the existing classical four pillars of risk management on multiple operational levels:

- Identification and definition of ESG risks
- Measurement methodologies and analytics
- Steering approaches, reflecting risks and opportunities
- Risk processes and governance
- Monitoring and double materiality assessment (short, medium and long term)

RBI's progress is measured via the regular monitoring and establishment of internal ESG KPIs. The main topics reflected within each pillar are highlighted below:

I. Identification & definition of ESG risks	II. Measurement methodologies & analytics	III. Steering approaches, reflecting risks & opportunities	IV. Risk processes and governance
Climate-related and environmental risks	Use of metrics for measurement of ESG risks on a customer and portfolio level	Sectoral strategies & special policies	Credit processes enhancement (ESG status assessment in underwriting decision)
Identifying risks according to: Climate change Circularity Biodiversity	Environmental, Social and Governance score Green Asset Ratio Financed GHG emissions Methods of science-based measurement for biodiversity topics (PBAF-based)	Climate stress testing based on scenario analysis	Prevention of liability, reputational and greenwashing risk in the design phase
Social risks	ESG scoring	Internal policy: ESG Risk Management Principles	ESG status assessment in underwriting decision
Governance risks	ESG scoring	Internal policy: ESG Risk Management principles	ESG status assessment in underwriting decision

Risk management processes and governance

From a risk management and supervision perspective, ESG risks are viewed as cross-dimensional risks that affect all areas of risk management. The materiality assessment forms the basis for implementation of the ICAAP (Internal Capital Adequacy Assessment Process). Each relevant risk department (market, operational, liquidity and credit risk) is responsible for measuring environmentally driven risks over each specific time horizon (long term, short term and medium term). The ESG risk framework and processes are continuously updated, refined and adjusted to the current standards.

As part of the RBI risk strategy, the overarching Group risk tolerance is set at a threshold of <100 per cent of overall risk capacity. The impact of transition risks and physical risks on the risk profile has been introduced to the economic perspective of the ICAAP as an item for deduction from pillar 2 capital. This item has been defined on the basis of the climate risk stress test result. As such, these risks are included in the overarching risk appetite budgeting or are bundled together with all other risk types measured under pillar 2 for the short-term horizon (up to three years). Finally, the results of the yearly materiality assessment are included for further development in the ICAAP framework.

In the identification and management of environmental factors and risk, RBI aims to make use of market best practices. For the environmental risk RBI bases its scenario analysis on the NGFS framework (Network for Greening the Financial System), and the scenarios developed by the NGFS. Also when assessing physical risks, the impact is evaluated under different transition scenarios in line with the NGFS framework. In addition to this, RBI's reduction targets on financed emissions have been set to be in line with the EU 2030 targets (see chapter E1-1: Transition plan for climate change mitigation).

Assessment of the materiality of climate and environmental risks

The development of climate and environmental risks (as measured via the range of factors described below) is regularly reported to the Group Risk Committee.

Complementing the impact analysis performed using the UNEP FI Portfolio Impact Analysis Tool (see chapter Impact materiality assessment and in line with the ECB guide on climate-related and environmental risks (expectations 7.2 and 7.31), an extended annual risk assessment for climate and environmental risk drivers is implemented within RBI's risk framework. The result of the risk assessment is considered in the DMA. The UNEP FI portfolio impact analysis considers the inside-out perspective (including the financed emission calculation as well as how science-based targets measure and mitigate the inside-out impact). The materiality assessment described below focuses on the outside-in view.

The additional climate and environmental risk assessment process has been established to identify the severity of environmental risks from applicable transmission channels within the current portfolio and over different time horizons. This multi-dimensional approach considers:

- Different individual climate and environmental risk drivers (physical risk, transition risk, and other environmental risks such as risks stemming from ecosystem services and biodiversity risks)
- The impact of each climate and environmental risk driver through risk-dependent transmission channels, assessed for each risk type (credit, market, operational, reputational and liquidity risk)
- The impact under different transition risk scenarios (see Chapter Climate stress testing)

Identification of ESG risks

In the first phase, RBI placed particular focus on climate-related and environmental risks, although social and governance risks are also gaining increasing attention in internal risk management initiatives, especially with new regulations such as the upcoming EBA guidelines. An initial qualitative approach, informed by expert opinion, has been further supported by quantitative assessments including impact analyses, materiality assessments, financed emissions calculations and climate stress tests.

The definition of ESG risks and the transmission channels to traditional risk types are explained in more detail in the following chapter. The knowledge gained is transferred across the organization (including all of RBI's subsidiaries) through different training activities (training sessions for new topics, regular exchange sessions, etc.). ESG risk training has become mandatory in the risk area.

Calculating financed emissions helps RBI in identifying the most carbon-intensive industries in its non-retail portfolio. A more detailed description and results are included under the chapter E1-6: Gross GHG emissions of categories Scope 1, 2, and 3 as well as total GHG emissions.

Measurement methodologies & analytics

For sovereign, corporate and FI customers as well as for project finance transactions, RBI has developed an ESG customer score by measuring the impact of ESG-related risk through individual scores.

ESG customer score

The ESG customer score is used to:

- Assess the ESG performance of customers
- Assess the medium- to long-term risk arising from customers' behavior
- Identify customers with restrictive, transformative or supportive ESG performance and draw conclusions for individual underwriting decision on certain customers

The ESG score is based on the following components:

- Environmental: Measures the impact of transition risk and physical risk. Focus areas aim to support the transition to net zero GHG emissions, the circular economy and biodiversity; in addition, RBI is able to identify those customers that it would like to support further: either on their way to a low-carbon economy, as a contributor to the circular economy, or due to their low impact/enabling function vis-à-vis the environment (already green industries). The E score is determined on the basis of both quantitative and qualitative factors. Quantitative factors that are considered in the E score relate to the following (this list is not exhaustive):

  - Customer CO_2 emissions (all 3 scopes)
  - Energy consumption
  - CO_2 reduction targets
  - Water use
  - Share of renewables etc.

  Qualitative factors address the actions that the company has put in place to further reduce its environmental footprint in the future.

- Social: Capturing social risks at the customer level and identifying those with a negative impact on society and/or that contradict RBI's standards and reflect negatively on RBI's reputation. Positive impacts will also be considered and potential support for such customers may subsequently be envisaged. A more extensive update of the ESG scoring model was performed in relation to human rights. RBI has taken a closer look at the following areas relating to its customers:

  - Social/human rights-related code of conduct and supplier screening
  - Minimum safety standards in the work environment
  - Appropriate business behavior
  - Supporting diversity and educational aspects at the employee level

The social questions for assessing social risks can be assigned to five major areas:

- General information
- Human capital/human rights
- Responsible production
- Product-related aspects
- Customer-related aspects

- Governance: governance-related risks at the customer level are measured by scoring questions on transparency, business ethics, diversity, strategy and risk management, specifically at the top management level.

The ESG customer score is based on assessments by internal analysts. Qualitative and quantitative information on E (Environment), S (Social) and G (Governance) criteria is used to evaluate the customer. All customers in the corporate, project finance and sovereigns category as well as financial institutions have an ESG score.

Customer data collection

The availability of high-quality ESG data is critical for RBI to develop internal customer ESG scoring, enhance financed-emissions calculations and enable evidence-based internal steering. RBI has therefore developed a two-stage strategy for data collection. If a company has a machine-readable sustainability report or integrated annual financial statement, ESG data is extracted using an AI tool and verified for accuracy by an expert. Otherwise, RBI uses a customer questionnaire to gather relevant information on environmental aspects directly from customers.

In Austria, RBI used the OeKB ESG Data Hub questionnaire until the end of June 2025. In light of the EU omnibus proposal and the resulting stagnation in mandatory ESG disclosures, RBI decided to switch to an internal data collection process. In some CEE countries, national standards have been developed for the questionnaire-based collection of ESG data.

RBI's ESG questionnaire covers the main environmental aspects, e.g.

- Greenhouse gas emissions
- CO_2 reduction targets
- Circular economy
- Energy consumption
- Water consumption
- EU Taxonomy KPIs (revenue, CapEx)

Social and governance-related information is taken from annual reports and sustainability reports.

To further improve data availability and data quality, RBI employs a mix of measures:

- Engaging with customers and creating awareness for the importance of ESG data
- Implementing KPIs at board level
- Performing data quality checks
- Visualizing data collection progress through reports and dashboards

The remaining topics included in the second pillar can be found in the specific CSRD chapters:

- Green Asset Ratio (see chapter Regulatory disclosure requirement in accordance with Article 8 of the EU Taxonomy Regulation)
- Financed emissions (see chapter E1-6: Gross GHG emissions of categories Scope 1, 2, and 3 as well as total GHG emissions)
- Target setting (see chapter E1-4: Targets related to climate change mitigation and adaptation)

Financial planning

In 2025, RBI assessed in its ESG risk framework the material impacts, risks and opportunities within its short-to medium-term financial planning for the period 2026-2028 as follows:

- Climate change adaptation and mitigation – E1: Climate and environmental risk costs, particularly potential ESG-induced loan defaults, were specified and quantified at the country level. These were assessed as not material in the short and mid-term planning.

- Privacy – S4: Information and cyber security: RBI took technical and organizational measures to protect its bank and customer data from unauthorized access, cyber hacking attacks, malware, distributed denial-of-service (DDoS) attacks, ATM fraud, data leaks, phishing attempts, disclosure of sensitive information and a variety of other threats. All expenses for technical and organizational measures to safeguard bank and customer data against cyber threats were included in the planning.

- Access to Quality Information (legal risk) - S4: From pending customer lawsuits related to foreign currency mortgages in Poland and Croatia the expected costs were included in the financial planning.

Individual climate and environmental risk drivers

Transition risk

Transition risks are defined as the risks associated with the adjustment process towards a low-carbon economy. Drivers of transition risk include changes in politics, legislation and regulations, technological developments and shifts in market and customer sentiment. These factors have the potential to generate, accelerate, slow down or disrupt the transition towards a low-carbon economy. The transmission channels shows how these drivers lead to financial risks. RBI has identified transmission channels in line with the Basel Committee on Banking Supervision (BCBS) paper on climate-related risk drivers and their transmission channels (April 2021):

- Credit risk

Credit risk increases when climate and environmental risk drivers reduce borrowers' ability to repay their debts. For corporate portfolios, macroeconomic and climate-related factors such as carbon taxes and emission trading system (ETS) expenses are used to create sector-specific forecasts of production and operating costs, which then impact borrowers' financial metrics like operating income or green transition expenses. These projections simulate default probabilities in RBI's rating models for materiality assessments across different transition scenarios. For retail customers, transition-driven factors like energy costs and inflation add financial burdens. The overall materiality is evaluated via the climate stress test (see Chapter Climate stress testing) by measuring the maximum increase in impairments in the orderly and disorderly transition scenarios.

- Market risk

Transition-related shifts in public policy, technological innovation and investor sentiment may change assessments of future economic conditions and asset valuations, potentially triggering negative price shocks and increased market volatility in traded instruments. The shift to a low-carbon economy, for instance, can impact commodity markets, particularly fossil fuels, as well as companies operating in GHG intensive industries that are exposed to transition risk. The impact of transition risk on market risk is evaluated using an internally developed methodology that assigns risk levels to both corporate and sovereign issuers. These assignments are based on the issuer's NACE code/industry and the risk profile of the issuer's country. Corporate exposures are associated with NACE codes/industries, and risk levels are determined by the industry's share of GHG emissions within the country's total GHG emissions profile. For sovereigns, risk levels are determined by factors such as the country's GHG emissions, gross value added (GVA), wages and salaries, social security costs, environmental taxes, operating surplus and self-employed income. The materiality of market risk is assessed based on the total loss evaluated.

- Liquidity risk

On the assets side, inflows from customer loan repayments or the value of securities held in the liquidity buffer may decline due to the deteriorating creditworthiness of counterparties. At the same time, on the liabilities side, outflows from current accounts or deposits may occur, particularly among customers operating in high transition risk (GHG intensive) industries. These effects have not been recorded historically, and liabilities and retail loans are not considered vulnerable to such transition risks. If transition risk materializes over a period longer than three months - for instance, through gradual legislative changes - its impact on liquidity risk is expected to be limited, as RBI's balance sheet structure will progressively adjust to the transition towards a greener, more sustainable economy. However, if the risk materializes within a period of less than three months, the impact is more significant and is managed under the same assumptions as for market and credit risk management - focusing on the potential devaluation of securities in the liquidity buffer and reduction of loan inflows due to higher default rates. Materiality is assessed based on the relative impact of devaluations in the liquidity buffer on the liquidity surplus, as estimated by the internal stress test model (time-to-wall).

- Operational risk

In transitional environments, corporates and banks may face growing legal and regulatory compliance risks, along with litigation and liability costs linked to climate-sensitive investments. Climate-related lawsuits may hold them accountable for past environmental practices and shape their future actions. The impact of this transmission channel is evaluated using the existing operational risk framework, which combines historical loss data with forward-looking risk assessments and scenario analysis data to estimate the risk exposure.

Physical risk

Physical risk drivers refer to changes in weather and climate, which are anticipated to intensify over time if efforts to transition to a sustainable, net-zero economy are unsuccessful. Physical risks are categorized into acute risks, stemming from extreme weather events, and chronic risks, linked to gradual climate changes.

- Acute physical risks typically include floods, wildfires, hurricanes and typhoons.
- Chronic physical risks encompass rising sea levels, water stress and heat stress

The economic impact of physical risks varies by geographical location, as regions have different climate patterns and development levels. Thus, all hazards are evaluated through location-specific risk transmission channels over short, medium, and long-term periods, using a physical risk map that details hazard-specific vulnerabilities and impacts for each location.

- Credit risk

Physical risk drivers can significantly impact banks' credit risk by compromising the physical capital of counterparties, such as housing, inventory and infrastructure. Damage to these assets results in diminished asset value and counterparty wealth while also impairing income streams from affected properties and facilities. Both acute events and chronic conditions contribute to such a potential risk impact. The materiality of these risks is evaluated through the mapping of portfolio exposure to a comprehensive physical risk map under various climate scenarios. Similar to transition risk, the overall materiality is assessed via the climate stress test (see Chapter Climate stress testing) by measuring the increase in impairments in the hot-house world scenario.

- Market risk

Sudden, severe physical risks can trigger ripple effects across regions and sectors through interconnected socioeconomic and financial systems. Climate change-induced physical risk events can trigger market price fluctuations and increased volatility, as more frequent and intense extreme weather events lead to loss of assets, production disruption and declines in profitability and creditworthiness. These effects may result in declining share prices and widening credit spreads. Moreover, uncertainty regarding the timing, intensity and location of such events can increase the volatility in these risk factors and, in some cases, FX rates, thereby reducing the value of traded financial instruments. This transmission channel is assessed by mapping market risk exposure to a physical risk map across different transition scenarios while considering historical losses and impact on GDP.

- Liquidity risk

Similar to transition risk, if a physical risk event unfolds gradually or lacks an immediate impact, its effect on liquidity risk is expected to be limited. However, in the case of acute climate-related physical risk events, several potential consequences may arise:

- Devaluation of securities in the liquidity buffer, consistent with market risk assessments.
- Reduced loan inflows due to increased default and rollover rates, coupled with higher drawdowns on credit lines.
- Customer-driven outflows from deposits and current accounts, as both corporate and retail customers may use available funds or newly drawn loans to finance recovery efforts and cover damages caused by such events.

The last effect, however, is more complex and not straightforward. For banks with a significant market share and diversified customer base, outflows from affected customers may be partially offset by inflows from other customers (e.g. retail customers with damaged homes purchasing construction materials from the corporate customer). Moreover, the impact may be temporary, as insurance payouts can quickly replenish deposits or current accounts when these are held within the same customer's portfolio. The materiality of this transmission channel is assessed by evaluating its impact on the liquidity buffer using the same shock methodology applied in the market risk.

- Operational risk

Physical hazards can pose direct operational risks to banks, particularly when disruptions in transportation and telecommunications infrastructure impair operational capacity. Beyond analyzing historical loss events and risk assessment results, the impact of this transmission channel was assessed by integrating physical risk drivers into dedicated operational risk scenarios and by performing a stress test. The applied scenarios quantify business continuity costs and assume that physical risks may lead to events such as critical site unavailability and IT disruptions. The exposure of the primary head office and data centers to the specified climate and environmental risk drivers are evaluated by an external data provider.

Results of climate-related risk assessment

In the 2025 materiality assessment, RBI identified for the core group (excluding Russian subsidiaries) moderate materiality of medium- to long-term transition and physical credit risks. For the medium-term transitional risk and for medium- to long-term physical risk this is a change from the assessment (low) in 2024. The effect on all other risk types and scenario combinations was assessed as low for both transition and physical risk. In 2024 long-term transition risk for operational risk was assessed as moderate. The table below always shows the more conservative assessment, depending on whether the impact on the CET1 ratio or internal capital (IC) utilization is higher.

The impact thresholds of the materiality assessment for credit, market and operational risk are set at two per cent of CET1 or internal capital (moderate). For liquidity risk, the thresholds are set to five per cent (moderate) . The higher threshold for a moderate assessment in the liquidity risk is explained by the fact that liquidity risk metrics are highly volatile. Additionally, five per cent is considered as a reference to ILAAP (Internal Liquidity Adequacy Assessment Process) universe where the thresholds serve for the assessment of currency materiality.

		Climate and environmental materiality assessment		
		Short term	**Medium term**	**Long term**
Credit risk	Transition risk	Low	Moderate	Moderate
	Physical risk	Low	Moderate	Moderate
Market risk	Transition risk	Low	Low	Low
	Physical risk	Low	Low	Low
Operational risk incl. reputational risk	Transition risk	Low	Low	Low
	Physical risk	Low	Low	Low
Liquidity risk	Transition risk	Low	Low	Low
	Physical risk	Low	Low	Low

To further reflect the risk related to income dependency (in parallel to the impact on risk parameters), RBI also extended the ICAAP risk assessment with risk indicators related to income from industries with large contributions to climate change. Initial results show the contribution to RBI income from relevant industries as material (above ten per cent). However, the extent to which the customers already have a transition plan was not considered in this assessment.

To mitigate the risk from income dependency, the following initiatives in particular are relevant:

- Dialog with customers on existing or planned transition plans is a high priority for RBI. Relevant KPIs (key performance indicators) were incorporated into the data collection of sustainability reports from corporate customers.
- Group-wide limits for financed emissions and alignment of transition targets (distance to net zero emission 2050 scenario) have been established.
- Reduction of emission intensity is essential to tracking the progress in greenifying RBI's business. This is already covered by indicators in the risk assessment.

Further information on financed emissions can be found in chapter E1-6: Gross GHG emissions of categories Scope 1, 2, and 3 as well as total GHG emissions.

The assessment impacts the internal capital adequacy assessment process by determining how much additional internal capital RBI needs to hold and also informs the ESG business strategy.

Materiality assessment of social risks

In addition to the outlined materiality assessment for climate and environmental risk (see Chapter Assessment of the materiality of climate and environment-related risk), the overall ESG risk assessment also covers social risks relating to the workforce, human rights concerns and other social issues.

Social risk is primarily assessed by the S score (as part of the ESG score), and a monitoring of exposures with weak S scores is conducted for the corporate, sovereign and financial institution (FI) portfolios. The S score is generally generated during the credit rating process in lending, but ad-hoc reviews can be triggered by adverse events. Moreover, the social risk transmission channels are further assessed in a special stress test analysis over a short time horizon.

Overall, social risks in the credit portfolio are classified as low risk in the short term. Furthermore, given that social risk factors—including migration, demographic trends, changes in the labor force and technological advancements—cause gradual and systematic changes rather than rapid shocks, therefore, making it feasible to gradually adapt to these changes, they are currently considered to not be material drivers of liquidity, market and operational risk. Regarding transmission of social risks to the credit risk portfolio over the long term, RBI is closely following market and regulatory best practices to further develop scenario analysis going forward.

The development of social risks (as measured via the S score) is regularly reported to the Group Risk Committee.

Biodiversity and ecosystems

In 2025 the main measurement and awareness process was related to estimation of biodiversity/ecosystem services dependencies (risks). The approach was based on Partnership for Biodiversity Accounting Financials (PBAF) methodology with usage of ENCORE (Exploring Natural Capital Opportunities, Risks and Exposure) tool. As a result a heat map was constructed for the industry-dependency pairs in order to understand the degree of dependencies for various ecosystem services for RBI portfolio. Dependencies were prioritized based on a heat map linking impact taken from ecosystem services (high-to-low scale), and the level of RBI exposure at industry level.

- Water (availability and quality)
- Floods/storms
- Landslides/mass stabilization
- Climate regulation/change

For these 4 categories of ecosystem services , a materiality assessment was run for the key risk categories (credit, operational, liquidity, market and reputational risks), leveraging the already existing internal physical risk assessment.

A similar evaluation started in 2025 and will be completed in 2026, targeting measurement, awareness and materiality assessment of the RBI portfolio footprint (impact) on biodiversity and ecosystem services. This evaluation, PBAF based and mapped against EXIOBASE (i.e. a detailed multi-regional environmentally extended input–output database linking global economic transactions to environmental and resource flows), will include more granular assessment involving geolocation data for the portfolio.

Thus a double materiality assessment of ecosystem service dependencies and RBI's footprint will be finalized and a roadmap of actions for positive biodiversity impact and restraining biodiversity loss will be defined. These steps are in line with the work that RBI is undertaking as a case study partner in the CircHive project (EU-led project that helps corporates and the public sector to recognize, measure and report on natural capital and biodiversity and then take appropriate action).

IRO-2: Disclosure requirements in ESRS covered by RBI's consolidated non-financial statement

Sector-agnostic standards

Disclosure requirements	Page reference	Omissions/explanations
ESRS 2 General disclosures		
BP-1: General basis for preparation of consolidated non-financial statement	30	
BP-2: Disclosures in relation to specific circumstances	30	
GOV-1: The role of the administrative, management and supervisory bodies	32	
GOV-2: Information provided to and sustainability matters addressed by the undertaking's administrative, management and supervisory bodies	39	
GOV-3: Integration of sustainability-related performance in incentive schemes	40	
GOV-4: Statement on due diligence	43	
GOV-5: Risk management and internal controls over sustainability reporting	44	
SBM-1: Strategy, business model and value chain	45	
SBM-2: Interests and views of stakeholders	49	
SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model	50	
IRO-1: Description of the processes to identify and assess material impacts, risks and opportunities	55	
IRO-2: Disclosure requirements in ESRS covered by the undertaking's consolidated non-financial statement	–	
E1 Climate change		
GOV-3: Integration of sustainability-related performance in incentive schemes	40	
E1-1: Transition plan for climate change mitigation	247	
SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model	50 and 248	
ESRS 2 IRO-1: Description of the processes to identify and assess material climate-related impacts, risks and opportunities	55	
E1-2: Policies related to climate change mitigation and adaptation	250	
E1-3: Actions and resources in relation to climate change policies	255	
E1-4: Targets related to climate change mitigation and adaptation	261	
E1-5: Energy consumption and mix	264	
E1-6: Gross Scopes 1, 2, 3 and total GHG emissions	265	
E1-7: GHG removals and GHG mitigation projects financed through carbon credits	–	Not material, hence not disclosed.
E1-8: Internal carbon pricing	–	Not material, hence not disclosed.
E1-9: Anticipated financial effects from material physical and transition risks and potential climate-related opportunities	–	Phase-in
E4 Biodiversity and ecosystem		
E4-1: Transition plan and consideration of biodiversity and ecosystems in strategy and business model	–	No targets set in 2025. Depending on the outcome of the footprint calculations, targets may be set in 2026.
ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model	50	
ESRS 2 IRO-1: Description of processes to identify and assess material biodiversity and ecosystem-related impacts, risks and opportunities	55	
E4-2: Policies related to biodiversity and ecosystems	272	
E4-3: Actions and resources related to biodiversity and ecosystems	273	
E4-4: Targets related to biodiversity and ecosystems	274	No targets set in 2025. Depending on the outcome of the footprint calculations, targets may be set in 2026.
E4-5: Impact metrics related to biodiversity and ecosystems change	274	No targets set in 2025. Depending on the outcome of the footprint calculations, targets may be set in 2026.
E4-6: Anticipated financial effects from biodiversity and ecosystem-related risks and opportunities	–	Phase-in
E5 Resource use and circular economy		
ESRS 2 IRO-1: Description of the processes to identify and assess material resource use and circular economy-related impacts, risks and opportunities	55	
E5-1: Policies related to resource use and circular economy	274	
E5-2: Actions and resources related to resource use and circular economy	275	
E5-3: Targets related to resource use and circular economy	275	
E5-4: Resource inflows	276	
E5-5: Resource outflows	276	
E5-6: Anticipated financial effects from resource use and circular economy-related impacts, risks and opportunities	–	Phase-in

Sector-agnostic standards

Disclosure requirements	Page reference	Omissions/explanations
S1 Own workforce		
ESRS 2 SBM-2: Interests and views of stakeholders	49	
ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model	50 and 277	
S1-1: Policies related to own workforce	278	
S1-2: Processes for engaging with own workers and workers' representatives about impacts	285	
S1-3: Processes to remediate negative impacts and channels for own workers to raise concerns	286	
S1-4: Taking action on material impacts on own workforce, and approaches to mitigating material risks and pursuing material opportunities related to own workforce, and effectiveness of those actions	287	
S1-5: Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	293	
S1-6: Characteristics of the undertaking's employees	293	
S1-7: Characteristics of non-employee workers in the undertaking's own workforce	294	
S1-8: Collective bargaining coverage and social dialog	295	
S1-9: Diversity metrics	295	
S1-10: Adequate wages	295	
S1-11: Social protection	295	
S1-12: Persons with disabilities	296	
S1-13: Training and skills development metrics	296	
S1-14: Health and safety metrics	296	
S1-15: Work-life balance metrics	–	Phase-in
S1-16: Compensation metrics (pay gap and total compensation)	296	
S1-17: Incidents, complaints and severe human rights impacts	297	
S2 Workers in the value chain		
ESRS 2 SBM-2: Interests and views of stakeholders	49	
ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model	50	
S2-1: Policies related to value chain workers	298	
S2-2: Processes for engaging with value chain workers about impacts	300	
S2-3: Processes to remediate negative impacts and channels for value chain workers to raise concerns	300	
S2-4: Taking action on material impacts on value chain workers, and approaches to managing material risks and pursuing material opportunities related to value chain workers, and effectiveness of those actions	301	
S2-5: Targets related to managing material negative impacts, advancing positive impacts and managing material risks and opportunities	304	
S3 Affected communities		
ESRS 2 SBM-2: Interests and views of stakeholders	49	
ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model	50 and 304	
S3-1: Policies related to affected communities	305	
S3-2: Processes for engaging with affected communities about impacts	310	
S3-3: Processes to remediate negative impacts and channels for affected communities to raise concerns	310	
S3-4: Taking action on material impacts on affected communities, and approaches to managing material risks and pursuing material opportunities related to affected communities, and effectiveness of those actions	310	
S3-5: Targets related to managing material negative impacts, advancing positive impacts and managing material risks and opportunities	313	
S4 Consumers and end-users		
ESRS 2 SBM-2: Interests and views of stakeholders	49	
ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model	50 and 315	
S4-1: Policies related to consumers and end-users	315	
S4-2: Processes for engaging with consumers and end-users about impacts	320	
S4-3: Processes to remediate negative impacts and channels for consumers and end-users to raise concerns	321	
S4-4: Taking action on material impacts on consumers and end-users, and approaches to managing material risks and pursuing material opportunities related to consumers and end-users, and effectiveness of those actions	322	
S4-5: Targets related to managing material negative impacts, advancing positive impacts and managing material risks and opportunities	326	

Sector-agnostic standards		
Disclosure requirements	**Page reference**	**Omissions/explanations**
G1 Business conduct		
ESRS 2 GOV-1: The role of the administrative, supervisory and management bodies	32	
ESRS 2 IRO-1: Description of the processes to identify and assess material impacts, risks and opportunities	55	
G1-1: Corporate culture and business conduct policies	328 and 330	
G1-3: Prevention and detection of corruption and bribery	331	
G1-4: Confirmed incidents of corruption or bribery	333	
Anti-money laundering and countering the financing of terrorism	333	Entity-specific topic
Tax compliance	334	Entity-specific topic
G1-5: Political influence and lobbying activities	335	
G1-2: Management of relationships with suppliers	336	
G1-6: Payment practices	337	

An overall threshold of 0.66 was set for the impact materiality and financial materiality (risks and opportunities), derived from assessments of various criteria. If the impact materiality and/or financial materiality of an ESRS topic exceeded this threshold, it was considered material for RBI and was included in the consolidated non-financial statement for 2025.

List of data points in cross-cutting and topical standards that derive from other EU legislation

Disclosure requirement and related data point	Sustainable finance disclosure regulation	Pillar 3	Benchmark regulation	EU climate law	Reference
ESRS 2 GOV-1 Board's gender diversity § 21(d)	Indicator number 13 Table #1 of Annex 1		Commission Delegated Regulation (EU) 2020/1816, Annex II		GOV-1: The role of the administrative, management and supervisory bodies
ESRS 2 GOV-1 Percentage of board members who are independent § 21(e)			Commission Delegated Regulation (EU) 2020/1816, Annex II		GOV-1: The role of the administrative, management and supervisory bodies
ESRS 2 GOV-4 Statement on due diligence § 30	Indicator number 10 Table #3 of Annex 1				GOV-4: Statement on due diligence
ESRS 2 SBM-1 Involvement in activities related to fossil fuel activities § 40(d) i	Indicator number 4 Table #1 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/245328 Table 1: Qualitative information on environmental risk and Table 2: Qualitative information on social risk	Commission Delegated Regulation (EU) 2020/1816, Annex II		BP-1: General basis for preparation of the consolidated non-financial statement; Governance; SBM-1: Strategy, business model and value chain
ESRS 2 SBM-1 Involvement in activities related to chemical production § 40(d) ii	Indicator number 9 Table #2 of Annex 1		Commission Delegated Regulation (EU) 2020/1816, Annex II		Not applicable
ESRS 2 SBM-1 Involvement in activities related to controversial weapons § 40(d) iii	Indicator number 14 Table #1 of Annex 1		Commission Delegated Regulation (EU) 2020/1818 Article 12(1), Delegated Regulation (EU) 2020/1816, Annex II		Not applicable
ESRS 2 SBM-1 Involvement in activities related to cultivation and production of tobacco § 4(d) iv			Commission Delegated Regulation (EU) 2020/1818 Article 12(1), Delegated Regulation (EU) 2020/1816, Annex II		Not applicable
ESRS E1-1 Transition plan to reach climate neutrality by 2050 § 14				Regulation (EU) 2021/1119, Article 2(1)	E1-1: Transition plan for climate change mitigation
ESRS E1-1 Undertakings excluded from Paris-aligned benchmarks § 16(g)		Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 1: Banking book - climate change transition risk: credit quality of exposures by sector, emissions and residual maturity	Commission Delegated Regulation (EU) 2020/18 18 Article12.1 (d) to (g), and Article 12.2		RBI Pillar 3 report

Disclosure requirement and related data point	Sustainable finance disclosure regulation	Pillar 3	Benchmark regulation	EU climate law	Reference
ESRS E1-4 GHG emission reduction targets § 34	Indicator number 4 Table #2 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 3: Banking book – climate change transition risk: alignment metrics	Commission Delegated Regulation (EU) 2020/1818 Article 6		RBI Pillar 3 report
ESRS E1-5 Energy consumption from fossil sources disaggregated by sources (only high climate impact sectors) § 38	Indicator number 5 Table #1 and Indicator number 5 Table #2 of Annex 1				Not applicable
ESRS E1-5 Energy consumption and mix § 37	Indicator number 5 Table #1 of Annex 1				E1-5: Energy consumption and mix
ESRS E1-5 Energy intensity associated with activities in high climate impact sectors § 40 to 43	Indicator number 6 Table #1 of Annex 1				Not applicable
ESRS E1-6 Gross Scope 1, 2, 3 and total GHG emissions § 44	Indicators number 1 and 2 Table #1 of Annex 1	Article 449a; Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 1: Banking book – climate change transition risk: credit quality of exposures by sector, emissions and residual maturity	Commission Delegated Regulation (EU) 2020/1818, Article 5(1), 6 and 8(1)		E1-6: Gross scopes 1, 2, 3 and total GHG emissions
ESRS E1-6 Gross GHG emissions intensity § 53 to 55	Indicator number 3 Table #1 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 3: Banking book – climate change transition risk: alignment metrics	Commission Delegated Regulation (EU) 2020/1818, Article 8(1)		E1-6: Gross Scopes 1, 2, 3 and total GHG emissions
ESRS E1-7 GHG removals and carbon credits § 56				Regulation (EU) 2021/1119, Article 2(1)	Not applicable
ESRS E1-9 Exposure of the benchmark portfolio to climate-related physical risks § 66			Delegated Regulation (EU) 2020/1818, Annex II Delegated Regulation (EU) 2020/1816, Annex II		Phase-in
ESRS E1-9 Disaggregation of monetary amounts by acute and chronic physical risk § 66(a) ESRS E1-9 Location of significant assets at material physical risk § 66(c)		Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 paragraphs 46 and 47; Template 5: Banking book - climate change physical risk: exposures subject to physical risk			Phase-in
ESRS E1-9 Breakdown of the carrying value of its real estate assets by energy-efficiency classes § 67(c)		Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 paragraph 34; Template 2: Banking book - climate change transition risk: loans collateralised by immovable property - energy efficiency of the collateral			Phase-in
ESRS E1-9 Degree of exposure of the portfolio to climate-related opportunities § 69			Delegated Regulation (EU) 2020/1818, Annex II		Phase-in

Disclosure requirement and related data point	Sustainable finance disclosure regulation	Pillar 3	Benchmark regulation	EU climate law	Reference
ESRS E2-4 Amount of each pollutant listed in Annex II of the E-PRTR Regulation (European Pollutant Release and Transfer Register) emitted to air, water and soil, § 28	Indicator number 8 Table #1 of Annex 1 Indicator number 2 Table #2 of Annex 1 Indicator number 1 Table #2 of Annex 1 Indicator number 3 Table #2 of Annex 1				Not material
ESRS E3-1 Water and marine resources § 9	Indicator number 7 Table #2 of Annex 1				Not material
ESRS E3-1 Dedicated policy § 13	Indicator number 8 Table 2 of Annex 1				Not material
ESRS E3-1 Sustainable oceans and seas § 14	Indicator number 12 Table #2 of Annex 1				Not material
ESRS E3-4 Total water recycled and reused § 28(c)	Indicator number 6.2 Table #2 of Annex 1				Not material
ESRS E3-4 Total water consumption in m^3 per net revenue on own operations § 29	Indicator number 6.1 Table #2 of Annex 1				Not material
ESRS 2- IRO 1 - E4 § 16(a)i	Indicator number 7 Table #1 of Annex 1				Not material
ESRS 2- IRO 1 - E4 § 16(b)	Indicator number 10 Table #2 of Annex 1				Not material
ESRS 2- IRO 1 - E4 § 16(c)	Indicator number 14 Table #2 of Annex 1				Not material
ESRS E4-2 Sustainable land / agriculture practices or policies § 24(b)	Indicator number 11 Table #2 of Annex 1				Currently there are no policies directly targeting sustainable land / agriculture practices
ESRS E4-2 Sustainable oceans / seas practices or policies § 24(c)	Indicator number 12 Table #2 of Annex 1				Currently there are no policies directly targeting sustainable oceans / seas practices
ESRS E4-2 Policies to address deforestation § 24(d)	Indicator number 15 Table #2 of Annex 1				Currently there are no policies directly addressing deforestation.
ESRS E5-5 Non-recycled waste § 37 (d)	Indicator number 13 Table #2 of Annex 1				Not material sub-topic
ESRS E5-5 Hazardous waste and radioactive waste § 39	Indicator number 9 Table #1 of Annex 1				Not material sub-topic
ESRS 2- SBM3 - S1 Risk of incidents of forced labor § 14(f)	Indicator number 13 Table #3 of Annex I				Not material sub-topic
ESRS 2- SBM3 - S1 Risk of incidents of child labor § 14(g)	Indicator number 12 Table #3 of Annex I				Not material sub-topic
ESRS S1-1 Human rights policy commitments § 20	Indicator number 9 Table #3 and Indicator number 11 Table #1 of Annex I				Human rights policy
ESRS S1-1 Due diligence policies on issues addressed by the fundamental International Labour Organization Conventions 1 to 8, § 21			Delegated Regulation (EU) 2020/1816, Annex II		Human rights policy
ESRS S1-1 Processes and measures for preventing trafficking in human beings § 22	Indicator number 11 Table #3 of Annex I				Human rights policy
ESRS S1-1 Workplace accident prevention policy or management system § 23	Indicator number 1 Table #3 of Annex I				Company agreements
ESRS S1-3 Grievance/complaints handling mechanisms § 32 (c)	Indicator number 5 Table #3 of Annex I				S1-3: Processes to remediate negative impacts and channels for own workforce to raise concerns

Disclosure requirement and related data point	Sustainable finance disclosure regulation	Pillar 3	Benchmark regulation	EU climate law	Reference
ESRS S1-14 Number of fatalities and number and rate of work-related accidents § 88(b) and (c)	Indicator number 2 Table #3 of Annex I		Delegated Regulation (EU) 2020/1816, Annex II		S1-14: Health and safety metrics
ESRS S1-14 Number of days lost to injuries, accidents, fatalities or illness § 88(e)	Indicator number 3 Table #3 of Annex I				S1-14: Health and safety metrics
ESRS S1-16 Unadjusted gender pay gap § 97(a)	Indicator number 12 Table #1 of Annex I		Delegated Regulation (EU) 2020/1816, Annex II		S1-16: Remuneration metrics (pay gap and total remuneration)
ESRS S1-16 Excessive CEO pay ratio § 97(b)	Indicator number 8 Table #3 of Annex I				S1-16: Remuneration metrics (pay gap and total remuneration)
ESRS S1-17 Incidents of discrimination § 103(a)	Indicator number 7 Table #3 of Annex I				S1-17: Incidents, complaints and severe human rights impacts
ESRS S1-17 Non-respect of UNGPs on Business and Human Rights and OECD guidelines § 104(a)	Indicator number 10 Table #1 and Indicator number 14 Table #3 of Annex I		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818 Art 12 (1)		S1-17: Incidents, complaints and severe human rights impacts
ESRS 2- SBM3 – S2 Significant risk of child labor or forced labor in the value chain § 11(b)	Indicators number 12 and number 13 Table #3 of Annex I				Not material sub-topic
ESRS S2-1 Human rights policy commitments § 17	Indicator number 9 Table #3 and Indicator number 11 Table #1 of Annex 1				S2-1: Policies related to value chain workers
ESRS S2-1 Policies related to value chain workers § 18	Indicators number 11 and number 4 Table #3 of Annex 1				S2-1: Policies related to value chain workers
ESRS S2-1 Non-respect of UNGPs on Business and Human Rights principles and OECD guidelines § 19	Indicator number 10 Table #1 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Art 12 (1)		Human rights due diligence compliance processes
ESRS S2-1 Due diligence policies on issues addressed by the fundamental International Labour Organization Conventions 1 to 8, § 19			Delegated Regulation (EU) 2020/1816, Annex II		Human rights due diligence compliance processes
ESRS S2-4 Human rights issues and incidents connected to its upstream and downstream value chain § 36	Indicator number 14 Table #3 of Annex 1				S2-4: Taking action on material impacts on value chain workers and approaches to managing material risks and pursuing material opportunities relating to value chain workers, and effectiveness of these actions
ESRS S3-1 Human rights policy commitments § 16	Indicator number 9 Table #3 of Annex 1 and Indicator number 11 Table #1 of Annex 1				S3-1: Policies related to affected communities
ESRS S3-1 Non-respect of UNGPs on Business and Human Rights, ILO principles and OECD guidelines § 17	Indicator number 10 Table #1 Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Art 12 (1)		S3-1: Policies related to affected communities
ESRS S3-4 Human rights issues and incidents § 36	Indicator number 14 Table #3 of Annex 1				S3-4: Taking action on material impacts on affected communities, approaches to managing material risks and pursuing material opportunities relating to affected communities, and the effectiveness of these actions
ESRS S4-1 Policies related to consumers and end-users § 16	Indicator number 9 Table #3 and Indicator number 11 Table #1 of Annex 1				S4-1 Policies related to information-related impacts for consumers and end-users

Disclosure requirement and related data point	Sustainable finance disclosure regulation	Pillar 3	Benchmark regulation	EU climate law	Reference
ESRS S4-1 Non-respect of UNGPs on Business and Human Rights and OECD guidelines § 17	Indicator number 10 Table #1 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Art 12 (1)		S4-1: Policies relating to consumers and end-users
ESRS S4-4 Human rights issues and incidents § 35	Indicator number 14 Table #3 of Annex 1				S4-4: Taking action on material impacts on consumers and end-users, and approaches to managing material risks and pursuing material opportunities related to consumers and end-users, and the effectiveness of these actions and approaches
ESRS G1-1 United Nations Convention against Corruption § 10(b)	Indicator number 15 Table #3 of Annex 1				Not applicable
ESRS G1-1 Protection of whistle blowers § 10(d)	Indicator number 6 Table #3 of Annex 1				Not applicable
ESRS G1-4 Fines for violation of anti-corruption and anti-bribery laws § 24(a)	Indicator number 17 Table #3 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II)		G1-4: Incidents of corruption or bribery
ESRS G1-4 Standards of anti-corruption and anti-bribery § 24(b)	Indicator number 16 Table #3 of Annex 1				G1-4: Incidents of corruption or bribery

Environmental information

Regulatory disclosure requirement in accordance with Article 8 of the EU Taxonomy Regulation

Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment, and amending Regulation (EU) 2019/2088 (EU Taxonomy Regulation) sets out an EU-wide framework that allows investors and undertakings to determine whether certain economic activities are environmentally sustainable. Article 8 of the EU Taxonomy Regulation requires undertakings covered by the 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, as regards corporate sustainability reporting (Corporate Sustainability Reporting Directive (CSRD) to publish information on how and to what extent their economic activities qualify as environmentally sustainable under the EU Taxonomy Regulation. As a main KPI, the Green Asset Ratio (GAR) serves as a benchmark and reporting metric for taxonomy alignment. It describes the share of RBI's green taxonomy-aligned business relative to the covered assets.

The EU Taxonomy and compliance with the EU Taxonomy Regulation are fully integrated into RBI's business strategy. They are embedded in the annual budgeting process, with data collected individually and as part of the Sustainable Finance ambition level. The figures are regularly reviewed and reported to the Board. In the product design process, RBI systematically integrates sustainability criteria to develop financial products, including those aligned with the EU Taxonomy. Trainings on the EU Taxonomy and related compliance requirements are conducted regularly for employees to ensure consistent understanding and implementation. For client engagement, RBI emphasizes the relevance of the EU Taxonomy to customers and actively incorporates taxonomy criteria into its product offerings. Additionally, customers are provided with ESG advisory services, including tailored support for EU Taxonomy-aligned projects.

On 4 July 2025, the European Commission published the Delegated Act amending the Taxonomy Disclosures, Climate and Environmental Delegated Acts (Omnibus Delegated Act) including a set of measures to simplify the EU Taxonomy and reduce the administrative burden on companies. These amendments include a simplification of the reporting templates, and the specific reporting templates relating to exposures to fossil gas and nuclear activities are deleted, while certain elements of those templates are transposed in the general reporting templates. In addition, exposures to undertakings not subject to the CSRD and therefore not subject to reporting requirements under Article 8 of the EU Taxonomy Regulation, as well as derivatives, cash and cash equivalents, on demand bank loans, goodwill and commodities are excluded from the denominator of the GAR, thereby addressing inconsistencies between numerator and denominator and resulting in a higher GAR.

While these simplifications improve the application of the EU Taxonomy and the reporting under Article 8 of the EU Taxonomy Regulation, the Omnibus Delegated Act was subject to a scrutiny period with a deadline on 5 January 2026 and a 20-day period until its entry into force once published in the Official Journal of the EU.

The Omnibus Delegated Act was published on 8 January 2026 in the Official Journal and applies from 1 January 2026. Due to uncertainties and in accordance with Article 4 of the omnibus act, RBI prepared the EU Taxonomy disclosure in accordance with the version of Delegated Regulation (EU) 2021/2178 (Delegated Regulation on disclosure requirements) applicable on 31 December 2025. This regulation supplements Regulation (EU) 2020/852 and specifies what information on environmentally sustainable economic activities must be disclosed by companies falling under Articles 19a or 29a of Directive 2013/34/EU and how compliance is ensured. In accordance with the Draft Commission Notice on the interpretation and implementation of certain legal provisions of the Disclosures Delegated Act under Article 8 of the EU Taxonomy Regulation, as amended by the Omnibus Delegated Act, on the reporting of taxonomy-eligible and taxonomy-aligned economic activities and assets (fourth notice) published on 17 December 2025, RBI does not disclose the Fees and Commission KPI and the Trading Book KPI which are postponed by the Omnibus Delegated Act until 1 January 2028.

I. Mandatory disclosure

RBI disclosed all key performance indicators (KPIs) in accordance with the Disclosures Delegated Act. This regulation supplements the EU Taxonomy Regulation by specifying the content and presentation of information to be disclosed by undertakings subject to the CSRD concerning environmentally sustainable economic activities, and specifying the methodology to comply with that disclosure obligation.

An overview of the relevant key figures and templates for 2025 that are reported in accordance with Article 8 of the EU Taxonomy Regulation and the supplementary Disclosure Delegated Act is available in the chapter Overview of relevant KPIs and templates. The figures for the main KPI GAR stock and the additional KPI GAR flow are shown below.

Green Asset Ratio stock and flow

		Turnover GAR KPI		CapEx GAR KPI	
		31/12/2025	31/12/2024	31/12/2025	31/12/2024
Main KPI	GAR stock	0.63 %	0.39 %	0.91 %	0.81 %
Additional KPI	GAR flow	0.50 %	0.31 %	0.72 %	0.63 %

II. Details of templates and covered exposures as well as information on data sources and current data limitations

All EU Taxonomy Regulation KPIs for 2025 were determined in accordance with the Disclosures Delegated Act, both on turnover-based as well as capital expenditure-based (CapEx) information disclosed by RBI's customers.

RBI's approach for determining taxonomy-eligible and taxonomy-aligned economic activities, assets and economic sectors (template 0-2)

RBI's banking book was used to determine its taxonomy-eligible and taxonomy-aligned economic activities. Total covered assets were identified as per the requirements of the Disclosures Delegated Act. Exposures to central banks, supranational institutions, the central government and assets held for trading were excluded. The remaining covered assets form the denominator in the formula for calculating the GAR.

All taxonomy-eligible and taxonomy-aligned economic activities were included in the numerator for calculating the GAR. They were defined as covered assets that additionally belong to one of the following categories:

- Taxonomy-eligible and taxonomy-aligned economic activities of CSRD undertakings
  In accordance with Article 8 of the EU Taxonomy Regulation, the disclosure was based on the obligation to publish non-financial information pursuant to the CSRD.
- Taxonomy-eligible and taxonomy-aligned economic activities in retail banking
- Taxonomy-eligible and taxonomy-aligned economic activities related to local and regional government financing
- Real estate collateral obtained by taking possession in exchange for the cancellation of debt and held for sale.

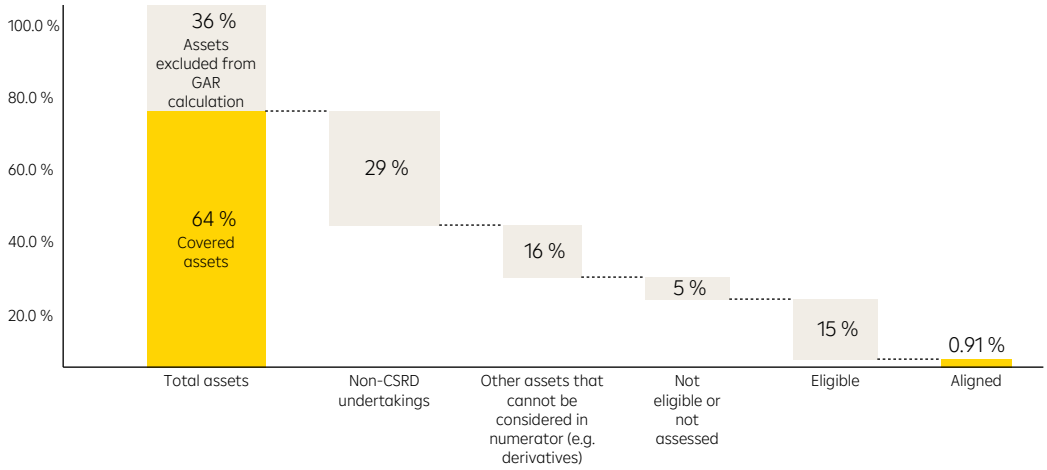
In addition, derivatives (not held for trading), on-demand interbank loans, cash and cash-related assets and other assets (e.g. goodwill, commodities) were also excluded from the numerator, but were included in the calculation of the denominator for the GAR. Furthermore, no exposures to non-EU or to small and medium-sized enterprises were taken into consideration.

If the purpose was known at transaction level and was consistent with the defined activities of the EU Taxonomy Regulation or the supplementary delegated regulations, RBI took into account exposures to the extent that taxonomy eligibility and taxonomy alignment could be demonstrated for the underlying transaction. In cases where a transaction qualified for more than one environmental objective, RBI assigned the transaction, or an appropriate portion of it, to the most relevant objective to prevent double counting. The decision on which environmental goal is considered the most relevant is based on expert opinion during the assessment and should reflect the purpose of the transaction.

For transactions conducted for general purposes RBI took into account the relevant taxonomy KPIs for taxonomy eligibility and taxonomy alignment that were provided or disclosed by the counterparties. The relevant taxonomy KPIs for general-purpose transactions, including investment (CapEx) and turnover KPIs for non-financial counterparties, as well as taxonomy-specific KPIs for financial counterparties, were gathered through an internal data collection. While for 2024, financial undertakings reported taxonomy alignment only for the first two environmental objectives, for the 2025 financial year, taxonomy alignment was reported for all six environmental objectives. Structured data availability remains limited and RBI is consistently working to improve the data quality.

The allocation of NACE codes, as disclosed in template 2 for the GAR sector information, is based on the main business of the counterparty, which is identified via information from local public registries or based on data from an external data provider.

Derivation of taxonomy-eligible and taxonomy-aligned economic activities



This chart refers to the disclosure of the taxonomy-eligible and taxonomy-aligned economic activities using CapEx-based indicators. The percentage figures in the chart above refer to the share of the respective position in relation to RBI's total assets. For the calculation of the taxonomy-aligned value (yellow), i.e. the GAR, the number in the qualitative chart refers to covered assets (denominator), not total assets.

Exposures to taxonomy-aligned economic activities/covered assets (GAR (stock)) (template 3)

RBI's assets with exposures to taxonomy-aligned economic activities at year-end 2025 amounted to € 1,228 million (previous year: €1,072 million) and are used in the calculation of the GAR (CapEx). In accordance with the instructions set out in Annex V of the Disclosures Delegated Act, the exposures to be included in the numerator encompass banking book loans and advances to CSRD-relevant customers, households (limited to loans collateralized by residential real estate) and loans and advances to local governments.

All retail exposures relevant to the EU Taxonomy were analyzed under the relevant economic activities and environmental objectives in accordance with the Disclosures Delegated Act and included in the CapEx as well as in the turnover GAR. With regard to compliance with minimum social safeguards (MS), the interpretation of the Platform on Sustainable Finance as set out in the Final Report on Minimum Safeguards (available at https://finance.ec.europa.eu/system/files/2022-10/221011-sustainable-finance-platform-finance-report-minimum-safeguards_en.pdf) was followed, which does not cover the application of the MS criteria for retail exposures. The total amount of taxonomy-aligned economic activities in the retail sector amounted to € 308 million (previous year: € 41 million) out of a total of € 1,228 million (previous year: € 1,072 million). The GAR (CapEx) amounted to 0.91 per cent (previous year: 0.81 per cent), of which 0.23 percentage points (previous year: 0.03 percentage points) corresponded to the contribution of taxonomy-aligned economic activities in the retail sector.

RBI has analyzed retail exposures in detail, particularly house purchase loans. Besides identifying thresholds for Nearly Zero Energy Buildings (NZEB), analyses identifying the top 15 per cent of the national building stock in terms of Primary Energy Demand for economic activity 7.7 (acquisition and ownership of buildings) were included in the calculation, providing these analyses were based on transparent real data. As in the previous disclosures, it was not possible to collect the necessary information from retail customers regarding building renovation loans as well as car loans given the detailed and high demands. Such financing was therefore generally recognized as taxonomy non-aligned.

The physical risk assessment for the retail segment was performed with the help of an external provider. A physical risk assessment, including a vulnerability analysis, was conducted for the relevant financed properties both within and outside the EU in accordance with Appendix A of Annex I of Commission Delegated Regulation (EU) 2021/2139 of 4 June 2021 supplementing Regulation (EU) 2020/852 of the European Parliament and of the Council by establishing the technical screening criteria for determining the conditions under which an economic activity qualifies as contributing substantially to climate change mitigation or climate change adaptation and for determining whether that economic activity causes no significant harm to any of the other environmental objectives. The physical risk assessment considered acute and chronic risks for the relevant hazards as set out in that Appendix and used an Intergovernmental Panel on Climate Change (IPCC) RCP 8.5 scenario. The assessment was not passed if the seriousness of a threat was considered very high and no corresponding risk mitigation measures were taken. While for the 2024 financial year, a timeframe for the physical risk assessment of 75 years was considered, for the 2025 financial year, this timeframe was reduced to 50 years, in accordance with the appropriate lifespan for long-term indefinite activities as outlined in the Commission Notice on the interpretation and implementation of certain legal provisions of the EU Taxonomy Environmental Delegated Act, the EU Taxonomy Climate Delegated Act and the EU Taxonomy Disclosures Delegated Act from 5 March 2025.

By referencing internally available data, RBI's CSRD customer base was determined according to the following criteria:

- The country in which the counterparty is registered must be an EU member state.
- The business partner's total assets (on a consolidated basis) must be equal to or greater than € 25 million or its total revenue (turnover) must be equal to or greater than € 50 million. For insurance and reinsurance undertakings, the gross premiums written were used instead of revenue, while the gross operating result was used for the other financial institutions.
- The customer was either a capital market-oriented company, a credit institution or an insurance undertaking.
- The customer had more than 500 employees on average (on a consolidated basis).

RBI also considered subsidiaries that were fully consolidated under CSRD customers and did not publish/provide Taxonomy KPIs on a stand-alone basis in a sustainability report.

The disclosure of taxonomy-eligible and taxonomy-aligned exposures must be based on actual information provided by the financial or non-financial undertaking.

Exposures to taxonomy-aligned economic activities/covered assets (GAR (flow)) (template 4)

The GAR KPI flow was calculated in line with the GAR KPI stock. However, unlike the GAR KPI stock, it only took into account those positions that were newly concluded in the 2025 financial year.

Off-balance sheet exposures to taxonomy-aligned economic activities/covered assets (template 5)

RBI analyzed its off-balance sheet exposure, both with known purposes and general purposes with regard to Taxonomy eligibility and taxonomy alignment. For the disclosure of off-balance sheet exposures, a distinction was made between financial guarantees and assets under management.

The methodology for calculating the KPI for financial guarantees corresponded to the methodology established for loans and advances, as well as for bonds. However, it was applied to the underlying transaction of the financial guarantees. If RBI had no data on the specific purpose of the underlying transaction, the counterparties' KPIs were used. For the earmarked exposures, the counterparties' taxonomy data was collected internally as part of the internal data collection. The KPI for assets under management was calculated in line with the methodology determined for asset managers. The numerator comprises the weighted average value of the investments in the taxonomy-aligned economic activities of the enterprises in which investments were made.

Exposures to taxonomy-eligible and taxonomy-aligned economic activities/covered assets for nuclear and gas economic activities (templates in accordance with Annex XII of the Disclosures Delegated Act)

The EU Taxonomy includes six economic activities in the nuclear and gas sector. Companies operating in these sectors that are subject to taxonomy disclosures are therefore required to publish data on taxonomy eligibility and taxonomy alignment for their relevant nuclear and gas activities. RBI's sustainability concept for the nuclear and gas sector is detailed in the ESG framework (nuclear energy policy and ESG sectoral strategies). KPIs for the nuclear and gas sectors were collected as part of the internal data collection. For the specific nuclear and gas activities of the relevant counterparties, all revenue-based and investment-based taxonomy KPIs were included regarding their taxonomy eligibility and taxonomy alignment.

III. Evolution of taxonomy-aligned economic activities over time

For the 2025 financial year, the GAR CapEx stock increased to 0.91% from 0.81% based on the calculation as defined in the Disclosures Delegated Act as it was applicable on the 31.12.2025. The amendments introduced by the Omnibus Delegated Act were not considered. Regarding retail mortgage loans to households, taxonomy-alignment increased to € 308 million from € 41 million, in a large part due to the change in methodology regarding the climate risk and vulnerability assessment outlined above. Taxonomy-aligned exposure towards non-financial undertakings decreased to € 908 million from previously € 1,020 million mainly due to fluctuations in underlying exposures towards these undertakings. For financial undertakings, taxonomy-alignment remained low at € 12 million.

Overview of relevant KPIs and template

The disclosure templates can be found on the RBI website www.rbinternational.com → Sustainability & ESG → Sustainability Reports.

Template number	Designation	Brief explanation
0	Summary of KPIs	Summary of all relevant GAR KPIs
1	Assets for the calculation of GAR	Summary of all relevant assets used for calculation of GAR
2	GAR sector information	Summary of exposures in the non-trading book relative to the sectors covered by the Taxonomy (NACE sectors, four breakdown levels)
3	GAR KPI stock	Exposures to Taxonomy-eligible and Taxonomy-aligned economic activities/covered assets for all six[1] environmental objectives (turnover and CapEx GAR (stock))
4	GAR KPI flow	Exposures to Taxonomy-eligible and Taxonomy-aligned economic activities/covered assets for all six[1] environmental objectives (turnover and CapEx GAR (flow))
5	KPI off-balance-sheet exposures	Exposures to Taxonomy-eligible and Taxonomy-aligned economic activities/covered assets for all six[1] environmental objectives (turnover and CapEx GAR (financial guarantees)) Exposures to Taxonomy-eligible and Taxonomy-aligned economic activities/covered assets for all six[1] environmental objectives (turnover and CapEx GAR (assets under management))
6	KPI on fee and commission income from services other than lending and asset management	Exposures to Taxonomy-eligible and Taxonomy-aligned economic activities/covered assets for all six[1] environmental objectives (turnover and CapEx GAR (fee and commission income)) This indicator will be first reported for the 2027 financial year.
7	KPI trading book portfolio	Exposures to Taxonomy-eligible and Taxonomy-aligned economic activities/covered assets for all six[1] environmental objectives (turnover and CapEx GAR (trading book portfolio). This indicator will be first reported for the 2027 financial year.

1 Climate change mitigation, climate change adaptation, sustainable use and protection of water and marine resources, transition to a circular economy, pollution prevention and control, and protection and restoration of biodiversity and ecosystems

Template 0 – Summary of KPIs

31.12.2025		Total environmentally sustainable assets	KPI****	KPI*****	% coverage (over total assets)***	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	848,134,392	0.63 %	0.91 %	64.44 %	45.11 %	35.56 %

31.12.2025		Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Additional KPIs	GAR (flow)	266,878,487	0.50 %	0.72 %	59.64 %	50.24 %	40.36 %
	Trading book*						
	Financial guarantees	95,835,579	0.95 %	2.01 %			
	Assets under management	0	0.00 %	0.00 %			
	Fees and commissions income**						

31.12.2024		Total environmentally sustainable assets	KPI****	KPI*****	% coverage (over total assets)***	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	522,449,619	0.39 %	0.81 %	66.03 %	47.16 %	33.97 %

31.12.2024		Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Additional KPIs	GAR (flow)	159,420,727	0.31 %	0.63 %	58.99 %	51.37 %	41.01 %
	Trading book*						
	Financial guarantees	85,746,472	0.93 %	2.10 %			
	Assets under management	0	0.00 %	0.00 %			
	Fees and commissions income**						

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

**Fees and commissions income from services other than lending and assets under management

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

***% of assets covered by the KPI over banks´ total assets

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

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

Note 1: Across the reporting templates: cells shaded in black should not be reported.

Note 2: Fees and Commissions (sheet 6) and Trading Book (sheet 7) KPIs shall only apply as of 2026. SMEs´inclusion in these KPIs will only apply subject to a positive result of an impact assessment.

Disclosure template 1 – assets for the calculation of GAR

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/ municipalities (house financing).

2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts.

3. Banks with non-EU subsidiary should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations.

4. For motor vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure.

Assets for the calculation of GAR (CapEX)

		a	b	c	d	e	f
	31/12/2025		Climate Change Mitigation (CCM)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)				
	in € million	Total [gross] carrying amount			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	40,655	30,896	1,222	308	100	613
2	**Financial undertakings**	**3,858**	**160**	**6**	**0**	**0**	**1**
3	Credit institutions	3,374	122	5	0	0	1
4	Loans and advances	1,532	13	1	0	0	0
5	Debt securities, including UoP	1,822	109	4	0	0	0
6	Equity instruments	20	0	0		0	0
7	Other financial corporations	484	38	1	0	0	0
8	of which investment firms	0	0	0	0	0	0
9	Loans and advances	0	0	0	0	0	0
10	Debt securities, including UoP	0	0	0	0	0	0
11	Equity instruments	0	0	0		0	0
12	of which management companies	0	0	0	0	0	0
13	Loans and advances	0	0	0	0	0	0
14	Debt securities, including UoP	0	0	0	0	0	0
15	Equity instruments	0	0	0		0	0
16	of which insurance undertakings	358	0	0	0	0	0
17	Loans and advances	5	0	0	0	0	0
18	Debt securities, including UoP	1	0	0	0	0	0
19	Equity instruments	352	0	0		0	0
20	**Non-financial undertakings**	**4,686**	**1,843**	**908**	**0**	**100**	**612**
21	Loans and advances	3,950	1,630	775	0	81	505
22	Debt securities, including UoP	736	213	133	0	18	108
23	Equity instruments	0	0	0		0	0
24	**Households**	**30,053**	**28,870**	**308**	**308**	**0**	**0**
25	of which loans collateralised by residential immovable property	29,852	28,855	308	308	0	0
26	of which building renovation loans	0	0	0	0	0	0
27	of which motor vehicle loans	201	14	0	0	0	0
28	**Local governments financing**	**2,058**	**23**	**0**	**0**	**0**	**0**
29	Housing financing	2,036	23	0	0	0	0
30	Other local government financing	22	0	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**23**	**0**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**94,950**	**0**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**	**61,813**					
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	49,869					
35	Loans and advances	45,728					
36	of which loans collateralised by commercial immovable property	10,560					
37	of which building renovation loans	0					
38	Debt securities	2,777					
39	Equity instruments	1,363					
40	Non-EU country counterparties not subject to NFRD disclosure obligations	13,066					
41	Loans and advances	12,231					
42	Debt securities	753					
43	Equity instruments	82					
44	**Derivatives**	**1,098**					
45	**On demand interbank loans**	**10,121**					
46	**Cash and cash-related assets**	**3,287**					
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**18,630**					
48	**Total GAR assets**	**135,628**	**30,896**	**1,222**	**308**	**100**	**613**
49	**Assets not covered for GAR calculation**	**74,835**					

		a	b	c	d	e	f
	31/12/2025		Climate Change Mitigation (CCM)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)				
	in € million	Total [gross] carrying amount			Of which Use of Proceeds	Of which transitional	Of which enabling
	GAR - Covered assets in both numerator and denominator						
50	**Central governments and Supranational issuers**	**37,230**					
51	**Central banks exposure**	**30,393**					
52	**Trading book**	**7,212**					
53	**Total assets**	**210,463**	**30,896**	**1,222**	**308**	**100**	**613**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	10,039	315	202	0	36	90
55	Assets under management	67,195	0	0	0	0	0
56	of which debt securities	0	0	0	0	0	0
57	of which equity instruments	0	0	0	0	0	0

		g	h	i	j
	31/12/2025	Climate Change Adaptation (CCA)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	37	6	0	0
2	**Financial undertakings**	**30**	**6**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	30	6	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**6**	**0**	**0**	**0**
21	Loans and advances	6	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**	**1**	**0**	**0**	**0**
25	of which loans collateralised by residential immovable property	0	0	0	0
26	of which building renovation loans	0	0	0	0
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**37**	**6**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**37**	**6**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	2	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		k	l	m	n
	31/12/2025	Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**0**	**0**	**0**	**0**
21	Loans and advances	0	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**0**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**0**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	0	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		o	p	q	r
	31/12/2025	Circular economy (CE)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	40	0	0	0
2	**Financial undertakings**	**19**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	19	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**21**	**0**	**0**	**0**
21	Loans and advances	14	0	0	0
22	Debt securities, including UoP	7	0	0	0
23	Equity instruments	0	0		0
24	**Households**	**0**	**0**	**0**	**0**
25	of which loans collateralised by residential immovable property	0	0	0	0
26	of which building renovation loans	0	0	0	0
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**40**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**40**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	3	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		s	t	u	v
	31/12/2025	Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**0**	**0**	**0**	**0**
21	Loans and advances	0	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**0**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**0**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	0	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		w	x	z	aa
	31/12/2025	Biodiversity and Ecosystems (BIO)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**0**	**0**	**0**	**0**
21	Loans and advances	0	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**0**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**0**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	0	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		ab	ac	ad	ae	af
	31/12/2025	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
	in € million			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	30,973	1,228	308	100	613
2	**Financial undertakings**	**209**	**12**	**0**	**0**	**1**
3	Credit institutions	123	5	0	0	1
4	Loans and advances	13	1	0	0	0
5	Debt securities, including UoP	109	4	0	0	0
6	Equity instruments	0	0		0	0
7	Other financial corporations	87	7	0	0	0
8	of which investment firms	0	0	0	0	0
9	Loans and advances	0	0	0	0	0
10	Debt securities, including UoP	0	0	0	0	0
11	Equity instruments	0	0		0	0
12	of which management companies	0	0	0	0	0
13	Loans and advances	0	0	0	0	0
14	Debt securities, including UoP	0	0	0	0	0
15	Equity instruments	0	0		0	0
16	of which insurance undertakings	0	0	0	0	0
17	Loans and advances	0	0	0	0	0
18	Debt securities, including UoP	0	0	0	0	0
19	Equity instruments	0	0		0	0
20	**Non-financial undertakings**	**1,871**	**908**	**0**	**100**	**612**
21	Loans and advances	1,650	775	0	81	505
22	Debt securities, including UoP	221	133	0	18	108
23	Equity instruments	0	0		0	0
24	**Households**	**28,870**	**308**	**308**	**0**	**0**
25	of which loans collateralised by residential immovable property	28,855	308	308	0	0
26	of which building renovation loans	0	0	0	0	0
27	of which motor vehicle loans	15	0	0	0	0
28	**Local governments financing**	**23**	**0**	**0**	**0**	**0**
29	Housing financing	23	0	0	0	0
30	Other local government financing	0	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**					
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations					
35	Loans and advances					
36	of which loans collateralised by commercial immovable property					
37	of which building renovation loans					
38	Debt securities					
39	Equity instruments					
40	Non-EU country counterparties not subject to NFRD disclosure obligations					
41	Loans and advances					
42	Debt securities					
43	Equity instruments					
44	**Derivatives**					
45	**On demand interbank loans**					
46	**Cash and cash-related assets**					
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**					
48	**Total GAR assets**	**30,973**	**1,228**	**308**	**100**	**613**
49	**Assets not covered for GAR calculation**					
50	**Central governments and Supranational issuers**					
51	**Central banks exposure**					
52	**Trading book**					
53	**Total assets**	**30,973**	**1,228**	**308**	**100**	**613**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations					
54	Financial guarantees	321	202	0	36	90
55	Assets under management	0	0	0	0	0
56	of which debt securities	0	0	0	0	0
57	of which equity instruments	0	0	0	0	0

		ag	ah	ai	aj	ak	al
	31/12/2024		Climate Change Mitigation (CCM)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)				
	in € million	Total [gross] carrying amount			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	37,867	29,338	1,063	41	224	415
2	**Financial undertakings**	**3,656**	**312**	**11**	**0**	**1**	**1**
3	Credit institutions	3,557	288	10	0	0	1
4	Loans and advances	1,391	58	4	0	0	0
5	Debt securities, including UoP	2,082	214	6	0	0	1
6	Equity instruments	84	16	0		0	0
7	Other financial corporations	98	24	1	0	0	0
8	of which investment firms	0	0	0	0	0	0
9	Loans and advances	0	0	0	0	0	0
10	Debt securities, including UoP	0	0	0	0	0	0
11	Equity instruments	0	0	0		0	0
12	of which management companies	0	0	0	0	0	0
13	Loans and advances	0	0	0	0	0	0
14	Debt securities, including UoP	0	0	0	0	0	0
15	Equity instruments	0	0	0		0	0
16	of which insurance undertakings	0	0	0	0	0	0
17	Loans and advances	0	0	0	0	0	0
18	Debt securities, including UoP	0	0	0	0	0	0
19	Equity instruments	0	0	0		0	0
20	**Non-financial undertakings**	**4,786**	**1,953**	**1,011**	**0**	**223**	**414**
21	Loans and advances	4,177	1,753	898	0	209	307
22	Debt securities, including UoP	608	200	114	0	14	106
23	Equity instruments	0	0	0		0	0
24	**Households**	**27,438**	**27,070**	**41**	**41**	**0**	**0**
25	of which loans collateralised by residential immovable property	27,240	27,056	41	41	0	0
26	of which building renovation loans	0	0	0	0	0	0
27	of which motor vehicle loans	199	14	0	0	0	0
28	**Local governments financing**	**1,987**	**2**	**0**	**0**	**0**	**0**
29	Housing financing	1,959	2	0	0	0	0
30	Other local government financing	28	0	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**21**	**0**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**94,660**	**0**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**	**59,671**					
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	47,456					
35	Loans and advances	43,786					
36	of which loans collateralised by commercial immovable property	9,428					
37	of which building renovation loans	0					
38	Debt securities	2,122					
39	Equity instruments	1,548					
40	Non-EU country counterparties not subject to NFRD disclosure obligations	12,979					
41	Loans and advances	12,151					
42	Debt securities	717					
43	Equity instruments	111					
44	**Derivatives**	**1,014**					
45	**On demand interbank loans**	**13,043**					
46	**Cash and cash-related assets**	**3,338**					
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**17,594**					
48	**Total GAR assets**	**132,548**	**29,338**	**1,063**	**41**	**224**	**415**
49	**Assets not covered for GAR calculation**	**68,178**					
50	**Central governments and Supranational issuers**	**29,578**					
51	**Central banks exposure**	**32,663**					
52	**Trading book**	**5,937**					
53	**Total assets**	**200,725**	**29,338**	**1,063**	**41**	**224**	**415**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	9,248	332	193	0	49	99
55	Assets under management	63,736	0	0	0	0	0
56	of which debt securities	0	0	0	0	0	0
57	of which equity instruments	0	0	0	0	0	0

		am	an	ao	ap
	31/12/2024	Climate Change Adaptation (CCA)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	51	9	0	0
2	**Financial undertakings**	**37**	**0**	**0**	**0**
3	Credit institutions	37	0	0	0
4	Loans and advances	8	0	0	0
5	Debt securities, including UoP	26	0	0	0
6	Equity instruments	3	0		0
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**14**	**9**	**0**	**0**
21	Loans and advances	14	9	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**	**0**	**0**	**0**	**0**
25	of which loans collateralised by residential immovable property	0	0	0	0
26	of which building renovation loans	0	0	0	0
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**51**	**9**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**51**	**9**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	4	1	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		aq	ar	as	at
	31/12/2024	Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**0**	**0**	**0**	**0**
21	Loans and advances	0	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**0**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**0**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	1	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		au	av	aw	ax
	31/12/2024	Circular economy (CE)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**15**	**0**	**0**	**0**
21	Loans and advances	15	0	0	0
22	Debt securities, including UoP	1	0	0	0
23	Equity instruments	0	0		0
24	**Households**	**0**	0	0	0
25	of which loans collateralised by residential immovable property	0	0	0	0
26	of which building renovation loans	0	0	0	0
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**15**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**15**	0	0	0
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	9	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		ay	az	ba	bb
	31/12/2024	Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**0**	**0**	**0**	**0**
21	Loans and advances	0	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**0**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**0**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	0	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		bc	bd	be	bf
	31/12/2024	Biodiversity and Ecosystems (BIO)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**0**	**0**	**0**	**0**
21	Loans and advances	0	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**0**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**0**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	0	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		bg	bh	bi	bj	bk
	31/12/2024	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
	in € million			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	29,404	1,072	41	224	415
2	**Financial undertakings**	**349**	**11**	**0**	**1**	**1**
3	Credit institutions	325	10	0	0	1
4	Loans and advances	66	4	0	0	0
5	Debt securities, including UoP	239	6	0	0	1
6	Equity instruments	20	0		0	0
7	Other financial corporations	24	1	0	0	0
8	of which investment firms	0	0	0	0	0
9	Loans and advances	0	0	0	0	0
10	Debt securities, including UoP	0	0	0	0	0
11	Equity instruments	0	0		0	0
12	of which management companies	0	0	0	0	0
13	Loans and advances	0	0	0	0	0
14	Debt securities, including UoP	0	0	0	0	0
15	Equity instruments	0	0		0	0
16	of which insurance undertakings	0	0	0	0	0
17	Loans and advances	0	0	0	0	0
18	Debt securities, including UoP	0	0	0	0	0
19	Equity instruments	0	0		0	0
20	**Non-financial undertakings**	**1,983**	**1,020**	**0**	**223**	**414**
21	Loans and advances	1,782	907	0	209	307
22	Debt securities, including UoP	201	114	0	14	106
23	Equity instruments	0	0		0	0
24	**Households**	**27,070**	**41**	**41**	**0**	**0**
25	of which loans collateralised by residential immovable property	27,056	41	41	0	0
26	of which building renovation loans	0	0	0	0	0
27	of which motor vehicle loans	14	0	0	0	0
28	**Local governments financing**	**2**	**0**	**0**	**0**	**0**
29	Housing financing	2	0	0	0	0
30	Other local government financing	0	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**					
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations					
35	Loans and advances					
36	of which loans collateralised by commercial immovable property					
37	of which building renovation loans					
38	Debt securities					
39	Equity instruments					
40	Non-EU country counterparties not subject to NFRD disclosure obligations					
41	Loans and advances					
42	Debt securities					
43	Equity instruments					
44	**Derivatives**					
45	**On demand interbank loans**					
46	**Cash and cash-related assets**					
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**					
48	**Total GAR assets**	**29,404**	**1,072**	**41**	**224**	**415**
49	**Assets not covered for GAR calculation**					
50	**Central governments and Supranational issuers**					
51	**Central banks exposure**					
52	**Trading book**					
53	**Total assets**	**29,404**	**1,072**	**41**	**224**	**415**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations					
54	Financial guarantees	345	195	0	49	99
55	Assets under management	0	0	0	0	0
56	of which debt securities	0	0	0	0	0
57	of which equity instruments	0	0	0	0	0

Assets for the calculation of GAR (turnover)

		a	b	c	d	e	f
	31/12/2025		Climate Change Mitigation (CCM)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)				
	in € million	Total [gross] carrying amount			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	40,655	30,603	831	308	110	321
2	**Financial undertakings**	**3,858**	**159**	**5**	**0**	**0**	**0**
3	Credit institutions	3,374	121	4	0	0	0
4	Loans and advances	1,532	13	1	0	0	0
5	Debt securities, including UoP	1,822	108	4	0	0	0
6	Equity instruments	20	0	0		0	0
7	Other financial corporations	484	38	1	0	0	0
8	of which investment firms	0	0	0	0	0	0
9	Loans and advances	0	0	0	0	0	0
10	Debt securities, including UoP	0	0	0	0	0	0
11	Equity instruments	0	0	0		0	0
12	of which management companies	0	0	0	0	0	0
13	Loans and advances	0	0	0	0	0	0
14	Debt securities, including UoP	0	0	0	0	0	0
15	Equity instruments	0	0	0		0	0
16	of which insurance undertakings	358	0	0	0	0	0
17	Loans and advances	5	0	0	0	0	0
18	Debt securities, including UoP	1	0	0	0	0	0
19	Equity instruments	352	0	0		0	0
20	**Non-financial undertakings**	**4,686**	**1,552**	**517**	**0**	**110**	**321**
21	Loans and advances	3,950	1,421	459	0	100	282
22	Debt securities, including UoP	736	130	58	0	10	39
23	Equity instruments	0	0	0		0	0
24	**Households**	**30,053**	**28,870**	**308**	**308**	**0**	**0**
25	of which loans collateralised by residential immovable property	29,852	28,855	308	308	0	0
26	of which building renovation loans	0	0	0	0	0	0
27	of which motor vehicle loans	201	14	0	0	0	0
28	**Local governments financing**	**2,058**	**23**	**0**	**0**	**0**	**0**
29	Housing financing	2,036	23	0	0	0	0
30	Other local government financing	22	0	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**23**	**0**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**94,950**	**0**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**	**61,813**					
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	49,869					
35	Loans and advances	45,728					
36	of which loans collateralised by commercial immovable property	10,560					
37	of which building renovation loans	0					
38	Debt securities	2,777					
39	Equity instruments	1,363					
40	Non-EU country counterparties not subject to NFRD disclosure obligations	13,066					
41	Loans and advances	12,231					
42	Debt securities	753					
43	Equity instruments	82					
44	**Derivatives**	**1,098**					
45	**On demand interbank loans**	**10,121**					
46	**Cash and cash-related assets**	**3,287**					
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**18,630**					
48	**Total GAR assets**	**135,628**	**30,603**	**831**	**308**	**110**	**321**
49	**Assets not covered for GAR calculation**	**74,835**					
50	**Central governments and Supranational issuers**	**37,230**					
51	**Central banks exposure**	**30,393**					
52	**Trading book**	**7,212**					
53	**Total assets**	**210,463**	**30,603**	**831**	**308**	**110**	**321**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	10,039	180	96	0	23	31
55	Assets under management	67,195	0	0	0	0	0
56	of which debt securities	0	0	0	0	0	0
57	of which equity instruments	0	0	0	0	0	0

		g	h	i	j
	31/12/2025	Climate Change Adaptation (CCA)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	31	17	0	0
2	**Financial undertakings**	**30**	**17**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	30	17	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**1**	**0**	**0**	**0**
21	Loans and advances	1	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**	**1**	**0**	**0**	**0**
25	of which loans collateralised by residential immovable property	0	0	0	0
26	of which building renovation loans	0	0	0	0
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**31**	**17**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**31**	**17**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	0	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		k	l	m	n
	31/12/2025	Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**0**	**0**	**0**	**0**
21	Loans and advances	0	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**0**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**0**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	0	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		o	p	q	r
	31/12/2025	Circular economy (CE)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	33	0	0	0
2	**Financial undertakings**	**3**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	3	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**29**	**0**	**0**	**0**
21	Loans and advances	25	0	0	0
22	Debt securities, including UoP	4	0	0	0
23	Equity instruments	0	0		0
24	**Households**	**0**	**0**	**0**	**0**
25	of which loans collateralised by residential immovable property	0	0	0	0
26	of which building renovation loans	0	0	0	0
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**33**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**33**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	5	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		s	t	u	v
	31/12/2025	Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**0**	**0**	**0**	**0**
21	Loans and advances	0	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**0**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**0**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	3	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		w	x	z	aa
	31/12/2025	Biodiversity and Ecosystems (BIO)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	17	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**17**	**0**	**0**	**0**
21	Loans and advances	17	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**17**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**17**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	0	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		ab	ac	ad	ae	af
	31/12/2025	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
	in € million			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	30,685	848	308	110	321
2	**Financial undertakings**	**193**	**23**	**0**	**0**	**0**
3	Credit institutions	121	4	0	0	0
4	Loans and advances	13	1	0	0	0
5	Debt securities, including UoP	108	4	0	0	0
6	Equity instruments	0	0		0	0
7	Other financial corporations	71	18	0	0	0
8	of which investment firms	0	0	0	0	0
9	Loans and advances	0	0	0	0	0
10	Debt securities, including UoP	0	0	0	0	0
11	Equity instruments	0	0		0	0
12	of which management companies	0	0	0	0	0
13	Loans and advances	0	0	0	0	0
14	Debt securities, including UoP	0	0	0	0	0
15	Equity instruments	0	0		0	0
16	of which insurance undertakings	0	0	0	0	0
17	Loans and advances	0	0	0	0	0
18	Debt securities, including UoP	0	0	0	0	0
19	Equity instruments	0	0		0	0
20	**Non-financial undertakings**	**1,599**	**517**	**0**	**110**	**321**
21	Loans and advances	1,464	459	0	100	282
22	Debt securities, including UoP	135	58	0	10	39
23	Equity instruments	0	0		0	0
24	**Households**	**28,870**	**308**	**308**	**0**	**0**
25	of which loans collateralised by residential immovable property	28,855	308	308	0	0
26	of which building renovation loans	0	0	0	0	0
27	of which motor vehicle loans	15	0	0	0	0
28	**Local governments financing**	**23**	**0**	**0**	**0**	**0**
29	Housing financing	23	0	0	0	0
30	Other local government financing	0	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**					
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations					
35	Loans and advances					
36	of which loans collateralised by commercial immovable property					
37	of which building renovation loans					
38	Debt securities					
39	Equity instruments					
40	Non-EU country counterparties not subject to NFRD disclosure obligations					
41	Loans and advances					
42	Debt securities					
43	Equity instruments					
44	**Derivatives**					
45	**On demand interbank loans**					
46	**Cash and cash-related assets**					
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**					
48	**Total GAR assets**	**30,685**	**848**	**308**	**110**	**321**
49	**Assets not covered for GAR calculation**					
50	**Central governments and Supranational issuers**					
51	**Central banks exposure**					
52	**Trading book**					
53	**Total assets**	**30,685**	**848**	**308**	**110**	**321**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations					
54	Financial guarantees	188	96	0	23	31
55	Assets under management	0	0	0	0	0
56	of which debt securities	0	0	0	0	0
57	of which equity instruments	0	0	0	0	0

		ag	ah	ai	aj	ak	al
	31/12/2024		Climate Change Mitigation (CCM)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)				
	in € million	Total [gross] carrying amount			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	37,867	28,930	522	41	179	238
2	**Financial undertakings**	**3,656**	**303**	**10**	**0**	**2**	**1**
3	Credit institutions	3,557	278	8	0	1	1
4	Loans and advances	1,391	56	3	0	0	1
5	Debt securities, including UoP	2,082	207	5	0	1	1
6	Equity instruments	84	15	0		0	0
7	Other financial corporations	98	25	2	0	1	0
8	of which investment firms	0	0	0	0	0	0
9	Loans and advances	0	0	0	0	0	0
10	Debt securities, including UoP	0	0	0	0	0	0
11	Equity instruments	0	0	0		0	0
12	of which management companies	0	0	0	0	0	0
13	Loans and advances	0	0	0	0	0	0
14	Debt securities, including UoP	0	0	0	0	0	0
15	Equity instruments	0	0	0		0	0
16	of which insurance undertakings	0	0	0	0	0	0
17	Loans and advances	0	0	0	0	0	0
18	Debt securities, including UoP	0	0	0	0	0	0
19	Equity instruments	0	0	0		0	0
20	**Non-financial undertakings**	**4,786**	**1,555**	**471**	**0**	**177**	**236**
21	Loans and advances	4,177	1,422	414	0	169	183
22	Debt securities, including UoP	608	133	58	0	7	53
23	Equity instruments	0	0	0		0	0
24	**Households**	**27,438**	**27,070**	**41**	**41**	**0**	**0**
25	of which loans collateralised by residential immovable property	27,240	27,056	41	41	0	0
26	of which building renovation loans	0	0	0	0	0	0
27	of which motor vehicle loans	199	14	0	0	0	0
28	**Local governments financing**	**1,987**	**2**	**0**	**0**	**0**	**0**
29	Housing financing	1,959	2	0	0	0	0
30	Other local government financing	28	0	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**21**	**0**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**94,660**	**0**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**	**59,671**					
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	47,456					
35	Loans and advances	43,786					
36	of which loans collateralised by commercial immovable property	9,428					
37	of which building renovation loans	0					
38	Debt securities	2,122					
39	Equity instruments	1,548					
40	Non-EU country counterparties not subject to NFRD disclosure obligations	12,979					
41	Loans and advances	12,151					
42	Debt securities	717					
43	Equity instruments	111					
44	**Derivatives**	**1,014**					
45	**On demand interbank loans**	**13,043**					
46	**Cash and cash-related assets**	**3,338**					
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**	**17,594**					
48	**Total GAR assets**	**132,548**	**28,930**	**522**	**41**	**179**	**238**
49	**Assets not covered for GAR calculation**	**68,178**					
50	**Central governments and Supranational issuers**	**29,578**					
51	**Central banks exposure**	**32,663**					
52	**Trading book**	**5,937**					
53	**Total assets**	**200,725**	**28,930**	**522**	**41**	**179**	**238**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	9,248	215	86	0	31	42
55	Assets under management	63,736	0	0	0	0	0
56	of which debt securities	0	0	0	0	0	0
57	of which equity instruments	0	0	0	0	0	0

		am	an	ao	ap
	31/12/2024	Climate Change Adaptation (CCA)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	1	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**1**	**0**	**0**	**0**
21	Loans and advances	1	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**	**0**	**0**	**0**	**0**
25	of which loans collateralised by residential immovable property	0	0	0	0
26	of which building renovation loans	0	0	0	0
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**1**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**1**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	0	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		aq	ar	as	at
	31/12/2024	Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0	0	0
20	**Non-financial undertakings**	**0**	**0**	**0**	**0**
21	Loans and advances	0	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**0**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**0**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	0	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		au	av	aw	ax
	31/12/2024	Circular economy (CE)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	27	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**27**	0	0	0
21	Loans and advances	26	0	0	0
22	Debt securities, including UoP	1	0	0	0
23	Equity instruments	0	0		0
24	**Households**	**0**	**0**	**0**	**0**
25	of which loans collateralised by residential immovable property	0	0	0	0
26	of which building renovation loans	0	0	0	0
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**27**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**27**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	13	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		ay	az	ba	bb
	31/12/2024	Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	3	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**3**	0	0	0
21	Loans and advances	3	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**3**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**3**	**0**	**0**	**0**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	2	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		bc	bd	be	bf
	31/12/2024	Biodiversity and Ecosystems (BIO)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)		
	in € million			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	0	0	0
2	**Financial undertakings**	**0**	**0**	**0**	**0**
3	Credit institutions	0	0	0	0
4	Loans and advances	0	0	0	0
5	Debt securities, including UoP	0	0	0	0
6	Equity instruments	0	0		0
7	Other financial corporations	0	0	0	0
8	of which investment firms	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities, including UoP	0	0	0	0
11	Equity instruments	0	0		0
12	of which management companies	0	0	0	0
13	Loans and advances	0	0	0	0
14	Debt securities, including UoP	0	0	0	0
15	Equity instruments	0	0		0
16	of which insurance undertakings	0	0	0	0
17	Loans and advances	0	0	0	0
18	Debt securities, including UoP	0	0	0	0
19	Equity instruments	0	0		0
20	**Non-financial undertakings**	**20**	0	0	0
21	Loans and advances	20	0	0	0
22	Debt securities, including UoP	0	0	0	0
23	Equity instruments	0	0		0
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0**	**0**	**0**	**0**
29	Housing financing	0	0	0	0
30	Other local government financing	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations				
35	Loans and advances				
36	of which loans collateralised by commercial immovable property				
37	of which building renovation loans				
38	Debt securities				
39	Equity instruments				
40	Non-EU country counterparties not subject to NFRD disclosure obligations				
41	Loans and advances				
42	Debt securities				
43	Equity instruments				
44	**Derivatives**				
45	**On demand interbank loans**				
46	**Cash and cash-related assets**				
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**				
48	**Total GAR assets**	**20**	**0**	**0**	**0**
49	**Assets not covered for GAR calculation**				
50	**Central governments and Supranational issuers**				
51	**Central banks exposure**				
52	**Trading book**				
53	**Total assets**	**20**	0	0	0
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	0	0	0	0
55	Assets under management	0	0	0	0
56	of which debt securities	0	0	0	0
57	of which equity instruments	0	0	0	0

		bg	bh	bi	bj	bk
	31/12/2024	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
	in € million			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	28,980	522	41	179	238
2	**Financial undertakings**	**303**	**10**	**0**	**2**	**1**
3	Credit institutions	278	8	0	1	1
4	Loans and advances	56	3	0	0	1
5	Debt securities, including UoP	207	5	0	1	1
6	Equity instruments	15	0		0	0
7	Other financial corporations	25	2	0	1	0
8	of which investment firms	0	0	0	0	0
9	Loans and advances	0	0	0	0	0
10	Debt securities, including UoP	0	0	0	0	0
11	Equity instruments	0	0		0	0
12	of which management companies	0	0	0	0	0
13	Loans and advances	0	0	0	0	0
14	Debt securities, including UoP	0	0	0	0	0
15	Equity instruments	0	0		0	0
16	of which insurance undertakings	0	0	0	0	0
17	Loans and advances	0	0	0	0	0
18	Debt securities, including UoP	0	0	0	0	0
19	Equity instruments	0	0		0	0
20	**Non-financial undertakings**	**1,605**	**471**	**0**	**177**	**236**
21	Loans and advances	1,472	414	0	169	183
22	Debt securities, including UoP	134	58	0	7	53
23	Equity instruments	0	0		0	0
24	**Households**	**27,070**	**41**	**41**	**0**	**0**
25	of which loans collateralised by residential immovable property	27,056	41	41	0	0
26	of which building renovation loans	0	0	0	0	0
27	of which motor vehicle loans	14	0	0	0	0
28	**Local governments financing**	**2**	**0**	**0**	**0**	**0**
29	Housing financing	2	0	0	0	0
30	Other local government financing	0	0	0	0	0
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0**	**0**	**0**	**0**	**0**
32	**Assets excluded from the numerator for GAR calculation (covered in the denominator)**	**0**	**0**	**0**	**0**	**0**
33	**Financial and Non-financial undertakings**					
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations					
35	Loans and advances					
36	of which loans collateralised by commercial immovable property					
37	of which building renovation loans					
38	Debt securities					
39	Equity instruments					
40	Non-EU country counterparties not subject to NFRD disclosure obligations					
41	Loans and advances					
42	Debt securities					
43	Equity instruments					
44	**Derivatives**					
45	**On demand interbank loans**					
46	**Cash and cash-related assets**					
47	**Other categories of assets (e.g. Goodwill, commodities etc.)**					
48	**Total GAR assets**	**28,980**	**522**	**41**	**179**	**238**
49	**Assets not covered for GAR calculation**					
50	**Central governments and Supranational issuers**					
51	**Central banks exposure**					
52	**Trading book**					
53	**Total assets**	**28,980**	**522**	**41**	**179**	**238**
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations					
54	Financial guarantees	231	86	0	31	42
55	Assets under management	0	0	0	0	0
56	of which debt securities	0	0	0	0	0
57	of which equity instruments	0	0	0	0	0

Template 2 – GAR sector information

1. Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty.

2. The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. The distribution of jointly incurred exposures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor. Institutions shall disclose information by NACE codes with the level of disaggregation required in the template.

GAR sector information (CapEX)

		a	b	c	d
	31/12/2025	Climate Change Mitigation (CCM)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM)		Of which environmentally sustainable (CCM)
1	0610 - Extraction of crude petroleum	12	3		
2	0620 - Extraction of natural gas	7	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	40	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	1	0		
7	1106 - Manufacture of malt	0	0		
8	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
9	1419 - Manufacture of other wearing apparel and accessories	3	0		
10	1920 - Manufacture of refined petroleum products	39	12		
11	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
12	2016 - Manufacture of plastics in primary forms	0	0		
13	2059 - Manufacture of other chemical products n.e.c.	0	0		
14	2060 - Manufacture of man-made fibres	10	0		
15	2120 - Manufacture of pharmaceutical preparations	0	0		
16	2332 - Manufacture of bricks, tiles and construction products, in baked clay	1	1		
17	2351 - Manufacture of cement	1	0		
18	2410 - Manufacture of basic iron and steel and of ferro-alloys	29	15		
19	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
20	2433 - Cold forming or folding	0	0		
21	2442 - Aluminium production	0	0		
22	2599 - Manufacture of other fabricated metal products n.e.c.	1	0		
23	2611 - Manufacture of electronic components	52	0		
24	2612 - Manufacture of loaded electronic boards	184	0		
25	2630 - Manufacture of communication equipment	18	0		
26	2711 - Manufacture of electric motors, generators and transformers	8	1		
27	2790 - Manufacture of other electrical equipment	14	1		
28	2892 - Manufacture of machinery for mining, quarrying and construction	1	0		
29	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
30	2910 - Manufacture of motor vehicles	316	76		
31	3020 - Manufacture of railway locomotives and rolling stock	33	0		
32	3250 - Manufacture of medical and dental instruments and supplies	0	0		
33	3511 - Production of electricity	147	137		
34	3512 - Transmission of electricity	0	0		
35	3513 - Distribution of electricity	35	27		
36	3514 - Trade of electricity	67	65		
37	3522 - Distribution of gaseous fuels through mains	62	46		
38	3523 - Trade of gas through mains	4	4		
39	3821 - Treatment and disposal of non-hazardous waste	11	0		
40	4120 - Construction of residential and non-residential buildings	0	0		
41	4211 - Construction of roads and motorways	0	0		
42	4329 - Other construction installation	0	0		
43	4511 - Sale of cars and light motor vehicles	2	0		
44	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
45	4619 - Agents involved in the sale of a variety of goods	0	0		
46	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	61	54		
47	4634 - Wholesale of beverages	0	0		
48	4636 - Wholesale of sugar and chocolate and sugar confectionery	9	0		
49	4639 - Non-specialised wholesale of food, beverages and tobacco	0	0		
50	4651 - Wholesale of computers, computer peripheral equipment and software	4	0		
51	4672 - Wholesale of metals and metal ores	15	8		
52	4673 - Wholesale of wood, construction materials and sanitary equipment	6	3		
53	4675 - Wholesale of chemical products	1	0		
54	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
55	4920 - Freight rail transport	1	1		

		a	b	c	d
	31/12/2025	Climate Change Mitigation (CCM)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM)		Of which environmentally sustainable (CCM)
56	4941 - Freight transport by road	0	0		
57	4950 - Transport via pipeline	0	0		
58	5020 - Sea and coastal freight water transport	14	1		
59	5110 - Passenger air transport	0	0		
60	5223 - Service activities incidental to air transportation	19	2		
61	5229 - Other transportation support activities	2	1		
62	5310 - Postal activities under universal service obligation	41	30		
63	5510 - Hotels and similar accommodation	7	0		
64	6110 - Wired telecommunications activities	2	0		
65	6120 - Wireless telecommunications activities	0	0		
66	6190 - Other telecommunications activities	1	0		
67	6209 - Other information technology and computer service activities	0	0		
68	6399 - Other information service activities n.e.c.	9	0		
69	6420 - Activities of holding companies	0	0		
70	6820 - Renting and operating of own or leased real estate	8	1		
71	6832 - Management of real estate on a fee or contract basis	20	6		
72	7010 - Activities of head offices	487	379		
73	7022 - Business and other management consultancy activities	31	25		
74	7120 - Technical testing and analysis	7	7		
75	7219 - Other research and experimental development on natural sciences and engineering	1	1		
76	7311 - Advertising agencies	0	0		
77	7711 - Renting and leasing of cars and light motor vehicles	0	0		
78	8690 - Other human health activities	0	0		

		e	f	g	h
	31/12/2025	Climate Change Adaptation (CCA)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCA)		Of which environmentally sustainable (CCA)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1106 - Manufacture of malt	0	0		
8	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
9	1419 - Manufacture of other wearing apparel and accessories	0	0		
10	1920 - Manufacture of refined petroleum products	0	0		
11	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
12	2016 - Manufacture of plastics in primary forms	0	0		
13	2059 - Manufacture of other chemical products n.e.c.	0	0		
14	2060 - Manufacture of man-made fibres	0	0		
15	2120 - Manufacture of pharmaceutical preparations	0	0		
16	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
17	2351 - Manufacture of cement	0	0		
18	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
19	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
20	2433 - Cold forming or folding	0	0		
21	2442 - Aluminium production	0	0		
22	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
23	2611 - Manufacture of electronic components	0	0		
24	2612 - Manufacture of loaded electronic boards	0	0		
25	2630 - Manufacture of communication equipment	0	0		
26	2711 - Manufacture of electric motors, generators and transformers	0	0		
27	2790 - Manufacture of other electrical equipment	0	0		
28	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
29	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
30	2910 - Manufacture of motor vehicles	0	0		
31	3020 - Manufacture of railway locomotives and rolling stock	0	0		
32	3250 - Manufacture of medical and dental instruments and supplies	0	0		
33	3511 - Production of electricity	0	0		
34	3512 - Transmission of electricity	0	0		
35	3513 - Distribution of electricity	0	0		
36	3514 - Trade of electricity	0	0		
37	3522 - Distribution of gaseous fuels through mains	0	0		
38	3523 - Trade of gas through mains	0	0		
39	3821 - Treatment and disposal of non-hazardous waste	0	0		
40	4120 - Construction of residential and non-residential buildings	0	0		
41	4211 - Construction of roads and motorways	0	0		
42	4329 - Other construction installation	0	0		
43	4511 - Sale of cars and light motor vehicles	0	0		
44	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
45	4619 - Agents involved in the sale of a variety of goods	0	0		
46	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
47	4634 - Wholesale of beverages	0	0		
48	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
49	4639 - Non-specialised wholesale of food, beverages and tobacco	0	0		
50	4651 - Wholesale of computers, computer peripheral equipment and software	5	0		
51	4672 - Wholesale of metals and metal ores	0	0		
52	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
53	4675 - Wholesale of chemical products	0	0		
54	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
55	4920 - Freight rail transport	0	0		
56	4941 - Freight transport by road	0	0		
57	4950 - Transport via pipeline	0	0		
58	5020 - Sea and coastal freight water transport	0	0		
59	5110 - Passenger air transport	0	0		
60	5223 - Service activities incidental to air transportation	0	0		
61	5229 - Other transportation support activities	0	0		
62	5310 - Postal activities under universal service obligation	0	0		
63	5510 - Hotels and similar accommodation	0	0		
64	6110 - Wired telecommunications activities	0	0		
65	6120 - Wireless telecommunications activities	0	0		

		e	f	g	h
	31/12/2025	Climate Change Adaptation (CCA)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCA)		Of which environmentally sustainable (CCA)
66	6190 - Other telecommunications activities	0	0		
67	6209 - Other information technology and computer service activities	0	0		
68	6399 - Other information service activities n.e.c.	0	0		
69	6420 - Activities of holding companies	0	0		
70	6820 - Renting and operating of own or leased real estate	0	0		
71	6832 - Management of real estate on a fee or contract basis	0	0		
72	7010 - Activities of head offices	0	0		
73	7022 - Business and other management consultancy activities	0	0		
74	7120 - Technical testing and analysis	0	0		
75	7219 - Other research and experimental development on natural sciences and engineering	0	0		
76	7311 - Advertising agencies	0	0		
77	7711 - Renting and leasing of cars and light motor vehicles	0	0		
78	8690 - Other human health activities	0	0		

		i	j	k	l
	31/12/2025	Water and marine resources (WTR)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (WTR)		Of which environmentally sustainable (WTR)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1106 - Manufacture of malt	0	0		
8	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
9	1419 - Manufacture of other wearing apparel and accessories	0	0		
10	1920 - Manufacture of refined petroleum products	0	0		
11	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
12	2016 - Manufacture of plastics in primary forms	0	0		
13	2059 - Manufacture of other chemical products n.e.c.	0	0		
14	2060 - Manufacture of man-made fibres	0	0		
15	2120 - Manufacture of pharmaceutical preparations	0	0		
16	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
17	2351 - Manufacture of cement	0	0		
18	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
19	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
20	2433 - Cold forming or folding	0	0		
21	2442 - Aluminium production	0	0		
22	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
23	2611 - Manufacture of electronic components	0	0		
24	2612 - Manufacture of loaded electronic boards	0	0		
25	2630 - Manufacture of communication equipment	0	0		
26	2711 - Manufacture of electric motors, generators and transformers	0	0		
27	2790 - Manufacture of other electrical equipment	0	0		
28	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
29	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
30	2910 - Manufacture of motor vehicles	0	0		
31	3020 - Manufacture of railway locomotives and rolling stock	0	0		
32	3250 - Manufacture of medical and dental instruments and supplies	0	0		
33	3511 - Production of electricity	0	0		
34	3512 - Transmission of electricity	0	0		
35	3513 - Distribution of electricity	0	0		
36	3514 - Trade of electricity	0	0		
37	3522 - Distribution of gaseous fuels through mains	0	0		
38	3523 - Trade of gas through mains	0	0		
39	3821 - Treatment and disposal of non-hazardous waste	0	0		
40	4120 - Construction of residential and non-residential buildings	0	0		
41	4211 - Construction of roads and motorways	0	0		
42	4329 - Other construction installation	0	0		
43	4511 - Sale of cars and light motor vehicles	0	0		
44	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		

		i	j	k	l
	31/12/2025	Water and marine resources (WTR)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (WTR)		Of which environmentally sustainable (WTR)
45	4619 - Agents involved in the sale of a variety of goods	0	0		
46	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
47	4634 - Wholesale of beverages	0	0		
48	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
49	4639 - Non-specialised wholesale of food, beverages and tobacco	0	0		
50	4651 - Wholesale of computers, computer peripheral equipment and software	0	0		
51	4672 - Wholesale of metals and metal ores	0	0		
52	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
53	4675 - Wholesale of chemical products	0	0		
54	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
55	4920 - Freight rail transport	0	0		
56	4941 - Freight transport by road	0	0		
57	4950 - Transport via pipeline	0	0		
58	5020 - Sea and coastal freight water transport	0	0		
59	5110 - Passenger air transport	0	0		
60	5223 - Service activities incidental to air transportation	0	0		
61	5229 - Other transportation support activities	0	0		
62	5310 - Postal activities under universal service obligation	0	0		
63	5510 - Hotels and similar accommodation	0	0		
64	6110 - Wired telecommunications activities	0	0		
65	6120 - Wireless telecommunications activities	0	0		
66	6190 - Other telecommunications activities	0	0		
67	6209 - Other information technology and computer service activities	0	0		
68	6399 - Other information service activities n.e.c.	0	0		
69	6420 - Activities of holding companies	0	0		
70	6820 - Renting and operating of own or leased real estate	0	0		
71	6832 - Management of real estate on a fee or contract basis	0	0		
72	7010 - Activities of head offices	0	0		
73	7022 - Business and other management consultancy activities	0	0		
74	7120 - Technical testing and analysis	0	0		
75	7219 - Other research and experimental development on natural sciences and engineering	0	0		
76	7311 - Advertising agencies	0	0		
77	7711 - Renting and leasing of cars and light motor vehicles	0	0		
78	8690 - Other human health activities	0	0		

		m	n	o	p
	31/12/2025	Circular economy (CE)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CE)		Of which environmentally sustainable (CE)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1106 - Manufacture of malt	0	0		
8	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
9	1419 - Manufacture of other wearing apparel and accessories	0	0		
10	1920 - Manufacture of refined petroleum products	0	0		
11	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
12	2016 - Manufacture of plastics in primary forms	0	0		
13	2059 - Manufacture of other chemical products n.e.c.	0	0		
14	2060 - Manufacture of man-made fibres	0	0		
15	2120 - Manufacture of pharmaceutical preparations	0	0		
16	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
17	2351 - Manufacture of cement	0	0		
18	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
19	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
20	2433 - Cold forming or folding	0	0		
21	2442 - Aluminium production	0	0		
22	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
23	2611 - Manufacture of electronic components	1	0		
24	2612 - Manufacture of loaded electronic boards	0	0		
25	2630 - Manufacture of communication equipment	0	0		
26	2711 - Manufacture of electric motors, generators and transformers	0	0		
27	2790 - Manufacture of other electrical equipment	0	0		
28	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
29	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
30	2910 - Manufacture of motor vehicles	0	0		
31	3020 - Manufacture of railway locomotives and rolling stock	0	0		
32	3250 - Manufacture of medical and dental instruments and supplies	0	0		
33	3511 - Production of electricity	0	0		
34	3512 - Transmission of electricity	0	0		
35	3513 - Distribution of electricity	0	0		
36	3514 - Trade of electricity	0	0		
37	3522 - Distribution of gaseous fuels through mains	0	0		
38	3523 - Trade of gas through mains	0	0		
39	3821 - Treatment and disposal of non-hazardous waste	0	0		
40	4120 - Construction of residential and non-residential buildings	0	0		
41	4211 - Construction of roads and motorways	0	0		
42	4329 - Other construction installation	0	0		
43	4511 - Sale of cars and light motor vehicles	0	0		
44	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
45	4619 - Agents involved in the sale of a variety of goods	0	0		
46	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	1	0		
47	4634 - Wholesale of beverages	0	0		
48	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
49	4639 - Non-specialised wholesale of food, beverages and tobacco	0	0		
50	4651 - Wholesale of computers, computer peripheral equipment and software	6	0		
51	4672 - Wholesale of metals and metal ores	0	0		
52	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
53	4675 - Wholesale of chemical products	0	0		
54	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
55	4920 - Freight rail transport	0	0		
56	4941 - Freight transport by road	0	0		
57	4950 - Transport via pipeline	0	0		
58	5020 - Sea and coastal freight water transport	0	0		
59	5110 - Passenger air transport	0	0		
60	5223 - Service activities incidental to air transportation	0	0		
61	5229 - Other transportation support activities	0	0		
62	5310 - Postal activities under universal service obligation	0	0		
63	5510 - Hotels and similar accommodation	0	0		
64	6110 - Wired telecommunications activities	2	0		
65	6120 - Wireless telecommunications activities	0	0		
66	6190 - Other telecommunications activities	0	0		

		m	n	o	p
	31/12/2025	Circular economy (CE)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CE)		Of which environmentally sustainable (CE)
67	6209 - Other information technology and computer service activities	0	0		
68	6399 - Other information service activities n.e.c.	0	0		
69	6420 - Activities of holding companies	0	0		
70	6820 - Renting and operating of own or leased real estate	0	0		
71	6832 - Management of real estate on a fee or contract basis	0	0		
72	7010 - Activities of head offices	10	0		
73	7022 - Business and other management consultancy activities	0	0		
74	7120 - Technical testing and analysis	0	0		
75	7219 - Other research and experimental development on natural sciences and engineering	0	0		
76	7311 - Advertising agencies	0	0		
77	7711 - Renting and leasing of cars and light motor vehicles	0	0		
78	8690 - Other human health activities	0	0		

		q	r	s	t
	31/12/2025	Pollution (PPC)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (PPC)		Of which environmentally sustainable (PPC)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1106 - Manufacture of malt	0	0		
8	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
9	1419 - Manufacture of other wearing apparel and accessories	0	0		
10	1920 - Manufacture of refined petroleum products	0	0		
11	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
12	2016 - Manufacture of plastics in primary forms	0	0		
13	2059 - Manufacture of other chemical products n.e.c.	0	0		
14	2060 - Manufacture of man-made fibres	0	0		
15	2120 - Manufacture of pharmaceutical preparations	0	0		
16	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
17	2351 - Manufacture of cement	0	0		
18	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
19	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
20	2433 - Cold forming or folding	0	0		
21	2442 - Aluminium production	0	0		
22	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
23	2611 - Manufacture of electronic components	0	0		
24	2612 - Manufacture of loaded electronic boards	0	0		
25	2630 - Manufacture of communication equipment	0	0		
26	2711 - Manufacture of electric motors, generators and transformers	0	0		
27	2790 - Manufacture of other electrical equipment	0	0		
28	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
29	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
30	2910 - Manufacture of motor vehicles	0	0		
31	3020 - Manufacture of railway locomotives and rolling stock	0	0		
32	3250 - Manufacture of medical and dental instruments and supplies	0	0		
33	3511 - Production of electricity	0	0		
34	3512 - Transmission of electricity	0	0		
35	3513 - Distribution of electricity	0	0		
36	3514 - Trade of electricity	0	0		
37	3522 - Distribution of gaseous fuels through mains	0	0		
38	3523 - Trade of gas through mains	0	0		
39	3821 - Treatment and disposal of non-hazardous waste	0	0		
40	4120 - Construction of residential and non-residential buildings	0	0		
41	4211 - Construction of roads and motorways	0	0		
42	4329 - Other construction installation	0	0		
43	4511 - Sale of cars and light motor vehicles	0	0		
44	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
45	4619 - Agents involved in the sale of a variety of goods	0	0		
46	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		

		q	r	s	t
	31/12/2025	Pollution (PPC)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (PPC)		Of which environmentally sustainable (PPC)
47	4634 - Wholesale of beverages	0	0		
48	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
49	4639 - Non-specialised wholesale of food, beverages and tobacco	0	0		
50	4651 - Wholesale of computers, computer peripheral equipment and software	0	0		
51	4672 - Wholesale of metals and metal ores	0	0		
52	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
53	4675 - Wholesale of chemical products	0	0		
54	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
55	4920 - Freight rail transport	0	0		
56	4941 - Freight transport by road	0	0		
57	4950 - Transport via pipeline	0	0		
58	5020 - Sea and coastal freight water transport	0	0		
59	5110 - Passenger air transport	0	0		
60	5223 - Service activities incidental to air transportation	0	0		
61	5229 - Other transportation support activities	0	0		
62	5310 - Postal activities under universal service obligation	0	0		
63	5510 - Hotels and similar accommodation	0	0		
64	6110 - Wired telecommunications activities	0	0		
65	6120 - Wireless telecommunications activities	0	0		
66	6190 - Other telecommunications activities	0	0		
67	6209 - Other information technology and computer service activities	0	0		
68	6399 - Other information service activities n.e.c.	0	0		
69	6420 - Activities of holding companies	0	0		
70	6820 - Renting and operating of own or leased real estate	0	0		
71	6832 - Management of real estate on a fee or contract basis	0	0		
72	7010 - Activities of head offices	0	0		
73	7022 - Business and other management consultancy activities	0	0		
74	7120 - Technical testing and analysis	0	0		
75	7219 - Other research and experimental development on natural sciences and engineering	0	0		
76	7311 - Advertising agencies	0	0		
77	7711 - Renting and leasing of cars and light motor vehicles	0	0		
78	8690 - Other human health activities	0	0		

		u	v	w	x
	31/12/2025	Biodiversity and Ecosystems (BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (BIO)		Of which environmentally sustainable (BIO)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1106 - Manufacture of malt	0	0		
8	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
9	1419 - Manufacture of other wearing apparel and accessories	0	0		
10	1920 - Manufacture of refined petroleum products	0	0		
11	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
12	2016 - Manufacture of plastics in primary forms	0	0		
13	2059 - Manufacture of other chemical products n.e.c.	0	0		
14	2060 - Manufacture of man-made fibres	0	0		
15	2120 - Manufacture of pharmaceutical preparations	0	0		
16	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
17	2351 - Manufacture of cement	0	0		
18	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
19	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
20	2433 - Cold forming or folding	0	0		
21	2442 - Aluminium production	0	0		
22	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
23	2611 - Manufacture of electronic components	0	0		
24	2612 - Manufacture of loaded electronic boards	0	0		
25	2630 - Manufacture of communication equipment	0	0		
26	2711 - Manufacture of electric motors, generators and transformers	0	0		
27	2790 - Manufacture of other electrical equipment	0	0		
28	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
29	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
30	2910 - Manufacture of motor vehicles	0	0		
31	3020 - Manufacture of railway locomotives and rolling stock	0	0		
32	3250 - Manufacture of medical and dental instruments and supplies	0	0		
33	3511 - Production of electricity	0	0		
34	3512 - Transmission of electricity	0	0		
35	3513 - Distribution of electricity	0	0		
36	3514 - Trade of electricity	0	0		
37	3522 - Distribution of gaseous fuels through mains	0	0		
38	3523 - Trade of gas through mains	0	0		
39	3821 - Treatment and disposal of non-hazardous waste	0	0		
40	4120 - Construction of residential and non-residential buildings	0	0		
41	4211 - Construction of roads and motorways	0	0		
42	4329 - Other construction installation	0	0		
43	4511 - Sale of cars and light motor vehicles	0	0		
44	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
45	4619 - Agents involved in the sale of a variety of goods	0	0		
46	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
47	4634 - Wholesale of beverages	0	0		
48	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
49	4639 - Non-specialised wholesale of food, beverages and tobacco	0	0		
50	4651 - Wholesale of computers, computer peripheral equipment and software	0	0		
51	4672 - Wholesale of metals and metal ores	0	0		
52	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
53	4675 - Wholesale of chemical products	0	0		
54	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
55	4920 - Freight rail transport	0	0		
56	4941 - Freight transport by road	0	0		
57	4950 - Transport via pipeline	0	0		
58	5020 - Sea and coastal freight water transport	0	0		
59	5110 - Passenger air transport	0	0		
60	5223 - Service activities incidental to air transportation	0	0		
61	5229 - Other transportation support activities	0	0		
62	5310 - Postal activities under universal service obligation	0	0		
63	5510 - Hotels and similar accommodation	0	0		
64	6110 - Wired telecommunications activities	0	0		

		u	v	w	x
	31/12/2025	Biodiversity and Ecosystems (BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (BIO)		Of which environmentally sustainable (BIO)
65	6120 - Wireless telecommunications activities	0	0		
66	6190 - Other telecommunications activities	0	0		
67	6209 - Other information technology and computer service activities	0	0		
68	6399 - Other information service activities n.e.c.	0	0		
69	6420 - Activities of holding companies	0	0		
70	6820 - Renting and operating of own or leased real estate	0	0		
71	6832 - Management of real estate on a fee or contract basis	0	0		
72	7010 - Activities of head offices	0	0		
73	7022 - Business and other management consultancy activities	0	0		
74	7120 - Technical testing and analysis	0	0		
75	7219 - Other research and experimental development on natural sciences and engineering	0	0		
76	7311 - Advertising agencies	0	0		
77	7711 - Renting and leasing of cars and light motor vehicles	0	0		
78	8690 - Other human health activities	0	0		

		y	z	aa	ab
	31/12/2025	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	0610 - Extraction of crude petroleum	12	3		
2	0620 - Extraction of natural gas	7	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	40	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	1	0		
7	1106 - Manufacture of malt	0	0		
8	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
9	1419 - Manufacture of other wearing apparel and accessories	3	0		
10	1920 - Manufacture of refined petroleum products	39	12		
11	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
12	2016 - Manufacture of plastics in primary forms	0	0		
13	2059 - Manufacture of other chemical products n.e.c.	0	0		
14	2060 - Manufacture of man-made fibres	10	0		
15	2120 - Manufacture of pharmaceutical preparations	0	0		
16	2332 - Manufacture of bricks, tiles and construction products, in baked clay	1	1		
17	2351 - Manufacture of cement	1	0		
18	2410 - Manufacture of basic iron and steel and of ferro-alloys	29	15		
19	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
20	2433 - Cold forming or folding	0	0		
21	2442 - Aluminium production	0	0		
22	2599 - Manufacture of other fabricated metal products n.e.c.	1	0		
23	2611 - Manufacture of electronic components	53	0		
24	2612 - Manufacture of loaded electronic boards	184	0		
25	2630 - Manufacture of communication equipment	18	0		
26	2711 - Manufacture of electric motors, generators and transformers	8	1		
27	2790 - Manufacture of other electrical equipment	14	1		
28	2892 - Manufacture of machinery for mining, quarrying and construction	1	0		
29	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
30	2910 - Manufacture of motor vehicles	316	76		
31	3020 - Manufacture of railway locomotives and rolling stock	33	0		
32	3250 - Manufacture of medical and dental instruments and supplies	0	0		
33	3511 - Production of electricity	147	137		
34	3512 - Transmission of electricity	0	0		
35	3513 - Distribution of electricity	35	27		
36	3514 - Trade of electricity	67	65		
37	3522 - Distribution of gaseous fuels through mains	62	46		
38	3523 - Trade of gas through mains	4	4		
39	3821 - Treatment and disposal of non-hazardous waste	11	0		
40	4120 - Construction of residential and non-residential buildings	0	0		
41	4211 - Construction of roads and motorways	0	0		
42	4329 - Other construction installation	0	0		

		y	z	aa	ab
	31/12/2025	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
43	4511 - Sale of cars and light motor vehicles	2	0		
44	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
45	4619 - Agents involved in the sale of a variety of goods	0	0		
46	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	62	54		
47	4634 - Wholesale of beverages	0	0		
48	4636 - Wholesale of sugar and chocolate and sugar confectionery	9	0		
49	4639 - Non-specialised wholesale of food, beverages and tobacco	0	0		
50	4651 - Wholesale of computers, computer peripheral equipment and software	15	0		
51	4672 - Wholesale of metals and metal ores	15	8		
52	4673 - Wholesale of wood, construction materials and sanitary equipment	6	3		
53	4675 - Wholesale of chemical products	1	0		
54	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
55	4920 - Freight rail transport	1	1		
56	4941 - Freight transport by road	0	0		
57	4950 - Transport via pipeline	0	0		
58	5020 - Sea and coastal freight water transport	14	1		
59	5110 - Passenger air transport	0	0		
60	5223 - Service activities incidental to air transportation	19	2		
61	5229 - Other transportation support activities	2	1		
62	5310 - Postal activities under universal service obligation	41	30		
63	5510 - Hotels and similar accommodation	7	0		
64	6110 - Wired telecommunications activities	4	0		
65	6120 - Wireless telecommunications activities	0	0		
66	6190 - Other telecommunications activities	1	0		
67	6209 - Other information technology and computer service activities	0	0		
68	6399 - Other information service activities n.e.c.	9	0		
69	6420 - Activities of holding companies	0	0		
70	6820 - Renting and operating of own or leased real estate	8	1		
71	6832 - Management of real estate on a fee or contract basis	20	6		
72	7010 - Activities of head offices	498	379		
73	7022 - Business and other management consultancy activities	31	25		
74	7120 - Technical testing and analysis	7	7		
75	7219 - Other research and experimental development on natural sciences and engineering	1	1		
76	7311 - Advertising agencies	0	0		
77	7711 - Renting and leasing of cars and light motor vehicles	0	0		
78	8690 - Other human health activities	0	0		

		ac	ad	ae	af
	31/12/2024	Climate Change Mitigation (CCM)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM)		Of which environmentally sustainable (CCM)
1	0610 - Extraction of crude petroleum	9	2		
2	0620 - Extraction of natural gas	8	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	6	1		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1106 - Manufacture of malt	0	0		
8	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
9	1419 - Manufacture of other wearing apparel and accessories	0	0		
10	1920 - Manufacture of refined petroleum products	47	14		
11	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
12	2016 - Manufacture of plastics in primary forms	0	0		
13	2059 - Manufacture of other chemical products n.e.c.	1	0		
14	2060 - Manufacture of man-made fibres	9	0		
15	2120 - Manufacture of pharmaceutical preparations	0	0		
16	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
17	2351 - Manufacture of cement	8	2		
18	2410 - Manufacture of basic iron and steel and of ferro-alloys	77	23		
19	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
20	2433 - Cold forming or folding	0	0		
21	2442 - Aluminium production	0	0		
22	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
23	2611 - Manufacture of electronic components	52	0		
24	2612 - Manufacture of loaded electronic boards	204	0		
25	2630 - Manufacture of communication equipment	20	0		
26	2711 - Manufacture of electric motors, generators and transformers	8	1		
27	2790 - Manufacture of other electrical equipment	14	1		
28	2892 - Manufacture of machinery for mining, quarrying and construction	1	0		
29	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
30	2910 - Manufacture of motor vehicles	155	43		
31	3020 - Manufacture of railway locomotives and rolling stock	39	0		
32	3250 - Manufacture of medical and dental instruments and supplies	0	0		
33	3511 - Production of electricity	161	156		
34	3512 - Transmission of electricity	1	1		
35	3513 - Distribution of electricity	7	12		
36	3514 - Trade of electricity	32	31		
37	3522 - Distribution of gaseous fuels through mains	89	66		
38	3523 - Trade of gas through mains	37	37		
39	3821 - Treatment and disposal of non-hazardous waste	13	0		
40	4120 - Construction of residential and non-residential buildings	1	0		
41	4211 - Construction of roads and motorways	0	0		
42	4329 - Other construction installation	0	0		
43	4511 - Sale of cars and light motor vehicles	2	1		
44	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
45	4619 - Agents involved in the sale of a variety of goods	0	0		
46	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	125	114		
47	4634 - Wholesale of beverages	0	0		
48	4636 - Wholesale of sugar and chocolate and sugar confectionery	2	0		
49	4639 - Non-specialised wholesale of food, beverages and tobacco	0	0		
50	4651 - Wholesale of computers, computer peripheral equipment and software	4	0		
51	4672 - Wholesale of metals and metal ores	58	17		
52	4673 - Wholesale of wood, construction materials and sanitary equipment	7	3		
53	4675 - Wholesale of chemical products	1	0		
54	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
55	4920 - Freight rail transport	7	2		
56	4941 - Freight transport by road	0	0		
57	4950 - Transport via pipeline	103	102		
58	5020 - Sea and coastal freight water transport	10	1		
59	5110 - Passenger air transport	0	0		
60	5223 - Service activities incidental to air transportation	19	2		
61	5229 - Other transportation support activities	13	1		
62	5310 - Postal activities under universal service obligation	0	0		
63	5510 - Hotels and similar accommodation	7	0		
64	6110 - Wired telecommunications activities	2	0		
65	6120 - Wireless telecommunications activities	0	0		

		ac	ad	ae	af
	31/12/2024	Climate Change Mitigation (CCM)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM)		Of which environmentally sustainable (CCM)
66	6190 - Other telecommunications activities	0	0		
67	6209 - Other information technology and computer service activities	0	0		
68	6399 - Other information service activities n.e.c.	15	0		
69	6420 - Activities of holding companies	0	0		
70	6820 - Renting and operating of own or leased real estate	9	1		
71	6832 - Management of real estate on a fee or contract basis	21	6		
72	7010 - Activities of head offices	513	345		
73	7022 - Business and other management consultancy activities	28	16		
74	7120 - Technical testing and analysis	7	7		
75	7219 - Other research and experimental development on natural sciences and engineering	1	1		
76	7311 - Advertising agencies	0	0		
77	7711 - Renting and leasing of cars and light motor vehicles	0	0		
78	8690 - Other human health activities	0	0		

		ag	ah	ai	aj
	31/12/2024	Climate Change Adaptation (CCA)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCA)		Of which environmentally sustainable (CCA)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1106 - Manufacture of malt	0	0		
8	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
9	1419 - Manufacture of other wearing apparel and accessories	0	0		
10	1920 - Manufacture of refined petroleum products	0	0		
11	2015 - Manufacture of fertilisers and nitrogen compounds	9	9		
12	2016 - Manufacture of plastics in primary forms	0	0		
13	2059 - Manufacture of other chemical products n.e.c.	0	0		
14	2060 - Manufacture of man-made fibres	0	0		
15	2120 - Manufacture of pharmaceutical preparations	0	0		
16	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
17	2351 - Manufacture of cement	0	0		
18	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
19	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
20	2433 - Cold forming or folding	0	0		
21	2442 - Aluminium production	0	0		
22	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
23	2611 - Manufacture of electronic components	0	0		
24	2612 - Manufacture of loaded electronic boards	0	0		
25	2630 - Manufacture of communication equipment	0	0		
26	2711 - Manufacture of electric motors, generators and transformers	0	0		
27	2790 - Manufacture of other electrical equipment	0	0		
28	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
29	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
30	2910 - Manufacture of motor vehicles	0	0		
31	3020 - Manufacture of railway locomotives and rolling stock	0	0		
32	3250 - Manufacture of medical and dental instruments and supplies	0	0		
33	3511 - Production of electricity	0	0		
34	3512 - Transmission of electricity	0	0		
35	3513 - Distribution of electricity	0	0		
36	3514 - Trade of electricity	0	0		
37	3522 - Distribution of gaseous fuels through mains	0	0		
38	3523 - Trade of gas through mains	0	0		
39	3821 - Treatment and disposal of non-hazardous waste	0	0		
40	4120 - Construction of residential and non-residential buildings	0	0		
41	4211 - Construction of roads and motorways	0	0		
42	4329 - Other construction installation	0	0		
43	4511 - Sale of cars and light motor vehicles	0	0		
44	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		

		ag	ah	ai	aj
	31/12/2024	Climate Change Adaptation (CCA)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCA)		Of which environmentally sustainable (CCA)
45	4619 - Agents involved in the sale of a variety of goods	0	0		
46	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
47	4634 - Wholesale of beverages	0	0		
48	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
49	4639 - Non-specialised wholesale of food, beverages and tobacco	0	0		
50	4651 - Wholesale of computers, computer peripheral equipment and software	5	0		
51	4672 - Wholesale of metals and metal ores	0	0		
52	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
53	4675 - Wholesale of chemical products	0	0		
54	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
55	4920 - Freight rail transport	0	0		
56	4941 - Freight transport by road	0	0		
57	4950 - Transport via pipeline	0	0		
58	5020 - Sea and coastal freight water transport	0	0		
59	5110 - Passenger air transport	0	0		
60	5223 - Service activities incidental to air transportation	0	0		
61	5229 - Other transportation support activities	0	0		
62	5310 - Postal activities under universal service obligation	0	0		
63	5510 - Hotels and similar accommodation	0	0		
64	6110 - Wired telecommunications activities	0	0		
65	6120 - Wireless telecommunications activities	0	0		
66	6190 - Other telecommunications activities	0	0		
67	6209 - Other information technology and computer service activities	0	0		
68	6399 - Other information service activities n.e.c.	0	0		
69	6420 - Activities of holding companies	0	0		
70	6820 - Renting and operating of own or leased real estate	0	0		
71	6832 - Management of real estate on a fee or contract basis	0	0		
72	7010 - Activities of head offices	0	0		
73	7022 - Business and other management consultancy activities	0	0		
74	7120 - Technical testing and analysis	0	0		
75	7219 - Other research and experimental development on natural sciences and engineering	0	0		
76	7311 - Advertising agencies	0	0		
77	7711 - Renting and leasing of cars and light motor vehicles	0	0		
78	8690 - Other human health activities	0	0		

		ak	al	am	an
	31/12/2024	Water and marine resources (WTR)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (WTR)		Of which environmentally sustainable (WTR)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1106 - Manufacture of malt	0	0		
8	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
9	1419 - Manufacture of other wearing apparel and accessories	0	0		
10	1920 - Manufacture of refined petroleum products	0	0		
11	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
12	2016 - Manufacture of plastics in primary forms	0	0		
13	2059 - Manufacture of other chemical products n.e.c.	0	0		
14	2060 - Manufacture of man-made fibres	0	0		
15	2120 - Manufacture of pharmaceutical preparations	0	0		
16	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
17	2351 - Manufacture of cement	0	0		
18	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
19	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
20	2433 - Cold forming or folding	0	0		
21	2442 - Aluminium production	0	0		
22	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
23	2611 - Manufacture of electronic components	0	0		
24	2612 - Manufacture of loaded electronic boards	0	0		
25	2630 - Manufacture of communication equipment	0	0		
26	2711 - Manufacture of electric motors, generators and transformers	0	0		
27	2790 - Manufacture of other electrical equipment	0	0		
28	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
29	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
30	2910 - Manufacture of motor vehicles	0	0		
31	3020 - Manufacture of railway locomotives and rolling stock	0	0		
32	3250 - Manufacture of medical and dental instruments and supplies	0	0		
33	3511 - Production of electricity	0	0		
34	3512 - Transmission of electricity	0	0		
35	3513 - Distribution of electricity	0	0		
36	3514 - Trade of electricity	0	0		
37	3522 - Distribution of gaseous fuels through mains	0	0		
38	3523 - Trade of gas through mains	0	0		
39	3821 - Treatment and disposal of non-hazardous waste	0	0		
40	4120 - Construction of residential and non-residential buildings	0	0		
41	4211 - Construction of roads and motorways	0	0		
42	4329 - Other construction installation	0	0		
43	4511 - Sale of cars and light motor vehicles	0	0		
44	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
45	4619 - Agents involved in the sale of a variety of goods	0	0		
46	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
47	4634 - Wholesale of beverages	0	0		
48	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
49	4639 - Non-specialised wholesale of food, beverages and tobacco	0	0		
50	4651 - Wholesale of computers, computer peripheral equipment and software	0	0		
51	4672 - Wholesale of metals and metal ores	0	0		
52	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
53	4675 - Wholesale of chemical products	0	0		
54	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
55	4920 - Freight rail transport	0	0		
56	4941 - Freight transport by road	0	0		
57	4950 - Transport via pipeline	0	0		
58	5020 - Sea and coastal freight water transport	0	0		
59	5110 - Passenger air transport	0	0		
60	5223 - Service activities incidental to air transportation	0	0		
61	5229 - Other transportation support activities	0	0		
62	5310 - Postal activities under universal service obligation	0	0		
63	5510 - Hotels and similar accommodation	0	0		
64	6110 - Wired telecommunications activities	0	0		
65	6120 - Wireless telecommunications activities	0	0		

		ak	al	am	an
	31/12/2024	Water and marine resources (WTR)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (WTR)		Of which environmentally sustainable (WTR)
66	6190 - Other telecommunications activities	0	0		
67	6209 - Other information technology and computer service activities	0	0		
68	6399 - Other information service activities n.e.c.	0	0		
69	6420 - Activities of holding companies	0	0		
70	6820 - Renting and operating of own or leased real estate	0	0		
71	6832 - Management of real estate on a fee or contract basis	0	0		
72	7010 - Activities of head offices	0	0		
73	7022 - Business and other management consultancy activities	0	0		
74	7120 - Technical testing and analysis	0	0		
75	7219 - Other research and experimental development on natural sciences and engineering	0	0		
76	7311 - Advertising agencies	0	0		
77	7711 - Renting and leasing of cars and light motor vehicles	0	0		
78	8690 - Other human health activities	0	0		

		ao	ap	aq	ar
	31/12/2024	Circular economy (CE)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CE)		Of which environmentally sustainable (CE)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1106 - Manufacture of malt	0	0		
8	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
9	1419 - Manufacture of other wearing apparel and accessories	0	0		
10	1920 - Manufacture of refined petroleum products	0	0		
11	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
12	2016 - Manufacture of plastics in primary forms	0	0		
13	2059 - Manufacture of other chemical products n.e.c.	0	0		
14	2060 - Manufacture of man-made fibres	0	0		
15	2120 - Manufacture of pharmaceutical preparations	0	0		
16	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
17	2351 - Manufacture of cement	0	0		
18	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
19	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
20	2433 - Cold forming or folding	0	0		
21	2442 - Aluminium production	0	0		
22	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
23	2611 - Manufacture of electronic components	1	0		
24	2612 - Manufacture of loaded electronic boards	0	0		
25	2630 - Manufacture of communication equipment	0	0		
26	2711 - Manufacture of electric motors, generators and transformers	0	0		
27	2790 - Manufacture of other electrical equipment	0	0		
28	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
29	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
30	2910 - Manufacture of motor vehicles	0	0		
31	3020 - Manufacture of railway locomotives and rolling stock	0	0		
32	3250 - Manufacture of medical and dental instruments and supplies	0	0		
33	3511 - Production of electricity	0	0		
34	3512 - Transmission of electricity	0	0		
35	3513 - Distribution of electricity	0	0		
36	3514 - Trade of electricity	0	0		
37	3522 - Distribution of gaseous fuels through mains	0	0		
38	3523 - Trade of gas through mains	0	0		
39	3821 - Treatment and disposal of non-hazardous waste	0	0		
40	4120 - Construction of residential and non-residential buildings	1	0		
41	4211 - Construction of roads and motorways	0	0		
42	4329 - Other construction installation	0	0		
43	4511 - Sale of cars and light motor vehicles	0	0		
44	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
45	4619 - Agents involved in the sale of a variety of goods	0	0		

		ao	ap	aq	ar
	31/12/2024	Circular economy (CE)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CE)		Of which environmentally sustainable (CE)
46	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
47	4634 - Wholesale of beverages	0	0		
48	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
49	4639 - Non-specialised wholesale of food, beverages and tobacco	0	0		
50	4651 - Wholesale of computers, computer peripheral equipment and software	6	0		
51	4672 - Wholesale of metals and metal ores	0	0		
52	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
53	4675 - Wholesale of chemical products	0	0		
54	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
55	4920 - Freight rail transport	0	0		
56	4941 - Freight transport by road	0	0		
57	4950 - Transport via pipeline	0	0		
58	5020 - Sea and coastal freight water transport	0	0		
59	5110 - Passenger air transport	0	0		
60	5223 - Service activities incidental to air transportation	0	0		
61	5229 - Other transportation support activities	0	0		
62	5310 - Postal activities under universal service obligation	0	0		
63	5510 - Hotels and similar accommodation	0	0		
64	6110 - Wired telecommunications activities	3	0		
65	6120 - Wireless telecommunications activities	0	0		
66	6190 - Other telecommunications activities	0	0		
67	6209 - Other information technology and computer service activities	0	0		
68	6399 - Other information service activities n.e.c.	0	0		
69	6420 - Activities of holding companies	0	0		
70	6820 - Renting and operating of own or leased real estate	0	0		
71	6832 - Management of real estate on a fee or contract basis	0	0		
72	7010 - Activities of head offices	4	0		
73	7022 - Business and other management consultancy activities	0	0		
74	7120 - Technical testing and analysis	0	0		
75	7219 - Other research and experimental development on natural sciences and engineering	0	0		
76	7311 - Advertising agencies	0	0		
77	7711 - Renting and leasing of cars and light motor vehicles	0	0		
78	8690 - Other human health activities	0	0		

		as	at	au	av
	31/12/2024	Pollution (PPC)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (PPC)		Of which environmentally sustainable (PPC)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1106 - Manufacture of malt	0	0		
8	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
9	1419 - Manufacture of other wearing apparel and accessories	0	0		
10	1920 - Manufacture of refined petroleum products	0	0		
11	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
12	2016 - Manufacture of plastics in primary forms	0	0		
13	2059 - Manufacture of other chemical products n.e.c.	0	0		
14	2060 - Manufacture of man-made fibres	0	0		
15	2120 - Manufacture of pharmaceutical preparations	0	0		
16	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
17	2351 - Manufacture of cement	0	0		
18	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
19	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
20	2433 - Cold forming or folding	0	0		
21	2442 - Aluminium production	0	0		
22	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
23	2611 - Manufacture of electronic components	0	0		
24	2612 - Manufacture of loaded electronic boards	0	0		
25	2630 - Manufacture of communication equipment	0	0		
26	2711 - Manufacture of electric motors, generators and transformers	0	0		
27	2790 - Manufacture of other electrical equipment	0	0		
28	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
29	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
30	2910 - Manufacture of motor vehicles	0	0		
31	3020 - Manufacture of railway locomotives and rolling stock	0	0		
32	3250 - Manufacture of medical and dental instruments and supplies	0	0		
33	3511 - Production of electricity	0	0		
34	3512 - Transmission of electricity	0	0		
35	3513 - Distribution of electricity	0	0		
36	3514 - Trade of electricity	0	0		
37	3522 - Distribution of gaseous fuels through mains	0	0		
38	3523 - Trade of gas through mains	0	0		
39	3821 - Treatment and disposal of non-hazardous waste	0	0		
40	4120 - Construction of residential and non-residential buildings	0	0		
41	4211 - Construction of roads and motorways	0	0		
42	4329 - Other construction installation	0	0		
43	4511 - Sale of cars and light motor vehicles	0	0		
44	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
45	4619 - Agents involved in the sale of a variety of goods	0	0		
46	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
47	4634 - Wholesale of beverages	0	0		
48	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
49	4639 - Non-specialised wholesale of food, beverages and tobacco	0	0		
50	4651 - Wholesale of computers, computer peripheral equipment and software	0	0		
51	4672 - Wholesale of metals and metal ores	0	0		
52	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
53	4675 - Wholesale of chemical products	0	0		
54	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
55	4920 - Freight rail transport	0	0		
56	4941 - Freight transport by road	0	0		
57	4950 - Transport via pipeline	0	0		
58	5020 - Sea and coastal freight water transport	0	0		
59	5110 - Passenger air transport	0	0		
60	5223 - Service activities incidental to air transportation	0	0		
61	5229 - Other transportation support activities	0	0		
62	5310 - Postal activities under universal service obligation	0	0		
63	5510 - Hotels and similar accommodation	0	0		
64	6110 - Wired telecommunications activities	0	0		
65	6120 - Wireless telecommunications activities	0	0		
66	6190 - Other telecommunications activities	0	0		

		as	at	au	av
	31/12/2024	Pollution (PPC)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (PPC)		Of which environmentally sustainable (PPC)
67	6209 - Other information technology and computer service activities	0	0		
68	6399 - Other information service activities n.e.c.	0	0		
69	6420 - Activities of holding companies	0	0		
70	6820 - Renting and operating of own or leased real estate	0	0		
71	6832 - Management of real estate on a fee or contract basis	0	0		
72	7010 - Activities of head offices	0	0		
73	7022 - Business and other management consultancy activities	0	0		
74	7120 - Technical testing and analysis	0	0		
75	7219 - Other research and experimental development on natural sciences and engineering	0	0		
76	7311 - Advertising agencies	0	0		
77	7711 - Renting and leasing of cars and light motor vehicles	0	0		
78	8690 - Other human health activities	0	0		

		aw	ax	ay	az
	31/12/2024	Biodiversity and Ecosystems (BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (BIO)		Of which environmentally sustainable (BIO)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1106 - Manufacture of malt	0	0		
8	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
9	1419 - Manufacture of other wearing apparel and accessories	0	0		
10	1920 - Manufacture of refined petroleum products	0	0		
11	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
12	2016 - Manufacture of plastics in primary forms	0	0		
13	2059 - Manufacture of other chemical products n.e.c.	0	0		
14	2060 - Manufacture of man-made fibres	0	0		
15	2120 - Manufacture of pharmaceutical preparations	0	0		
16	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
17	2351 - Manufacture of cement	0	0		
18	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
19	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
20	2433 - Cold forming or folding	0	0		
21	2442 - Aluminium production	0	0		
22	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
23	2611 - Manufacture of electronic components	0	0		
24	2612 - Manufacture of loaded electronic boards	0	0		
25	2630 - Manufacture of communication equipment	0	0		
26	2711 - Manufacture of electric motors, generators and transformers	0	0		
27	2790 - Manufacture of other electrical equipment	0	0		
28	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
29	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
30	2910 - Manufacture of motor vehicles	0	0		
31	3020 - Manufacture of railway locomotives and rolling stock	0	0		
32	3250 - Manufacture of medical and dental instruments and supplies	0	0		
33	3511 - Production of electricity	0	0		
34	3512 - Transmission of electricity	0	0		
35	3513 - Distribution of electricity	0	0		
36	3514 - Trade of electricity	0	0		
37	3522 - Distribution of gaseous fuels through mains	0	0		
38	3523 - Trade of gas through mains	0	0		
39	3821 - Treatment and disposal of non-hazardous waste	0	0		
40	4120 - Construction of residential and non-residential buildings	0	0		
41	4211 - Construction of roads and motorways	0	0		
42	4329 - Other construction installation	0	0		
43	4511 - Sale of cars and light motor vehicles	0	0		
44	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
45	4619 - Agents involved in the sale of a variety of goods	0	0		
46	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
47	4634 - Wholesale of beverages	0	0		

		aw	ax	ay	az
	31/12/2024	Biodiversity and Ecosystems (BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (BIO)		Of which environmentally sustainable (BIO)
48	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
49	4639 - Non-specialised wholesale of food, beverages and tobacco	0	0		
50	4651 - Wholesale of computers, computer peripheral equipment and software	0	0		
51	4672 - Wholesale of metals and metal ores	0	0		
52	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
53	4675 - Wholesale of chemical products	0	0		
54	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
55	4920 - Freight rail transport	0	0		
56	4941 - Freight transport by road	0	0		
57	4950 - Transport via pipeline	0	0		
58	5020 - Sea and coastal freight water transport	0	0		
59	5110 - Passenger air transport	0	0		
60	5223 - Service activities incidental to air transportation	0	0		
61	5229 - Other transportation support activities	0	0		
62	5310 - Postal activities under universal service obligation	0	0		
63	5510 - Hotels and similar accommodation	0	0		
64	6110 - Wired telecommunications activities	0	0		
65	6120 - Wireless telecommunications activities	0	0		
66	6190 - Other telecommunications activities	0	0		
67	6209 - Other information technology and computer service activities	0	0		
68	6399 - Other information service activities n.e.c.	0	0		
69	6420 - Activities of holding companies	0	0		
70	6820 - Renting and operating of own or leased real estate	0	0		
71	6832 - Management of real estate on a fee or contract basis	0	0		
72	7010 - Activities of head offices	0	0		
73	7022 - Business and other management consultancy activities	0	0		
74	7120 - Technical testing and analysis	0	0		
75	7219 - Other research and experimental development on natural sciences and engineering	0	0		
76	7311 - Advertising agencies	0	0		
77	7711 - Renting and leasing of cars and light motor vehicles	0	0		
78	8690 - Other human health activities	0	0		

		ba	bb	bc	bd
	31/12/2024	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	0610 - Extraction of crude petroleum	9	2		
2	0620 - Extraction of natural gas	8	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	6	1		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1106 - Manufacture of malt	0	0		
8	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
9	1419 - Manufacture of other wearing apparel and accessories	0	0		
10	1920 - Manufacture of refined petroleum products	47	14		
11	2015 - Manufacture of fertilisers and nitrogen compounds	10	10		
12	2016 - Manufacture of plastics in primary forms	0	0		
13	2059 - Manufacture of other chemical products n.e.c.	1	0		
14	2060 - Manufacture of man-made fibres	9	0		
15	2120 - Manufacture of pharmaceutical preparations	0	0		
16	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
17	2351 - Manufacture of cement	8	2		
18	2410 - Manufacture of basic iron and steel and of ferro-alloys	77	23		
19	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
20	2433 - Cold forming or folding	0	0		
21	2442 - Aluminium production	0	0		
22	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
23	2611 - Manufacture of electronic components	53	0		
24	2612 - Manufacture of loaded electronic boards	204	0		
25	2630 - Manufacture of communication equipment	20	0		
26	2711 - Manufacture of electric motors, generators and transformers	8	1		
27	2790 - Manufacture of other electrical equipment	14	1		
28	2892 - Manufacture of machinery for mining, quarrying and construction	1	0		
29	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
30	2910 - Manufacture of motor vehicles	155	43		
31	3020 - Manufacture of railway locomotives and rolling stock	39	0		
32	3250 - Manufacture of medical and dental instruments and supplies	0	0		
33	3511 - Production of electricity	161	156		
34	3512 - Transmission of electricity	1	1		
35	3513 - Distribution of electricity	7	12		
36	3514 - Trade of electricity	32	31		
37	3522 - Distribution of gaseous fuels through mains	89	66		
38	3523 - Trade of gas through mains	37	37		
39	3821 - Treatment and disposal of non-hazardous waste	13	0		
40	4120 - Construction of residential and non-residential buildings	2	0		
41	4211 - Construction of roads and motorways	0	0		
42	4329 - Other construction installation	0	0		
43	4511 - Sale of cars and light motor vehicles	2	1		
44	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
45	4619 - Agents involved in the sale of a variety of goods	0	0		
46	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	125	114		
47	4634 - Wholesale of beverages	0	0		
48	4636 - Wholesale of sugar and chocolate and sugar confectionery	2	0		
49	4639 - Non-specialised wholesale of food, beverages and tobacco	0	0		
50	4651 - Wholesale of computers, computer peripheral equipment and software	15	0		
51	4672 - Wholesale of metals and metal ores	58	17		
52	4673 - Wholesale of wood, construction materials and sanitary equipment	7	3		
53	4675 - Wholesale of chemical products	1	0		
54	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
55	4920 - Freight rail transport	7	2		
56	4941 - Freight transport by road	0	0		
57	4950 - Transport via pipeline	103	102		
58	5020 - Sea and coastal freight water transport	10	1		
59	5110 - Passenger air transport	0	0		
60	5223 - Service activities incidental to air transportation	19	2		
61	5229 - Other transportation support activities	13	1		
62	5310 - Postal activities under universal service obligation	0	0		
63	5510 - Hotels and similar accommodation	7	0		
64	6110 - Wired telecommunications activities	5	0		
65	6120 - Wireless telecommunications activities	0	0		

		ba	bb	bc	bd
	31/12/2024	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
66	6190 - Other telecommunications activities	0	0		
67	6209 - Other information technology and computer service activities	0	0		
68	6399 - Other information service activities n.e.c.	15	0		
69	6420 - Activities of holding companies	0	0		
70	6820 - Renting and operating of own or leased real estate	9	1		
71	6832 - Management of real estate on a fee or contract basis	21	6		
72	7010 - Activities of head offices	517	345		
73	7022 - Business and other management consultancy activities	28	16		
74	7120 - Technical testing and analysis	7	7		
75	7219 - Other research and experimental development on natural sciences and engineering	1	1		
76	7311 - Advertising agencies	0	0		
77	7711 - Renting and leasing of cars and light motor vehicles	0	0		
78	8690 - Other human health activities	0	0		

GAR sector information (turnover)

		a	b	c	d
	31/12/2025	Climate Change Mitigation (CCM)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM)		Of which environmentally sustainable (CCM)
1	0610 - Extraction of crude petroleum	15	1		
2	0620 - Extraction of natural gas	4	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	40	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	1	0		
7	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
8	1920 - Manufacture of refined petroleum products	1	0		
9	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
10	2016 - Manufacture of plastics in primary forms	0	0		
11	2059 - Manufacture of other chemical products n.e.c.	0	0		
12	2060 - Manufacture of man-made fibres	1	0		
13	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
14	2351 - Manufacture of cement	1	0		
15	2410 - Manufacture of basic iron and steel and of ferro-alloys	11	9		
16	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
17	2433 - Cold forming or folding	0	0		
18	2442 - Aluminium production	0	0		
19	2599 - Manufacture of other fabricated metal products n.e.c.	1	1		
20	2611 - Manufacture of electronic components	42	0		
21	2612 - Manufacture of loaded electronic boards	199	0		
22	2630 - Manufacture of communication equipment	21	0		
23	2711 - Manufacture of electric motors, generators and transformers	7	1		
24	2790 - Manufacture of other electrical equipment	18	1		
25	2892 - Manufacture of machinery for mining, quarrying and construction	1	1		
26	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
27	2895 - Manufacture of machinery for paper and paperboard production	2	2		
28	2910 - Manufacture of motor vehicles	341	38		
29	3020 - Manufacture of railway locomotives and rolling stock	33	0		
30	3250 - Manufacture of medical and dental instruments and supplies	0	0		
31	3511 - Production of electricity	112	105		
32	3512 - Transmission of electricity	0	0		
33	3513 - Distribution of electricity	25	16		
34	3514 - Trade of electricity	31	28		
35	3522 - Distribution of gaseous fuels through mains	30	15		
36	3523 - Trade of gas through mains	1	1		
37	3821 - Treatment and disposal of non-hazardous waste	11	0		
38	4120 - Construction of residential and non-residential buildings	0	0		
39	4211 - Construction of roads and motorways	0	0		
40	4329 - Other construction installation	0	0		
41	4511 - Sale of cars and light motor vehicles	1	0		
42	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		

		a	b	c	d
	31/12/2025	Climate Change Mitigation (CCM)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM)		Of which environmentally sustainable (CCM)
43	4619 - Agents involved in the sale of a variety of goods	0	0		
44	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	9	7		
45	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
46	4651 - Wholesale of computers, computer peripheral equipment and software	4	0		
47	4672 - Wholesale of metals and metal ores	6	5		
48	4673 - Wholesale of wood, construction materials and sanitary equipment	55	1		
49	4675 - Wholesale of chemical products	1	0		
50	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
51	4920 - Freight rail transport	1	0		
52	4941 - Freight transport by road	0	0		
53	5020 - Sea and coastal freight water transport	15	0		
54	5223 - Service activities incidental to air transportation	9	1		
55	5229 - Other transportation support activities	2	1		
56	5310 - Postal activities under universal service obligation	48	21		
57	5510 - Hotels and similar accommodation	18	0		
58	6110 - Wired telecommunications activities	1	0		
59	6120 - Wireless telecommunications activities	0	0		
60	6190 - Other telecommunications activities	1	0		
61	6209 - Other information technology and computer service activities	0	0		
62	6399 - Other information service activities n.e.c.	21	0		
63	6420 - Activities of holding companies	0	0		
64	6820 - Renting and operating of own or leased real estate	8	1		
65	6832 - Management of real estate on a fee or contract basis	20	4		
66	7010 - Activities of head offices	356	234		
67	7022 - Business and other management consultancy activities	17	14		
68	7120 - Technical testing and analysis	8	8		
69	7219 - Other research and experimental development on natural sciences and engineering	0	0		
70	7711 - Renting and leasing of cars and light motor vehicles	0	0		
71	9329 - Other amusement and recreation activities	0	0		

		e	f	g	h
	31/12/2025	Climate Change Adaptation (CCA)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCA)		Of which environmentally sustainable (CCA)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
8	1920 - Manufacture of refined petroleum products	0	0		
9	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
10	2016 - Manufacture of plastics in primary forms	0	0		
11	2059 - Manufacture of other chemical products n.e.c.	0	0		
12	2060 - Manufacture of man-made fibres	0	0		
13	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
14	2351 - Manufacture of cement	0	0		
15	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
16	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
17	2433 - Cold forming or folding	0	0		
18	2442 - Aluminium production	0	0		
19	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
20	2611 - Manufacture of electronic components	0	0		
21	2612 - Manufacture of loaded electronic boards	0	0		
22	2630 - Manufacture of communication equipment	0	0		
23	2711 - Manufacture of electric motors, generators and transformers	0	0		
24	2790 - Manufacture of other electrical equipment	0	0		
25	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
26	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
27	2895 - Manufacture of machinery for paper and paperboard production	0	0		
28	2910 - Manufacture of motor vehicles	0	0		
29	3020 - Manufacture of railway locomotives and rolling stock	0	0		
30	3250 - Manufacture of medical and dental instruments and supplies	0	0		
31	3511 - Production of electricity	0	0		
32	3512 - Transmission of electricity	0	0		
33	3513 - Distribution of electricity	0	0		
34	3514 - Trade of electricity	0	0		
35	3522 - Distribution of gaseous fuels through mains	0	0		
36	3523 - Trade of gas through mains	0	0		
37	3821 - Treatment and disposal of non-hazardous waste	0	0		
38	4120 - Construction of residential and non-residential buildings	0	0		
39	4211 - Construction of roads and motorways	0	0		
40	4329 - Other construction installation	0	0		
41	4511 - Sale of cars and light motor vehicles	0	0		
42	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
43	4619 - Agents involved in the sale of a variety of goods	0	0		
44	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
45	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
46	4651 - Wholesale of computers, computer peripheral equipment and software	0	0		
47	4672 - Wholesale of metals and metal ores	0	0		
48	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
49	4675 - Wholesale of chemical products	0	0		
50	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
51	4920 - Freight rail transport	0	0		
52	4941 - Freight transport by road	0	0		
53	5020 - Sea and coastal freight water transport	0	0		
54	5223 - Service activities incidental to air transportation	0	0		
55	5229 - Other transportation support activities	0	0		
56	5310 - Postal activities under universal service obligation	0	0		
57	5510 - Hotels and similar accommodation	0	0		
58	6110 - Wired telecommunications activities	0	0		
59	6120 - Wireless telecommunications activities	0	0		
60	6190 - Other telecommunications activities	0	0		
61	6209 - Other information technology and computer service activities	0	0		
62	6399 - Other information service activities n.e.c.	0	0		
63	6420 - Activities of holding companies	0	0		
64	6820 - Renting and operating of own or leased real estate	0	0		
65	6832 - Management of real estate on a fee or contract basis	0	0		
66	7010 - Activities of head offices	0	0		

		e	f	g	h
	31/12/2025	Climate Change Adaptation (CCA)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCA)		Of which environmentally sustainable (CCA)
67	7022 - Business and other management consultancy activities	0	0		
68	7120 - Technical testing and analysis	0	0		
69	7219 - Other research and experimental development on natural sciences and engineering	0	0		
70	7711 - Renting and leasing of cars and light motor vehicles	0	0		
71	9329 - Other amusement and recreation activities	0	0		

		i	j	k	l
	31/12/2025	Water and marine resources (WTR)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (WTR)		Of which environmentally sustainable (WTR)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
8	1920 - Manufacture of refined petroleum products	0	0		
9	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
10	2016 - Manufacture of plastics in primary forms	0	0		
11	2059 - Manufacture of other chemical products n.e.c.	0	0		
12	2060 - Manufacture of man-made fibres	0	0		
13	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
14	2351 - Manufacture of cement	0	0		
15	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
16	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
17	2433 - Cold forming or folding	0	0		
18	2442 - Aluminium production	0	0		
19	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
20	2611 - Manufacture of electronic components	0	0		
21	2612 - Manufacture of loaded electronic boards	0	0		
22	2630 - Manufacture of communication equipment	0	0		
23	2711 - Manufacture of electric motors, generators and transformers	0	0		
24	2790 - Manufacture of other electrical equipment	0	0		
25	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
26	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
27	2895 - Manufacture of machinery for paper and paperboard production	0	0		
28	2910 - Manufacture of motor vehicles	0	0		
29	3020 - Manufacture of railway locomotives and rolling stock	0	0		
30	3250 - Manufacture of medical and dental instruments and supplies	0	0		
31	3511 - Production of electricity	0	0		
32	3512 - Transmission of electricity	0	0		
33	3513 - Distribution of electricity	0	0		
34	3514 - Trade of electricity	0	0		
35	3522 - Distribution of gaseous fuels through mains	0	0		
36	3523 - Trade of gas through mains	0	0		
37	3821 - Treatment and disposal of non-hazardous waste	0	0		
38	4120 - Construction of residential and non-residential buildings	0	0		
39	4211 - Construction of roads and motorways	0	0		
40	4329 - Other construction installation	0	0		
41	4511 - Sale of cars and light motor vehicles	0	0		
42	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
43	4619 - Agents involved in the sale of a variety of goods	0	0		
44	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
45	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
46	4651 - Wholesale of computers, computer peripheral equipment and software	0	0		
47	4672 - Wholesale of metals and metal ores	0	0		
48	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
49	4675 - Wholesale of chemical products	0	0		
50	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
51	4920 - Freight rail transport	0	0		
52	4941 - Freight transport by road	0	0		

		i	j	k	l
	31/12/2025	Water and marine resources (WTR)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (WTR)		Of which environmentally sustainable (WTR)
53	5020 - Sea and coastal freight water transport	0	0		
54	5223 - Service activities incidental to air transportation	0	0		
55	5229 - Other transportation support activities	0	0		
56	5310 - Postal activities under universal service obligation	0	0		
57	5510 - Hotels and similar accommodation	0	0		
58	6110 - Wired telecommunications activities	0	0		
59	6120 - Wireless telecommunications activities	0	0		
60	6190 - Other telecommunications activities	0	0		
61	6209 - Other information technology and computer service activities	0	0		
62	6399 - Other information service activities n.e.c.	0	0		
63	6420 - Activities of holding companies	0	0		
64	6820 - Renting and operating of own or leased real estate	0	0		
65	6832 - Management of real estate on a fee or contract basis	0	0		
66	7010 - Activities of head offices	0	0		
67	7022 - Business and other management consultancy activities	0	0		
68	7120 - Technical testing and analysis	0	0		
69	7219 - Other research and experimental development on natural sciences and engineering	0	0		
70	7711 - Renting and leasing of cars and light motor vehicles	0	0		
71	9329 - Other amusement and recreation activities	0	0		

		m	n	o	p
	31/12/2025	Circular economy (CE)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CE)		Of which environmentally sustainable (CE)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
8	1920 - Manufacture of refined petroleum products	0	0		
9	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
10	2016 - Manufacture of plastics in primary forms	0	0		
11	2059 - Manufacture of other chemical products n.e.c.	0	0		
12	2060 - Manufacture of man-made fibres	0	0		
13	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
14	2351 - Manufacture of cement	0	0		
15	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
16	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
17	2433 - Cold forming or folding	0	0		
18	2442 - Aluminium production	0	0		
19	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
20	2611 - Manufacture of electronic components	11	0		
21	2612 - Manufacture of loaded electronic boards	0	0		
22	2630 - Manufacture of communication equipment	0	0		
23	2711 - Manufacture of electric motors, generators and transformers	0	0		
24	2790 - Manufacture of other electrical equipment	0	0		
25	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
26	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
27	2895 - Manufacture of machinery for paper and paperboard production	0	0		
28	2910 - Manufacture of motor vehicles	0	0		
29	3020 - Manufacture of railway locomotives and rolling stock	0	0		
30	3250 - Manufacture of medical and dental instruments and supplies	0	0		
31	3511 - Production of electricity	1	0		
32	3512 - Transmission of electricity	0	0		
33	3513 - Distribution of electricity	0	0		
34	3514 - Trade of electricity	0	0		
35	3522 - Distribution of gaseous fuels through mains	0	0		
36	3523 - Trade of gas through mains	0	0		

		m	n	o	p
	31/12/2025	Circular economy (CE)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CE)		Of which environmentally sustainable (CE)
37	3821 - Treatment and disposal of non-hazardous waste	0	0		
38	4120 - Construction of residential and non-residential buildings	0	0		
39	4211 - Construction of roads and motorways	0	0		
40	4329 - Other construction installation	0	0		
41	4511 - Sale of cars and light motor vehicles	0	0		
42	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
43	4619 - Agents involved in the sale of a variety of goods	0	0		
44	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	2	0		
45	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
46	4651 - Wholesale of computers, computer peripheral equipment and software	10	0		
47	4672 - Wholesale of metals and metal ores	0	0		
48	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
49	4675 - Wholesale of chemical products	0	0		
50	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
51	4920 - Freight rail transport	0	0		
52	4941 - Freight transport by road	0	0		
53	5020 - Sea and coastal freight water transport	0	0		
54	5223 - Service activities incidental to air transportation	0	0		
55	5229 - Other transportation support activities	0	0		
56	5310 - Postal activities under universal service obligation	0	0		
57	5510 - Hotels and similar accommodation	0	0		
58	6110 - Wired telecommunications activities	1	0		
59	6120 - Wireless telecommunications activities	0	0		
60	6190 - Other telecommunications activities	0	0		
61	6209 - Other information technology and computer service activities	0	0		
62	6399 - Other information service activities n.e.c.	0	0		
63	6420 - Activities of holding companies	0	0		
64	6820 - Renting and operating of own or leased real estate	0	0		
65	6832 - Management of real estate on a fee or contract basis	0	0		
66	7010 - Activities of head offices	5	0		
67	7022 - Business and other management consultancy activities	0	0		
68	7120 - Technical testing and analysis	0	0		
69	7219 - Other research and experimental development on natural sciences and engineering	0	0		
70	7711 - Renting and leasing of cars and light motor vehicles	0	0		
71	9329 - Other amusement and recreation activities	0	0		

		q	r	s	t
	31/12/2025	Pollution (PPC)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (PPC)		Of which environmentally sustainable (PPC)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
8	1920 - Manufacture of refined petroleum products	0	0		
9	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
10	2016 - Manufacture of plastics in primary forms	0	0		
11	2059 - Manufacture of other chemical products n.e.c.	0	0		
12	2060 - Manufacture of man-made fibres	0	0		
13	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
14	2351 - Manufacture of cement	0	0		
15	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
16	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
17	2433 - Cold forming or folding	0	0		
18	2442 - Aluminium production	0	0		
19	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
20	2611 - Manufacture of electronic components	0	0		

		q	r	s	t
	31/12/2025	Pollution (PPC)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (PPC)		Of which environmentally sustainable (PPC)
21	2612 - Manufacture of loaded electronic boards	0	0		
22	2630 - Manufacture of communication equipment	0	0		
23	2711 - Manufacture of electric motors, generators and transformers	0	0		
24	2790 - Manufacture of other electrical equipment	0	0		
25	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
26	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
27	2895 - Manufacture of machinery for paper and paperboard production	0	0		
28	2910 - Manufacture of motor vehicles	0	0		
29	3020 - Manufacture of railway locomotives and rolling stock	0	0		
30	3250 - Manufacture of medical and dental instruments and supplies	0	0		
31	3511 - Production of electricity	0	0		
32	3512 - Transmission of electricity	0	0		
33	3513 - Distribution of electricity	0	0		
34	3514 - Trade of electricity	0	0		
35	3522 - Distribution of gaseous fuels through mains	0	0		
36	3523 - Trade of gas through mains	0	0		
37	3821 - Treatment and disposal of non-hazardous waste	0	0		
38	4120 - Construction of residential and non-residential buildings	0	0		
39	4211 - Construction of roads and motorways	0	0		
40	4329 - Other construction installation	0	0		
41	4511 - Sale of cars and light motor vehicles	0	0		
42	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
43	4619 - Agents involved in the sale of a variety of goods	0	0		
44	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
45	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
46	4651 - Wholesale of computers, computer peripheral equipment and software	0	0		
47	4672 - Wholesale of metals and metal ores	0	0		
48	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
49	4675 - Wholesale of chemical products	0	0		
50	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
51	4920 - Freight rail transport	0	0		
52	4941 - Freight transport by road	0	0		
53	5020 - Sea and coastal freight water transport	0	0		
54	5223 - Service activities incidental to air transportation	0	0		
55	5229 - Other transportation support activities	0	0		
56	5310 - Postal activities under universal service obligation	0	0		
57	5510 - Hotels and similar accommodation	0	0		
58	6110 - Wired telecommunications activities	0	0		
59	6120 - Wireless telecommunications activities	0	0		
60	6190 - Other telecommunications activities	0	0		
61	6209 - Other information technology and computer service activities	0	0		
62	6399 - Other information service activities n.e.c.	0	0		
63	6420 - Activities of holding companies	0	0		
64	6820 - Renting and operating of own or leased real estate	0	0		
65	6832 - Management of real estate on a fee or contract basis	0	0		
66	7010 - Activities of head offices	0	0		
67	7022 - Business and other management consultancy activities	0	0		
68	7120 - Technical testing and analysis	0	0		
69	7219 - Other research and experimental development on natural sciences and engineering	0	0		
70	7711 - Renting and leasing of cars and light motor vehicles	0	0		
71	9329 - Other amusement and recreation activities	0	0		

		u	v	w	x
	31/12/2025	Biodiversity and Ecosystems (BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (BIO)		Of which environmentally sustainable (BIO)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		

		u	v	w	x
	31/12/2025	Biodiversity and Ecosystems (BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (BIO)		Of which environmentally sustainable (BIO)
7	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
8	1920 - Manufacture of refined petroleum products	0	0		
9	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
10	2016 - Manufacture of plastics in primary forms	0	0		
11	2059 - Manufacture of other chemical products n.e.c.	0	0		
12	2060 - Manufacture of man-made fibres	0	0		
13	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
14	2351 - Manufacture of cement	0	0		
15	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
16	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
17	2433 - Cold forming or folding	0	0		
18	2442 - Aluminium production	0	0		
19	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
20	2611 - Manufacture of electronic components	0	0		
21	2612 - Manufacture of loaded electronic boards	0	0		
22	2630 - Manufacture of communication equipment	0	0		
23	2711 - Manufacture of electric motors, generators and transformers	0	0		
24	2790 - Manufacture of other electrical equipment	0	0		
25	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
26	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
27	2895 - Manufacture of machinery for paper and paperboard production	0	0		
28	2910 - Manufacture of motor vehicles	0	0		
29	3020 - Manufacture of railway locomotives and rolling stock	0	0		
30	3250 - Manufacture of medical and dental instruments and supplies	0	0		
31	3511 - Production of electricity	0	0		
32	3512 - Transmission of electricity	0	0		
33	3513 - Distribution of electricity	0	0		
34	3514 - Trade of electricity	0	0		
35	3522 - Distribution of gaseous fuels through mains	0	0		
36	3523 - Trade of gas through mains	0	0		
37	3821 - Treatment and disposal of non-hazardous waste	0	0		
38	4120 - Construction of residential and non-residential buildings	0	0		
39	4211 - Construction of roads and motorways	0	0		
40	4329 - Other construction installation	0	0		
41	4511 - Sale of cars and light motor vehicles	0	0		
42	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
43	4619 - Agents involved in the sale of a variety of goods	0	0		
44	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
45	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
46	4651 - Wholesale of computers, computer peripheral equipment and software	0	0		
47	4672 - Wholesale of metals and metal ores	0	0		
48	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
49	4675 - Wholesale of chemical products	0	0		
50	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
51	4920 - Freight rail transport	0	0		
52	4941 - Freight transport by road	0	0		
53	5020 - Sea and coastal freight water transport	0	0		
54	5223 - Service activities incidental to air transportation	0	0		
55	5229 - Other transportation support activities	0	0		
56	5310 - Postal activities under universal service obligation	0	0		
57	5510 - Hotels and similar accommodation	17	0		
58	6110 - Wired telecommunications activities	0	0		
59	6120 - Wireless telecommunications activities	0	0		
60	6190 - Other telecommunications activities	0	0		
61	6209 - Other information technology and computer service activities	0	0		
62	6399 - Other information service activities n.e.c.	0	0		
63	6420 - Activities of holding companies	0	0		
64	6820 - Renting and operating of own or leased real estate	0	0		
65	6832 - Management of real estate on a fee or contract basis	0	0		
66	7010 - Activities of head offices	0	0		
67	7022 - Business and other management consultancy activities	0	0		
68	7120 - Technical testing and analysis	0	0		
69	7219 - Other research and experimental development on natural sciences and engineering	0	0		
70	7711 - Renting and leasing of cars and light motor vehicles	0	0		
71	9329 - Other amusement and recreation activities	0	0		

		y	z	aa	ab
	31/12/2025	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	0610 - Extraction of crude petroleum	15	1		
2	0620 - Extraction of natural gas	4	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	40	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	1	0		
7	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
8	1920 - Manufacture of refined petroleum products	1	0		
9	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
10	2016 - Manufacture of plastics in primary forms	0	0		
11	2059 - Manufacture of other chemical products n.e.c.	0	0		
12	2060 - Manufacture of man-made fibres	1	0		
13	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
14	2351 - Manufacture of cement	1	0		
15	2410 - Manufacture of basic iron and steel and of ferro-alloys	11	9		
16	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
17	2433 - Cold forming or folding	0	0		
18	2442 - Aluminium production	0	0		
19	2599 - Manufacture of other fabricated metal products n.e.c.	1	1		
20	2611 - Manufacture of electronic components	53	0		
21	2612 - Manufacture of loaded electronic boards	199	0		
22	2630 - Manufacture of communication equipment	21	0		
23	2711 - Manufacture of electric motors, generators and transformers	7	1		
24	2790 - Manufacture of other electrical equipment	18	1		
25	2892 - Manufacture of machinery for mining, quarrying and construction	1	1		
26	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
27	2895 - Manufacture of machinery for paper and paperboard production	2	2		
28	2910 - Manufacture of motor vehicles	341	38		
29	3020 - Manufacture of railway locomotives and rolling stock	33	0		
30	3250 - Manufacture of medical and dental instruments and supplies	0	0		
31	3511 - Production of electricity	113	105		
32	3512 - Transmission of electricity	0	0		
33	3513 - Distribution of electricity	25	16		
34	3514 - Trade of electricity	31	28		
35	3522 - Distribution of gaseous fuels through mains	30	15		
36	3523 - Trade of gas through mains	1	1		
37	3821 - Treatment and disposal of non-hazardous waste	11	0		
38	4120 - Construction of residential and non-residential buildings	0	0		
39	4211 - Construction of roads and motorways	0	0		
40	4329 - Other construction installation	0	0		
41	4511 - Sale of cars and light motor vehicles	1	0		
42	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
43	4619 - Agents involved in the sale of a variety of goods	0	0		
44	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	11	7		
45	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
46	4651 - Wholesale of computers, computer peripheral equipment and software	14	0		
47	4672 - Wholesale of metals and metal ores	6	5		
48	4673 - Wholesale of wood, construction materials and sanitary equipment	55	1		
49	4675 - Wholesale of chemical products	1	0		
50	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
51	4920 - Freight rail transport	1	0		
52	4941 - Freight transport by road	0	0		
53	5020 - Sea and coastal freight water transport	15	0		
54	5223 - Service activities incidental to air transportation	9	1		
55	5229 - Other transportation support activities	2	1		
56	5310 - Postal activities under universal service obligation	48	21		
57	5510 - Hotels and similar accommodation	35	0		
58	6110 - Wired telecommunications activities	2	0		
59	6120 - Wireless telecommunications activities	0	0		
60	6190 - Other telecommunications activities	1	0		
61	6209 - Other information technology and computer service activities	0	0		
62	6399 - Other information service activities n.e.c.	21	0		
63	6420 - Activities of holding companies	0	0		
64	6820 - Renting and operating of own or leased real estate	8	1		
65	6832 - Management of real estate on a fee or contract basis	20	4		

		y	z	aa	ab
	31/12/2025	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
66	7010 - Activities of head offices	361	234		
67	7022 - Business and other management consultancy activities	17	14		
68	7120 - Technical testing and analysis	8	8		
69	7219 - Other research and experimental development on natural sciences and engineering	0	0		
70	7711 - Renting and leasing of cars and light motor vehicles	0	0		
71	9329 - Other amusement and recreation activities	0	0		

		ac	ad	ae	af
	31/12/2024	Climate Change Mitigation (CCM)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM)		Of which environmentally sustainable (CCM)
1	0610 - Extraction of crude petroleum	10	1		
2	0620 - Extraction of natural gas	5	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	3	1		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
8	1920 - Manufacture of refined petroleum products	3	0		
9	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
10	2016 - Manufacture of plastics in primary forms	0	0		
11	2059 - Manufacture of other chemical products n.e.c.	0	0		
12	2060 - Manufacture of man-made fibres	1	0		
13	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
14	2351 - Manufacture of cement	7	0		
15	2410 - Manufacture of basic iron and steel and of ferro-alloys	70	26		
16	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
17	2433 - Cold forming or folding	0	0		
18	2442 - Aluminium production	0	0		
19	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
20	2611 - Manufacture of electronic components	40	0		
21	2612 - Manufacture of loaded electronic boards	246	0		
22	2630 - Manufacture of communication equipment	23	0		
23	2711 - Manufacture of electric motors, generators and transformers	6	1		
24	2790 - Manufacture of other electrical equipment	18	1		
25	2892 - Manufacture of machinery for mining, quarrying and construction	1	1		
26	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
27	2895 - Manufacture of machinery for paper and paperboard production	0	0		
28	2910 - Manufacture of motor vehicles	185	18		
29	3020 - Manufacture of railway locomotives and rolling stock	39	0		
30	3250 - Manufacture of medical and dental instruments and supplies	0	0		
31	3511 - Production of electricity	92	88		
32	3512 - Transmission of electricity	0	0		
33	3513 - Distribution of electricity	6	7		
34	3514 - Trade of electricity	14	12		
35	3522 - Distribution of gaseous fuels through mains	27	3		
36	3523 - Trade of gas through mains	2	2		
37	3821 - Treatment and disposal of non-hazardous waste	13	0		
38	4120 - Construction of residential and non-residential buildings	0	0		
39	4211 - Construction of roads and motorways	0	0		
40	4329 - Other construction installation	0	0		
41	4511 - Sale of cars and light motor vehicles	2	0		
42	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
43	4619 - Agents involved in the sale of a variety of goods	0	0		
44	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	13	11		
45	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
46	4651 - Wholesale of computers, computer peripheral equipment and software	4	0		
47	4672 - Wholesale of metals and metal ores	53	20		
48	4673 - Wholesale of wood, construction materials and sanitary equipment	55	1		
49	4675 - Wholesale of chemical products	1	0		
50	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
51	4920 - Freight rail transport	6	2		
52	4941 - Freight transport by road	0	0		
53	5020 - Sea and coastal freight water transport	10	0		
54	5223 - Service activities incidental to air transportation	9	1		
55	5229 - Other transportation support activities	18	1		
56	5310 - Postal activities under universal service obligation	1	0		
57	5510 - Hotels and similar accommodation	21	0		
58	6110 - Wired telecommunications activities	1	0		
59	6120 - Wireless telecommunications activities	0	0		
60	6190 - Other telecommunications activities	1	0		
61	6209 - Other information technology and computer service activities	0	0		
62	6399 - Other information service activities n.e.c.	34	0		
63	6420 - Activities of holding companies	0	0		
64	6820 - Renting and operating of own or leased real estate	9	1		
65	6832 - Management of real estate on a fee or contract basis	22	4		

		ac	ad	ae	af
	31/12/2024	Climate Change Mitigation (CCM)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM)		Of which environmentally sustainable (CCM)
66	7010 - Activities of head offices	465	255		
67	7022 - Business and other management consultancy activities	10	6		
68	7120 - Technical testing and analysis	8	8		
69	7219 - Other research and experimental development on natural sciences and engineering	0	0		
70	7711 - Renting and leasing of cars and light motor vehicles	0	0		
71	9329 - Other amusement and recreation activities	1	0		

		ag	ah	ai	aj
	31/12/2024	Climate Change Adaptation (CCA)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCA)		Of which environmentally sustainable (CCA)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
8	1920 - Manufacture of refined petroleum products	0	0		
9	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
10	2016 - Manufacture of plastics in primary forms	0	0		
11	2059 - Manufacture of other chemical products n.e.c.	0	0		
12	2060 - Manufacture of man-made fibres	0	0		
13	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
14	2351 - Manufacture of cement	0	0		
15	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
16	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
17	2433 - Cold forming or folding	0	0		
18	2442 - Aluminium production	0	0		
19	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
20	2611 - Manufacture of electronic components	0	0		
21	2612 - Manufacture of loaded electronic boards	0	0		
22	2630 - Manufacture of communication equipment	0	0		
23	2711 - Manufacture of electric motors, generators and transformers	0	0		
24	2790 - Manufacture of other electrical equipment	0	0		
25	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
26	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
27	2895 - Manufacture of machinery for paper and paperboard production	0	0		
28	2910 - Manufacture of motor vehicles	0	0		
29	3020 - Manufacture of railway locomotives and rolling stock	0	0		
30	3250 - Manufacture of medical and dental instruments and supplies	0	0		
31	3511 - Production of electricity	0	0		
32	3512 - Transmission of electricity	0	0		
33	3513 - Distribution of electricity	0	0		
34	3514 - Trade of electricity	0	0		
35	3522 - Distribution of gaseous fuels through mains	0	0		
36	3523 - Trade of gas through mains	0	0		
37	3821 - Treatment and disposal of non-hazardous waste	0	0		
38	4120 - Construction of residential and non-residential buildings	0	0		
39	4211 - Construction of roads and motorways	0	0		
40	4329 - Other construction installation	0	0		
41	4511 - Sale of cars and light motor vehicles	0	0		
42	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
43	4619 - Agents involved in the sale of a variety of goods	0	0		
44	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
45	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
46	4651 - Wholesale of computers, computer peripheral equipment and software	0	0		
47	4672 - Wholesale of metals and metal ores	0	0		
48	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
49	4675 - Wholesale of chemical products	0	0		
50	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
51	4920 - Freight rail transport	0	0		

		ag	ah	ai	aj
	31/12/2024	Climate Change Adaptation (CCA)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCA)		Of which environmentally sustainable (CCA)
52	4941 - Freight transport by road	0	0		
53	5020 - Sea and coastal freight water transport	0	0		
54	5223 - Service activities incidental to air transportation	0	0		
55	5229 - Other transportation support activities	0	0		
56	5310 - Postal activities under universal service obligation	0	0		
57	5510 - Hotels and similar accommodation	0	0		
58	6110 - Wired telecommunications activities	0	0		
59	6120 - Wireless telecommunications activities	0	0		
60	6190 - Other telecommunications activities	0	0		
61	6209 - Other information technology and computer service activities	0	0		
62	6399 - Other information service activities n.e.c.	0	0		
63	6420 - Activities of holding companies	0	0		
64	6820 - Renting and operating of own or leased real estate	0	0		
65	6832 - Management of real estate on a fee or contract basis	0	0		
66	7010 - Activities of head offices	0	0		
67	7022 - Business and other management consultancy activities	0	0		
68	7120 - Technical testing and analysis	0	0		
69	7219 - Other research and experimental development on natural sciences and engineering	0	0		
70	7711 - Renting and leasing of cars and light motor vehicles	0	0		
71	9329 - Other amusement and recreation activities	1	0		

		ak	al	am	an
	31/12/2024	Water and marine resources (WTR)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (WTR)		Of which environmentally sustainable (WTR)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
8	1920 - Manufacture of refined petroleum products	0	0		
9	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
10	2016 - Manufacture of plastics in primary forms	0	0		
11	2059 - Manufacture of other chemical products n.e.c.	0	0		
12	2060 - Manufacture of man-made fibres	0	0		
13	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
14	2351 - Manufacture of cement	0	0		
15	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
16	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
17	2433 - Cold forming or folding	0	0		
18	2442 - Aluminium production	0	0		
19	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
20	2611 - Manufacture of electronic components	0	0		
21	2612 - Manufacture of loaded electronic boards	0	0		
22	2630 - Manufacture of communication equipment	0	0		
23	2711 - Manufacture of electric motors, generators and transformers	0	0		
24	2790 - Manufacture of other electrical equipment	0	0		
25	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
26	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
27	2895 - Manufacture of machinery for paper and paperboard production	0	0		
28	2910 - Manufacture of motor vehicles	0	0		
29	3020 - Manufacture of railway locomotives and rolling stock	0	0		
30	3250 - Manufacture of medical and dental instruments and supplies	0	0		
31	3511 - Production of electricity	0	0		
32	3512 - Transmission of electricity	0	0		
33	3513 - Distribution of electricity	0	0		
34	3514 - Trade of electricity	0	0		
35	3522 - Distribution of gaseous fuels through mains	0	0		
36	3523 - Trade of gas through mains	0	0		
37	3821 - Treatment and disposal of non-hazardous waste	0	0		

		ak	al	am	an
	31/12/2024	Water and marine resources (WTR)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (WTR)		Of which environmentally sustainable (WTR)
38	4120 - Construction of residential and non-residential buildings	0	0		
39	4211 - Construction of roads and motorways	0	0		
40	4329 - Other construction installation	0	0		
41	4511 - Sale of cars and light motor vehicles	0	0		
42	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
43	4619 - Agents involved in the sale of a variety of goods	0	0		
44	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
45	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
46	4651 - Wholesale of computers, computer peripheral equipment and software	0	0		
47	4672 - Wholesale of metals and metal ores	0	0		
48	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
49	4675 - Wholesale of chemical products	0	0		
50	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
51	4920 - Freight rail transport	0	0		
52	4941 - Freight transport by road	0	0		
53	5020 - Sea and coastal freight water transport	0	0		
54	5223 - Service activities incidental to air transportation	0	0		
55	5229 - Other transportation support activities	0	0		
56	5310 - Postal activities under universal service obligation	0	0		
57	5510 - Hotels and similar accommodation	0	0		
58	6110 - Wired telecommunications activities	0	0		
59	6120 - Wireless telecommunications activities	0	0		
60	6190 - Other telecommunications activities	0	0		
61	6209 - Other information technology and computer service activities	0	0		
62	6399 - Other information service activities n.e.c.	0	0		
63	6420 - Activities of holding companies	0	0		
64	6820 - Renting and operating of own or leased real estate	0	0		
65	6832 - Management of real estate on a fee or contract basis	0	0		
66	7010 - Activities of head offices	0	0		
67	7022 - Business and other management consultancy activities	0	0		
68	7120 - Technical testing and analysis	0	0		
69	7219 - Other research and experimental development on natural sciences and engineering	0	0		
70	7711 - Renting and leasing of cars and light motor vehicles	0	0		
71	9329 - Other amusement and recreation activities	0	0		

		ao	ap	aq	ar
	31/12/2024	Circular economy (CE)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CE)		Of which environmentally sustainable (CE)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
8	1920 - Manufacture of refined petroleum products	0	0		
9	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
10	2016 - Manufacture of plastics in primary forms	0	0		
11	2059 - Manufacture of other chemical products n.e.c.	0	0		
12	2060 - Manufacture of man-made fibres	0	0		
13	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
14	2351 - Manufacture of cement	0	0		
15	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
16	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
17	2433 - Cold forming or folding	0	0		
18	2442 - Aluminium production	0	0		
19	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
20	2611 - Manufacture of electronic components	11	0		
21	2612 - Manufacture of loaded electronic boards	0	0		
22	2630 - Manufacture of communication equipment	0	0		
23	2711 - Manufacture of electric motors, generators and transformers	0	0		
24	2790 - Manufacture of other electrical equipment	0	0		
25	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
26	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
27	2895 - Manufacture of machinery for paper and paperboard production	0	0		
28	2910 - Manufacture of motor vehicles	0	0		
29	3020 - Manufacture of railway locomotives and rolling stock	0	0		
30	3250 - Manufacture of medical and dental instruments and supplies	0	0		
31	3511 - Production of electricity	0	0		
32	3512 - Transmission of electricity	0	0		
33	3513 - Distribution of electricity	0	0		
34	3514 - Trade of electricity	0	0		
35	3522 - Distribution of gaseous fuels through mains	0	0		
36	3523 - Trade of gas through mains	0	0		
37	3821 - Treatment and disposal of non-hazardous waste	0	0		
38	4120 - Construction of residential and non-residential buildings	0	0		
39	4211 - Construction of roads and motorways	0	0		
40	4329 - Other construction installation	0	0		
41	4511 - Sale of cars and light motor vehicles	0	0		
42	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
43	4619 - Agents involved in the sale of a variety of goods	0	0		
44	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	2	0		
45	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
46	4651 - Wholesale of computers, computer peripheral equipment and software	10	0		
47	4672 - Wholesale of metals and metal ores	0	0		
48	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
49	4675 - Wholesale of chemical products	0	0		
50	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
51	4920 - Freight rail transport	0	0		
52	4941 - Freight transport by road	0	0		
53	5020 - Sea and coastal freight water transport	0	0		
54	5223 - Service activities incidental to air transportation	0	0		
55	5229 - Other transportation support activities	0	0		
56	5310 - Postal activities under universal service obligation	0	0		
57	5510 - Hotels and similar accommodation	0	0		
58	6110 - Wired telecommunications activities	1	0		
59	6120 - Wireless telecommunications activities	0	0		
60	6190 - Other telecommunications activities	0	0		
61	6209 - Other information technology and computer service activities	0	0		
62	6399 - Other information service activities n.e.c.	0	0		
63	6420 - Activities of holding companies	0	0		
64	6820 - Renting and operating of own or leased real estate	0	0		
65	6832 - Management of real estate on a fee or contract basis	0	0		
66	7010 - Activities of head offices	2	0		

		ao	ap	aq	ar
	31/12/2024	Circular economy (CE)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CE)		Of which environmentally sustainable (CE)
67	7022 - Business and other management consultancy activities	0	0		
68	7120 - Technical testing and analysis	0	0		
69	7219 - Other research and experimental development on natural sciences and engineering	0	0		
70	7711 - Renting and leasing of cars and light motor vehicles	0	0		
71	9329 - Other amusement and recreation activities	0	0		

		as	at	au	av
	31/12/2024	Pollution (PPC)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (PPC)		Of which environmentally sustainable (PPC)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
8	1920 - Manufacture of refined petroleum products	0	0		
9	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
10	2016 - Manufacture of plastics in primary forms	0	0		
11	2059 - Manufacture of other chemical products n.e.c.	0	0		
12	2060 - Manufacture of man-made fibres	0	0		
13	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
14	2351 - Manufacture of cement	0	0		
15	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
16	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
17	2433 - Cold forming or folding	0	0		
18	2442 - Aluminium production	0	0		
19	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
20	2611 - Manufacture of electronic components	0	0		
21	2612 - Manufacture of loaded electronic boards	0	0		
22	2630 - Manufacture of communication equipment	0	0		
23	2711 - Manufacture of electric motors, generators and transformers	0	0		
24	2790 - Manufacture of other electrical equipment	0	0		
25	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
26	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
27	2895 - Manufacture of machinery for paper and paperboard production	0	0		
28	2910 - Manufacture of motor vehicles	0	0		
29	3020 - Manufacture of railway locomotives and rolling stock	0	0		
30	3250 - Manufacture of medical and dental instruments and supplies	0	0		
31	3511 - Production of electricity	0	0		
32	3512 - Transmission of electricity	0	0		
33	3513 - Distribution of electricity	0	0		
34	3514 - Trade of electricity	0	0		
35	3522 - Distribution of gaseous fuels through mains	0	0		
36	3523 - Trade of gas through mains	0	0		
37	3821 - Treatment and disposal of non-hazardous waste	0	0		
38	4120 - Construction of residential and non-residential buildings	0	0		
39	4211 - Construction of roads and motorways	0	0		
40	4329 - Other construction installation	0	0		
41	4511 - Sale of cars and light motor vehicles	0	0		
42	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
43	4619 - Agents involved in the sale of a variety of goods	0	0		
44	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
45	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
46	4651 - Wholesale of computers, computer peripheral equipment and software	0	0		
47	4672 - Wholesale of metals and metal ores	0	0		
48	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
49	4675 - Wholesale of chemical products	0	0		
50	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
51	4920 - Freight rail transport	0	0		
52	4941 - Freight transport by road	0	0		

		as	at	au	av
	31/12/2024	Pollution (PPC)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (PPC)		Of which environmentally sustainable (PPC)
53	5020 - Sea and coastal freight water transport	0	0		
54	5223 - Service activities incidental to air transportation	0	0		
55	5229 - Other transportation support activities	0	0		
56	5310 - Postal activities under universal service obligation	0	0		
57	5510 - Hotels and similar accommodation	0	0		
58	6110 - Wired telecommunications activities	0	0		
59	6120 - Wireless telecommunications activities	0	0		
60	6190 - Other telecommunications activities	0	0		
61	6209 - Other information technology and computer service activities	0	0		
62	6399 - Other information service activities n.e.c.	0	0		
63	6420 - Activities of holding companies	0	0		
64	6820 - Renting and operating of own or leased real estate	0	0		
65	6832 - Management of real estate on a fee or contract basis	0	0		
66	7010 - Activities of head offices	3	0		
67	7022 - Business and other management consultancy activities	0	0		
68	7120 - Technical testing and analysis	0	0		
69	7219 - Other research and experimental development on natural sciences and engineering	0	0		
70	7711 - Renting and leasing of cars and light motor vehicles	0	0		
71	9329 - Other amusement and recreation activities	0	0		

		aw	ax	ay	az
	31/12/2024	Biodiversity and Ecosystems (BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (BIO)		Of which environmentally sustainable (BIO)
1	0610 - Extraction of crude petroleum	0	0		
2	0620 - Extraction of natural gas	0	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	0	0		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
8	1920 - Manufacture of refined petroleum products	0	0		
9	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
10	2016 - Manufacture of plastics in primary forms	0	0		
11	2059 - Manufacture of other chemical products n.e.c.	0	0		
12	2060 - Manufacture of man-made fibres	0	0		
13	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
14	2351 - Manufacture of cement	0	0		
15	2410 - Manufacture of basic iron and steel and of ferro-alloys	0	0		
16	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
17	2433 - Cold forming or folding	0	0		
18	2442 - Aluminium production	0	0		
19	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
20	2611 - Manufacture of electronic components	0	0		
21	2612 - Manufacture of loaded electronic boards	0	0		
22	2630 - Manufacture of communication equipment	0	0		
23	2711 - Manufacture of electric motors, generators and transformers	0	0		
24	2790 - Manufacture of other electrical equipment	0	0		
25	2892 - Manufacture of machinery for mining, quarrying and construction	0	0		
26	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
27	2895 - Manufacture of machinery for paper and paperboard production	0	0		
28	2910 - Manufacture of motor vehicles	0	0		
29	3020 - Manufacture of railway locomotives and rolling stock	0	0		
30	3250 - Manufacture of medical and dental instruments and supplies	0	0		
31	3511 - Production of electricity	0	0		
32	3512 - Transmission of electricity	0	0		
33	3513 - Distribution of electricity	0	0		
34	3514 - Trade of electricity	0	0		
35	3522 - Distribution of gaseous fuels through mains	0	0		
36	3523 - Trade of gas through mains	0	0		
37	3821 - Treatment and disposal of non-hazardous waste	0	0		
38	4120 - Construction of residential and non-residential buildings	0	0		

		aw	ax	ay	az
	31/12/2024	Biodiversity and Ecosystems (BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (BIO)		Of which environmentally sustainable (BIO)
39	4211 - Construction of roads and motorways	0	0		
40	4329 - Other construction installation	0	0		
41	4511 - Sale of cars and light motor vehicles	0	0		
42	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
43	4619 - Agents involved in the sale of a variety of goods	0	0		
44	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0	0		
45	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
46	4651 - Wholesale of computers, computer peripheral equipment and software	0	0		
47	4672 - Wholesale of metals and metal ores	0	0		
48	4673 - Wholesale of wood, construction materials and sanitary equipment	0	0		
49	4675 - Wholesale of chemical products	0	0		
50	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
51	4920 - Freight rail transport	0	0		
52	4941 - Freight transport by road	0	0		
53	5020 - Sea and coastal freight water transport	0	0		
54	5223 - Service activities incidental to air transportation	0	0		
55	5229 - Other transportation support activities	0	0		
56	5310 - Postal activities under universal service obligation	0	0		
57	5510 - Hotels and similar accommodation	20	0		
58	6110 - Wired telecommunications activities	0	0		
59	6120 - Wireless telecommunications activities	0	0		
60	6190 - Other telecommunications activities	0	0		
61	6209 - Other information technology and computer service activities	0	0		
62	6399 - Other information service activities n.e.c.	0	0		
63	6420 - Activities of holding companies	0	0		
64	6820 - Renting and operating of own or leased real estate	0	0		
65	6832 - Management of real estate on a fee or contract basis	0	0		
66	7010 - Activities of head offices	0	0		
67	7022 - Business and other management consultancy activities	0	0		
68	7120 - Technical testing and analysis	0	0		
69	7219 - Other research and experimental development on natural sciences and engineering	0	0		
70	7711 - Renting and leasing of cars and light motor vehicles	0	0		
71	9329 - Other amusement and recreation activities	0	0		

		ba	bb	bc	bd
	31/12/2024	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	0610 - Extraction of crude petroleum	10	1		
2	0620 - Extraction of natural gas	5	0		
3	0910 - Support activities for petroleum and natural gas extraction	0	0		
4	1081 - Manufacture of sugar	3	1		
5	1083 - Processing of tea and coffee	0	0		
6	1105 - Manufacture of beer	0	0		
7	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	0	0		
8	1920 - Manufacture of refined petroleum products	3	0		
9	2015 - Manufacture of fertilisers and nitrogen compounds	0	0		
10	2016 - Manufacture of plastics in primary forms	0	0		
11	2059 - Manufacture of other chemical products n.e.c.	0	0		
12	2060 - Manufacture of man-made fibres	1	0		
13	2332 - Manufacture of bricks, tiles and construction products, in baked clay	0	0		
14	2351 - Manufacture of cement	7	0		
15	2410 - Manufacture of basic iron and steel and of ferro-alloys	70	26		
16	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	0	0		
17	2433 - Cold forming or folding	0	0		
18	2442 - Aluminium production	0	0		
19	2599 - Manufacture of other fabricated metal products n.e.c.	0	0		
20	2611 - Manufacture of electronic components	51	0		
21	2612 - Manufacture of loaded electronic boards	246	0		
22	2630 - Manufacture of communication equipment	23	0		
23	2711 - Manufacture of electric motors, generators and transformers	6	1		
24	2790 - Manufacture of other electrical equipment	18	1		
25	2892 - Manufacture of machinery for mining, quarrying and construction	1	1		
26	2893 - Manufacture of machinery for food, beverage and tobacco processing	0	0		
27	2895 - Manufacture of machinery for paper and paperboard production	0	0		
28	2910 - Manufacture of motor vehicles	185	18		
29	3020 - Manufacture of railway locomotives and rolling stock	39	0		
30	3250 - Manufacture of medical and dental instruments and supplies	0	0		
31	3511 - Production of electricity	93	88		
32	3512 - Transmission of electricity	0	0		
33	3513 - Distribution of electricity	6	7		
34	3514 - Trade of electricity	14	12		
35	3522 - Distribution of gaseous fuels through mains	27	3		
36	3523 - Trade of gas through mains	2	2		
37	3821 - Treatment and disposal of non-hazardous waste	13	0		
38	4120 - Construction of residential and non-residential buildings	0	0		
39	4211 - Construction of roads and motorways	0	0		
40	4329 - Other construction installation	0	0		
41	4511 - Sale of cars and light motor vehicles	2	0		
42	4531 - Wholesale trade of motor vehicle parts and accessories	0	0		
43	4619 - Agents involved in the sale of a variety of goods	0	0		
44	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	15	11		
45	4636 - Wholesale of sugar and chocolate and sugar confectionery	0	0		
46	4651 - Wholesale of computers, computer peripheral equipment and software	13	0		
47	4672 - Wholesale of metals and metal ores	53	20		
48	4673 - Wholesale of wood, construction materials and sanitary equipment	55	1		
49	4675 - Wholesale of chemical products	1	0		
50	4752 - Retail sale of hardware, paints and glass in specialised stores	0	0		
51	4920 - Freight rail transport	6	2		
52	4941 - Freight transport by road	0	0		
53	5020 - Sea and coastal freight water transport	10	0		
54	5223 - Service activities incidental to air transportation	9	1		
55	5229 - Other transportation support activities	18	1		
56	5310 - Postal activities under universal service obligation	1	0		
57	5510 - Hotels and similar accommodation	41	0		
58	6110 - Wired telecommunications activities	2	0		
59	6120 - Wireless telecommunications activities	0	0		
60	6190 - Other telecommunications activities	1	0		
61	6209 - Other information technology and computer service activities	0	0		
62	6399 - Other information service activities n.e.c.	34	0		
63	6420 - Activities of holding companies	0	0		
64	6820 - Renting and operating of own or leased real estate	9	1		
65	6832 - Management of real estate on a fee or contract basis	22	4		

		ba	bb	bc	bd
	31/12/2024	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Breakdown by sector - NACE 4 digits level (code and label)	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	in € million		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)		Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
66	7010 - Activities of head offices	469	255		
67	7022 - Business and other management consultancy activities	10	6		
68	7120 - Technical testing and analysis	8	8		
69	7219 - Other research and experimental development on natural sciences and engineering	0	0		
70	7711 - Renting and leasing of cars and light motor vehicles	0	0		
71	9329 - Other amusement and recreation activities	2	0		

Template 3 – GAR KPI stock

1. Institution shall dislcose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template

2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR

3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmetnally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentatlly sustainable assets compared to total covered assets

4. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures

GAR KPI stock (CapEX)

		a	b	c	d	e
	31/12/2025	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	% (compared to total covered assets in the denominator)			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	76.00 %	3.00 %	0.76 %	0.25 %	1.51 %
2	**Financial undertakings**	**4.15 %**	**0.15 %**	**0.00 %**	**0.01 %**	**0.02 %**
3	Credit institutions	3.62 %	0.15 %	0.00 %	0.01 %	0.02 %
4	Loans and advances	0.86 %	0.06 %	0.00 %	0.00 %	0.01 %
5	Debt securities, including UoP	5.98 %	0.22 %	0.00 %	0.01 %	0.03 %
6	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
7	Other financial corporations	7.81 %	0.15 %	0.00 %	0.00 %	0.01 %
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	0.01 %	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**	**39.33 %**	**19.37 %**	**0.00 %**	**2.12 %**	**13.07 %**
21	Loans and advances	41.26 %	19.62 %	0.00 %	2.05 %	12.78 %
22	Debt securities, including UoP	28.99 %	18.03 %	0.00 %	2.51 %	14.61 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
24	**Households**	**96.06 %**	**1.03 %**	**1.03 %**	**0.00 %**	**0.00 %**
25	of which loans collateralised by residential immovable property	96.66 %	1.03 %	1.03 %	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	7.00 %	0.00 %	0.00 %	0.00 %	0.00 %
28	**Local governments financing**	**1.12 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	1.12 %	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	0.59 %	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 %**
32	**Total GAR assets**	**22.78 %**	**0.90 %**	**0.23 %**	**0.07 %**	**0.45 %**

		f	g	h	i
	31/12/2025	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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 %	0.02 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.78 %**	**0.16 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.01 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.02 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	6.17 %	1.30 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.13 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.15 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	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 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.03 %**	**0.00 %**	**0.00 %**	**0.00 %**

		j	k	l	m
	31/12/2025	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)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.01 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.05 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		n	o	p	q
	31/12/2025	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.10 %	0.00 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.50 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	3.95 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.44 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.35 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.96 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**		**0.00 %**	**0.00 %**	**0.00 %**
25	of which loans collateralised by residential immovable property		0.00 %	0.00 %	0.00 %
26	of which building renovation loans		0.00 %	0.00 %	0.00 %
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.03 %**	**0.00 %**	**0.00 %**	**0.00 %**

		r	s	t	u
	31/12/2025	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		v	w	x	z
	31/12/2025	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)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		aa	ab	ac	ad	ae	af
	31/12/2025	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)					
	% (compared to total covered assets in the denominator)			Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of total assets covered
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	76.19 %	3.02 %	0.76 %	0.25 %	1.51 %	29.98 %
2	**Financial undertakings**	**5.43 %**	**0.31 %**	**0.00 %**	**0.01 %**	**0.02 %**	**2.84 %**
3	Credit institutions	3.63 %	0.15 %	0.00 %	0.01 %	0.02 %	2.49 %
4	Loans and advances	0.86 %	0.06 %	0.00 %	0.00 %	0.01 %	1.13 %
5	Debt securities, including UoP	6.00 %	0.22 %	0.00 %	0.01 %	0.03 %	1.34 %
6	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.01 %
7	Other financial corporations	17.92 %	1.45 %	0.00 %	0.00 %	0.01 %	0.36 %
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 %	0.26 %
17	Loans and advances	0.01 %	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 %	0.26 %
20	**Non-financial undertakings**	**39.92 %**	**19.37 %**	**0.00 %**	**2.12 %**	**13.07 %**	**3.46 %**
21	Loans and advances	41.76 %	19.62 %	0.00 %	2.05 %	12.78 %	2.91 %
22	Debt securities, including UoP	30.00 %	18.03 %	0.00 %	2.51 %	14.61 %	0.54 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
24	**Households**	**96.07 %**	**1.03 %**	**1.03 %**	**0.00 %**	**0.00 %**	**22.16 %**
25	of which loans collateralised by residential immovable property	96.66 %	1.03 %	1.03 %	0.00 %	0.00 %	22.01 %
26	of which building renovation loans	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
27	of which motor vehicle loans	7.35 %	0.00 %	0.00 %	0.00 %	0.00 %	0.15 %
28	**Local governments financing**	**1.12 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**1.52 %**
29	Housing financing	1.12 %	0.00 %	0.00 %	0.00 %	0.00 %	1.50 %
30	Other local government financing	0.59 %	0.00 %	0.00 %	0.00 %	0.00 %	0.02 %
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.02 %**
32	**Total GAR assets**	**22.84 %**	**0.91 %**	**0.23 %**	**0.07 %**	**0.45 %**	**100.00 %**

		ag	ah	ai	aj	ak
	31/12/2024	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	% (compared to total covered assets in the denominator)			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	77.48 %	2.81 %	0.11 %	0.59 %	1.10 %
2	**Financial undertakings**	**8.55 %**	**0.29 %**	**0.00 %**	**0.02 %**	**0.04 %**
3	Credit institutions	8.10 %	0.27 %	0.00 %	0.01 %	0.04 %
4	Loans and advances	4.17 %	0.25 %	0.00 %	0.00 %	0.02 %
5	Debt securities, including UoP	10.26 %	0.28 %	0.00 %	0.02 %	0.05 %
6	Equity instruments	19.34 %	0.29 %		0.04 %	0.02 %
7	Other financial corporations	24.78 %	1.03 %	0.00 %	0.22 %	0.03 %
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**	**40.81 %**	**21.13 %**	**0.00 %**	**4.67 %**	**8.64 %**
21	Loans and advances	41.96 %	21.49 %	0.00 %	5.00 %	7.35 %
22	Debt securities, including UoP	32.89 %	18.69 %	0.00 %	2.36 %	17.50 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
24	**Households**	**98.66 %**	**0.15 %**	**0.15 %**	**0.00 %**	**0.00 %**
25	of which loans collateralised by residential immovable property	99.33 %	0.15 %	0.15 %	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	7.04 %	0.00 %	0.00 %	0.00 %	0.00 %
28	**Local governments financing**	**0.11 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.10 %	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	0.58 %	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 %**
32	**Total GAR assets**	**22.13 %**	**0.80 %**	**0.03 %**	**0.17 %**	**0.31 %**

		al	am	an	ao
	31/12/2024	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.13 %	0.02 %	0.00 %	0.00 %
2	**Financial undertakings**	**1.01 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	1.04 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.57 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	1.23 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	4.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.29 %**	**0.19 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.33 %	0.22 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	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 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.04 %**	**0.01 %**	**0.00 %**	**0.00 %**

		ap	aq	ar	as
	31/12/2024	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)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.03 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		at	au	av	aw
	31.12.2024	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.04 %	0.00 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.01 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.32 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.35 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.09 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	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 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.01 %**	**0.00 %**	**0.00 %**	**0.00 %**

		ax	ay	az	ba
	31/12/2024	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		bb	bc	bd	be
	31/12/2024	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)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		bf	bg	bh	bi	bj	bk
	31/12/2024	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)					
	% (compared to total covered assets in the denominator)			Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of total assets covered
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	77.65 %	2.83 %	0.11 %	0.59 %	1.10 %	28.57 %
2	**Financial undertakings**	**9.56 %**	**0.29 %**	**0.00 %**	**0.02 %**	**0.04 %**	**2.76 %**
3	Credit institutions	9.13 %	0.27 %	0.00 %	0.01 %	0.04 %	2.68 %
4	Loans and advances	4.74 %	0.25 %	0.00 %	0.00 %	0.02 %	1.05 %
5	Debt securities, including UoP	11.49 %	0.28 %	0.00 %	0.02 %	0.05 %	1.57 %
6	Equity instruments	23.33 %	0.29 %		0.04 %	0.02 %	0.06 %
7	Other financial corporations	24.79 %	1.03 %	0.00 %	0.22 %	0.03 %	0.07 %
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**	**41.43 %**	**21.32 %**	**0.00 %**	**4.67 %**	**8.64 %**	**3.61 %**
21	Loans and advances	42.66 %	21.71 %	0.00 %	5.00 %	7.35 %	3.15 %
22	Debt securities, including UoP	33.02 %	18.69 %	0.00 %	2.36 %	17.50 %	0.46 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
24	**Households**	**98.66 %**	**0.15 %**	**0.15 %**	**0.00 %**	**0.00 %**	**20.70 %**
25	of which loans collateralised by residential immovable property	99.33 %	0.15 %	0.15 %	0.00 %	0.00 %	20.55 %
26	of which building renovation loans	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
27	of which motor vehicle loans	7.04 %	0.00 %	0.00 %	0.00 %	0.00 %	0.15 %
28	**Local governments financing**	**0.11 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**1.50 %**
29	Housing financing	0.10 %	0.00 %	0.00 %	0.00 %	0.00 %	1.48 %
30	Other local government financing	0.58 %	0.00 %	0.00 %	0.00 %	0.00 %	0.02 %
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.02 %**
32	**Total GAR assets**	**22.18 %**	**0.81 %**	**0.03 %**	**0.17 %**	**0.31 %**	**100.00 %**

GAR KPI stock (turnover)

		a	b	c	d	e
	31/12/2025	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total covered assets in the denominator)			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	75.28 %	2.04 %	0.76 %	0.27 %	0.79 %
2	**Financial undertakings**	**4.13 %**	**0.14 %**	**0.00 %**	**0.01 %**	**0.01 %**
3	Credit institutions	3.60 %	0.13 %	0.00 %	0.01 %	0.01 %
4	Loans and advances	0.85 %	0.05 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	5.94 %	0.20 %	0.00 %	0.01 %	0.02 %
6	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
7	Other financial corporations	7.82 %	0.17 %	0.00 %	0.00 %	0.01 %
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	0.01 %	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**	**33.11 %**	**11.04 %**	**0.00 %**	**2.34 %**	**6.85 %**
21	Loans and advances	35.98 %	11.62 %	0.00 %	2.53 %	7.14 %
22	Debt securities, including UoP	17.72 %	7.92 %	0.00 %	1.31 %	5.30 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
24	**Households**	**96.06 %**	**1.03 %**	**1.03 %**	**0.00 %**	**0.00 %**
25	of which loans collateralised by residential immovable property	96.66 %	1.03 %	1.03 %	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	7.00 %	0.00 %	0.00 %	0.00 %	0.00 %
28	**Local governments financing**	**1.12 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	1.12 %	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	0.59 %	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 %**
32	**Total GAR assets**	**22.56 %**	**0.61 %**	**0.23 %**	**0.08 %**	**0.24 %**

		f	g	h	i
	31/12/2025	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.08 %	0.04 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.77 %**	**0.45 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	6.17 %	3.58 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.01 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.01 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	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 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.02 %**	**0.01 %**	**0.00 %**	**0.00 %**

		j	k	l	m
	31/12/2025	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)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.01 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		n	o	p	q
	31/12/2025	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.08 %	0.00 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.09 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.72 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.63 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.65 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.54 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**		**0.00 %**	**0.00 %**	**0.00 %**
25	of which loans collateralised by residential immovable property		0.00 %	0.00 %	0.00 %
26	of which building renovation loans		0.00 %	0.00 %	0.00 %
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.02 %**	**0.00 %**	**0.00 %**	**0.00 %**

		r	s	t	u
	31/12/2025	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.01 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.02 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		v	w	x	z
	31/12/2025	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)		
	% (compared to total covered assets in the denominator)			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	0.04 %	0.00 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.37 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.44 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.01 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.01 %**	**0.00 %**	**0.00 %**	**0.00 %**

		aa	ab	ac	ad	ae	af
	31/12/2025	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)					
	% (compared to total covered assets in the denominator)			Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of total assets covered
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	75.48 %	2.09 %	0.76 %	0.27 %	0.79 %	29.98 %
2	**Financial undertakings**	**4.99 %**	**0.59 %**	**0.00 %**	**0.01 %**	**0.01 %**	**2.84 %**
3	Credit institutions	3.60 %	0.13 %	0.00 %	0.01 %	0.01 %	2.49 %
4	Loans and advances	0.85 %	0.05 %	0.00 %	0.00 %	0.00 %	1.13 %
5	Debt securities, including UoP	5.94 %	0.20 %	0.00 %	0.01 %	0.02 %	1.34 %
6	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.01 %
7	Other financial corporations	14.71 %	3.75 %	0.00 %	0.00 %	0.01 %	0.36 %
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 %	0.26 %
17	Loans and advances	0.01 %	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 %	0.26 %
20	**Non-financial undertakings**	**34.13 %**	**11.04 %**	**0.00 %**	**2.34 %**	**6.85 %**	**3.46 %**
21	Loans and advances	37.08 %	11.62 %	0.00 %	2.53 %	7.14 %	2.91 %
22	Debt securities, including UoP	18.31 %	7.92 %	0.00 %	1.31 %	5.30 %	0.54 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
24	**Households**	**96.07 %**	**1.03 %**	**1.03 %**	**0.00 %**	**0.00 %**	**22.16 %**
25	of which loans collateralised by residential immovable property	96.66 %	1.03 %	1.03 %	0.00 %	0.00 %	22.01 %
26	of which building renovation loans	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
27	of which motor vehicle loans	7.35 %	0.00 %	0.00 %	0.00 %	0.00 %	0.15 %
28	**Local governments financing**	**1.12 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**1.52 %**
29	Housing financing	1.12 %	0.00 %	0.00 %	0.00 %	0.00 %	1.50 %
30	Other local government financing	0.59 %	0.00 %	0.00 %	0.00 %	0.00 %	0.02 %
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.02 %**
32	**Total GAR assets**	**22.62 %**	**0.63 %**	**0.23 %**	**0.08 %**	**0.24 %**	**100.00 %**

		ag	ah	ai	aj	ak
	31/12/2024	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	% (compared to total covered assets in the denominator)			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	76.40 %	1.38 %	0.11 %	0.47 %	0.63 %
2	**Financial undertakings**	**8.28 %**	**0.28 %**	**0.00 %**	**0.05 %**	**0.03 %**
3	Credit institutions	7.81 %	0.23 %	0.00 %	0.03 %	0.04 %
4	Loans and advances	3.99 %	0.23 %	0.00 %	0.00 %	0.04 %
5	Debt securities, including UoP	9.93 %	0.23 %	0.00 %	0.03 %	0.03 %
6	Equity instruments	18.25 %	0.24 %		0.23 %	0.01 %
7	Other financial corporations	25.32 %	2.01 %	0.00 %	1.05 %	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**	**32.48 %**	**9.85 %**	**0.00 %**	**3.69 %**	**4.94 %**
21	Loans and advances	34.04 %	9.90 %	0.00 %	4.05 %	4.39 %
22	Debt securities, including UoP	21.80 %	9.49 %	0.00 %	1.22 %	8.71 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
24	**Households**	**98.66 %**	**0.15 %**	**0.15 %**	**0.00 %**	**0.00 %**
25	of which loans collateralised by residential immovable property	99.33 %	0.15 %	0.15 %	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	7.04 %	0.00 %	0.00 %	0.00 %	0.00 %
28	**Local governments financing**	**0.11 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.10 %	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	0.58 %	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 %**
32	**Total GAR assets**	**21.83 %**	**0.39 %**	**0.03 %**	**0.13 %**	**0.18 %**

		al	am	an	ao
	31/12/2024	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.02 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.02 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	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 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		ap	aq	ar	as
	31/12/2024	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)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.01 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		at	au	av	aw
	31/12/2024	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.07 %	0.00 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.56 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.63 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.09 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	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 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.02 %**	**0.00 %**	**0.00 %**	**0.00 %**

		ax	ay	az	ba
	31/12/2024	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.01 %	0.00 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.06 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.06 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.04 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		bb	bc	bd	be
	31/12/2024	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)		
	% (compared to total covered assets in the denominator)			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	0.05 %	0.00 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.42 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.48 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.03 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.02 %**	**0.00 %**	**0.00 %**	**0.00 %**

		bf	bg	bh	bi	bj	bk
	31.12.2024	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)					
	% (compared to total covered assets in the denominator)			Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of total assets covered
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	76.53 %	1.38 %	0.11 %	0.47 %	0.63 %	28.57 %
2	**Financial undertakings**	**8.28 %**	**0.28 %**	**0.00 %**	**0.05 %**	**0.03 %**	**2.76 %**
3	Credit institutions	7.81 %	0.23 %	0.00 %	0.03 %	0.04 %	2.68 %
4	Loans and advances	3.99 %	0.23 %	0.00 %	0.00 %	0.04 %	1.05 %
5	Debt securities, including UoP	9.93 %	0.23 %	0.00 %	0.03 %	0.03 %	1.57 %
6	Equity instruments	18.25 %	0.24 %		0.23 %	0.01 %	0.06 %
7	Other financial corporations	25.32 %	2.01 %	0.00 %	1.05 %	0.00 %	0.07 %
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**	**33.55 %**	**9.85 %**	**0.00 %**	**3.69 %**	**4.94 %**	**3.61 %**
21	Loans and advances	35.23 %	9.90 %	0.00 %	4.05 %	4.39 %	3.15 %
22	Debt securities, including UoP	21.96 %	9.49 %	0.00 %	1.22 %	8.71 %	0.46 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
24	**Households**	**98.66 %**	**0.15 %**	**0.15 %**	**0.00 %**	**0.00 %**	**20.70 %**
25	of which loans collateralised by residential immovable property	99.33 %	0.15 %	0.15 %	0.00 %	0.00 %	20.55 %
26	of which building renovation loans	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
27	of which motor vehicle loans	7.04 %	0.00 %	0.00 %	0.00 %	0.00 %	0.15 %
28	**Local governments financing**	**0.11 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**1.50 %**
29	Housing financing	0.10 %	0.00 %	0.00 %	0.00 %	0.00 %	1.48 %
30	Other local government financing	0.58 %	0.00 %	0.00 %	0.00 %	0.00 %	0.02 %
31	**Collateral obtained by taking possession: residential and commercial immovable properties**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.02 %**
32	**Total GAR assets**	**21.86 %**	**0.39 %**	**0.03 %**	**0.13 %**	**0.18 %**	**100.00 %**

Template 4 – GAR KPI flow

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

2. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures

GAR KPI flow (CapEX)

		a	b	c	d	e
	31/12/2025	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	% (compared to total covered assets in the denominator)			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	61.00 %	4.48 %	1.25 %	0.01 %	2.04 %
2	**Financial undertakings**	**5.86 %**	**0.29 %**	**0.00 %**	**0.01 %**	**0.02 %**
3	Credit institutions	3.37 %	0.31 %	0.00 %	0.01 %	0.03 %
4	Loans and advances	1.53 %	0.07 %	0.00 %	0.01 %	0.02 %
5	Debt securities, including UoP	5.79 %	0.61 %	0.00 %	0.02 %	0.03 %
6	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
7	Other financial corporations	59.44 %	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**	**52.76 %**	**23.91 %**	**0.00 %**	**0.05 %**	**15.25 %**
21	Loans and advances	53.89 %	24.52 %	0.00 %	0.05 %	13.70 %
22	Debt securities, including UoP	12.84 %	2.34 %	0.00 %	0.00 %	69.83 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
24	**Households**	**96.07 %**	**2.26 %**	**2.26 %**	**0.00 %**	**0.00 %**
25	of which loans collateralised by residential immovable property	98.14 %	2.31 %	2.31 %	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	4.62 %	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 %**
32	**Total GAR assets**	**9.61 %**	**0.71 %**	**0.20 %**	**0.00 %**	**0.32 %**

		f	g	h	i
	31/12/2025	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.39 %	0.08 %	0.00 %	0.00 %
2	**Financial undertakings**	**2.66 %**	**0.56 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.03 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.07 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	59.44 %	12.54 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %		0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.11 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.12 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**	**0.01 %**	**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 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.06 %**	**0.01 %**	**0.00 %**	**0.00 %**

		j	k	l	m
	31/12/2025	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)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %		0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		n	o	p	q
	31/12/2025	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.26 %	0.00 %	0.00 %	0.00 %
2	**Financial undertakings**	**1.68 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	38.04 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.22 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.21 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.68 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	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 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.04 %**	**0.00 %**	**0.00 %**	**0.00 %**

		r	s	t	u
	31/12/2025	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		v	w	x	z
	31/12/2025	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)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		aa	ab	ac	ad	ae	af
	31/12/2025	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)					
	% (compared to total covered assets in the denominator)			Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of total assets covered
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	61.64 %	4.56 %	1.25 %	0.01 %	2.04 %	15.76 %
2	**Financial undertakings**	**10.20 %**	**0.85 %**	**0.00 %**	**0.01 %**	**0.02 %**	**2.15 %**
3	Credit institutions	3.40 %	0.31 %	0.00 %	0.01 %	0.03 %	2.06 %
4	Loans and advances	1.53 %	0.07 %	0.00 %	0.01 %	0.02 %	1.17 %
5	Debt securities, including UoP	5.86 %	0.61 %	0.00 %	0.02 %	0.03 %	0.89 %
6	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
7	Other financial corporations	156.92 %	12.54 %	0.00 %	0.00 %	0.00 %	0.10 %
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 %
19	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
20	**Non-financial undertakings**	**53.09 %**	**23.91 %**	**0.00 %**	**0.05 %**	**15.25 %**	**2.10 %**
21	Loans and advances	54.21 %	24.52 %	0.00 %	0.05 %	13.70 %	2.05 %
22	Debt securities, including UoP	13.52 %	2.34 %	0.00 %	0.00 %	69.83 %	0.06 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
24	**Households**	**96.08 %**	**2.26 %**	**2.26 %**	**0.00 %**	**0.00 %**	**8.72 %**
25	of which loans collateralised by residential immovable property	98.14 %	2.31 %	2.31 %	0.00 %	0.00 %	8.53 %
26	of which building renovation loans	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
27	of which motor vehicle loans	5.19 %	0.00 %	0.00 %	0.00 %	0.00 %	0.19 %
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**2.78 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	2.78 %
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**	**9.72 %**	**0.72 %**	**0.20 %**	**0.00 %**	**0.32 %**	**100.00 %**

		ag	ah	ai	aj	ak
	31/12/2024	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	% (compared to total covered assets in the denominator)			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	50.88 %	5.00 %	0.15 %	0.67 %	1.91 %
2	**Financial undertakings**	**7.04 %**	**0.40 %**	**0.00 %**	**0.02 %**	**0.04 %**
3	Credit institutions	7.17 %	0.41 %	0.00 %	0.02 %	0.04 %
4	Loans and advances	4.35 %	0.29 %	0.00 %	0.00 %	0.03 %
5	Debt securities, including UoP	9.48 %	0.50 %	0.00 %	0.04 %	0.05 %
6	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
7	Other financial corporations	0.28 %	0.14 %	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 %
19	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
20	**Non-financial undertakings**	**53.02 %**	**23.43 %**	**0.00 %**	**3.36 %**	**9.64 %**
21	Loans and advances	54.20 %	24.03 %	0.00 %	3.46 %	8.17 %
22	Debt securities, including UoP	11.40 %	2.18 %	0.00 %	0.00 %	61.64 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
24	**Households**	**93.81 %**	**0.36 %**	**0.36 %**	**0.00 %**	**0.00 %**
25	of which loans collateralised by residential immovable property	97.38 %	0.37 %	0.37 %	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	11.92 %	0.00 %	0.00 %	0.00 %	0.00 %
28	**Local governments financing**	**0.14 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.14 %	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 %**
32	**Total GAR assets**	**6.58 %**	**0.62 %**	**0.02 %**	**0.09 %**	**0.25 %**

		al	am	an	ao
	31/12/2024	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.27 %	0.06 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.93 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.95 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.23 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	1.53 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.56 %**	**0.32 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.58 %	0.33 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	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 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.03 %**	**0.01 %**	**0.00 %**	**0.00 %**

		ap	aq	ar	as
	31/12/2024	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)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		at	au	av	aw
	31/12/2024	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.10 %	0.00 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.50 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.49 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.60 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	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 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.01 %**	**0.00 %**	**0.00 %**	**0.00 %**

		ax	ay	az	ba
	31/12/2024	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		bb	bc	bd	be
	31/12/2024	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)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		bf	bg	bh	bi	bj	bk
	31/12/2024	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)					
	% (compared to total covered assets in the denominator)			Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of total assets covered
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	51.24 %	4.90 %	0.15 %	0.67 %	1.91 %	12.93 %
2	**Financial undertakings**	**7.97 %**	**0.40 %**	**0.00 %**	**0.02 %**	**0.04 %**	**2.18 %**
3	Credit institutions	8.12 %	0.41 %	0.00 %	0.02 %	0.04 %	2.14 %
4	Loans and advances	4.58 %	0.29 %	0.00 %	0.00 %	0.03 %	0.96 %
5	Debt securities, including UoP	11.02 %	0.51 %	0.00 %	0.04 %	0.05 %	1.18 %
6	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
7	Other financial corporations	0.28 %	0.14 %	0.00 %	0.00 %	0.00 %	0.04 %
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 %
19	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
20	**Non-financial undertakings**	**54.07 %**	**23.75 %**	**0.00 %**	**3.36 %**	**9.64 %**	**2.55 %**
21	Loans and advances	55.27 %	24.36 %	0.00 %	3.46 %	8.17 %	2.48 %
22	Debt securities, including UoP	12.00 %	2.18 %	0.00 %	0.00 %	61.64 %	0.07 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
24	**Households**	**93.81 %**	**0.36 %**	**0.36 %**	**0.00 %**	**0.00 %**	**5.40 %**
25	of which loans collateralised by residential immovable property	97.38 %	0.37 %	0.37 %	0.00 %	0.00 %	5.18 %
26	of which building renovation loans	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
27	of which motor vehicle loans	11.92 %	0.00 %	0.00 %	0.00 %	0.00 %	0.23 %
28	**Local governments financing**	**0.14 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**2.80 %**
29	Housing financing	0.14 %	0.00 %	0.00 %	0.00 %	0.00 %	2.80 %
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**	**6.62 %**	**0.63 %**	**0.02 %**	**0.09 %**	**0.25 %**	**100.00 %**

GAR KPI flow (turnover)

		a	b	c	d	e
	31/12/2025	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total covered assets in the denominator)			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	60.38 %	2.99 %	1.25 %	0.00 %	1.23 %
2	**Financial undertakings**	**5.83 %**	**0.27 %**	**0.00 %**	**0.01 %**	**0.01 %**
3	Credit institutions	3.35 %	0.29 %	0.00 %	0.01 %	0.01 %
4	Loans and advances	1.51 %	0.06 %	0.00 %	0.00 %	0.01 %
5	Debt securities, including UoP	5.75 %	0.58 %	0.00 %	0.01 %	0.02 %
6	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
7	Other financial corporations	59.44 %	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 %
19	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
20	**Non-financial undertakings**	**48.13 %**	**12.76 %**	**0.00 %**	**0.03 %**	**9.21 %**
21	Loans and advances	49.14 %	13.07 %	0.00 %	0.03 %	9.41 %
22	Debt securities, including UoP	12.71 %	1.99 %	0.00 %	0.00 %	1.99 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
24	**Households**	**96.07 %**	**2.26 %**	**2.26 %**	**0.00 %**	**0.00 %**
25	of which loans collateralised by residential immovable property	98.14 %	2.31 %	2.31 %	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	4.62 %	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 %**
32	**Total GAR assets**	**9.52 %**	**0.47 %**	**0.20 %**	**0.00 %**	**0.19 %**

		f	g	h	i
	31/12/2025	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.37 %	0.21 %	0.00 %	0.00 %
2	**Financial undertakings**	**2.63 %**	**1.53 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	59.44 %	34.53 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.02 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.02 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**	**0.01 %**	**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 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.06 %**	**0.03 %**	**0.00 %**	**0.00 %**

		j	k	l	m
	31/12/2025	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)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		n	o	p	q
	31/12/2025	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.10 %	0.00 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.31 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	6.89 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.41 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.42 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	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 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.02 %**	**0.00 %**	**0.00 %**	**0.00 %**

		r	s	t	u
	31/12/2025	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		v	w	x	z
	31/12/2025	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)		
	% (compared to total covered assets in the denominator)			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	0.21 %	0.00 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**1.54 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	1.59 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.03 %**	**0.00 %**	**0.00 %**	**0.00 %**

		aa	ab	ac	ad	ae	af
	31/12/2025	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)					
	% (compared to total covered assets in the denominator)			Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of total assets covered
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	61.05 %	3.20 %	1.25 %	0.00 %	1.23 %	15.76 %
2	**Financial undertakings**	**8.77 %**	**1.80 %**	**0.00 %**	**0.01 %**	**0.01 %**	**2.15 %**
3	Credit institutions	3.35 %	0.29 %	0.00 %	0.01 %	0.01 %	2.06 %
4	Loans and advances	1.51 %	0.06 %	0.00 %	0.00 %	0.01 %	1.17 %
5	Debt securities, including UoP	5.75 %	0.58 %	0.00 %	0.01 %	0.02 %	0.89 %
6	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
7	Other financial corporations	125.77 %	34.53 %	0.00 %	0.00 %	0.00 %	0.10 %
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 %
19	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
20	**Non-financial undertakings**	**50.11 %**	**12.76 %**	**0.00 %**	**0.03 %**	**9.21 %**	**2.10 %**
21	Loans and advances	51.17 %	13.07 %	0.00 %	0.03 %	9.41 %	2.05 %
22	Debt securities, including UoP	12.71 %	1.99 %	0.00 %	0.00 %	1.99 %	0.06 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
24	**Households**	**96.08 %**	**2.26 %**	**2.26 %**	**0.00 %**	**0.00 %**	**8.72 %**
25	of which loans collateralised by residential immovable property	98.14 %	2.31 %	2.31 %	0.00 %	0.00 %	8.53 %
26	of which building renovation loans	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
27	of which motor vehicle loans	5.19 %	0.00 %	0.00 %	0.00 %	0.00 %	0.19 %
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**2.78 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	2.78 %
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**	**9.62 %**	**0.50 %**	**0.20 %**	**0.00 %**	**0.19 %**	**100.00 %**

		ag	ah	ai	aj	ak
	31/12/2024	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	% (compared to total covered assets in the denominator)			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	48.67 %	2.41 %	0.15 %	0.68 %	1.35 %
2	**Financial undertakings**	**6.77 %**	**0.36 %**	**0.00 %**	**0.03 %**	**0.04 %**
3	Credit institutions	6.89 %	0.37 %	0.00 %	0.03 %	0.04 %
4	Loans and advances	4.22 %	0.26 %	0.00 %	0.00 %	0.05 %
5	Debt securities, including UoP	9.08 %	0.46 %	0.00 %	0.06 %	0.03 %
6	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
7	Other financial corporations	0.28 %	0.15 %	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 %
19	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
20	**Non-financial undertakings**	**42.06 %**	**11.17 %**	**0.00 %**	**3.44 %**	**6.83 %**
21	Loans and advances	42.95 %	11.44 %	0.00 %	3.54 %	6.98 %
22	Debt securities, including UoP	10.77 %	1.45 %	0.00 %	0.00 %	1.45 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %
24	**Households**	**93.81 %**	**0.36 %**	**0.36 %**	**0.00 %**	**0.00 %**
25	of which loans collateralised by residential immovable property	97.38 %	0.37 %	0.37 %	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	11.92 %	0.00 %	0.00 %	0.00 %	0.00 %
28	**Local governments financing**	**0.14 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.14 %	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 %**
32	**Total GAR assets**	**6.29 %**	**0.31 %**	**0.02 %**	**0.09 %**	**0.17 %**

		al	am	an	ao
	31/12/2024	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.01 %	0.00 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %		0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.06 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.06 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	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 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		ap	aq	ar	as
	31/12/2024	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)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %		0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		at	au	av	aw
	31/12/2024	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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	0.25 %	0.00 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %		0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**1.26 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	1.29 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	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 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.03 %**	**0.00 %**	**0.00 %**	**0.00 %**

		ax	ay	az	ba
	31/12/2024	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total covered assets in the denominator)			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 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %		0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**

		bb	bc	bd	be
	31/12/2024	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)		
	% (compared to total covered assets in the denominator)			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	0.19 %	0.00 %	0.00 %	0.00 %
2	**Financial undertakings**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
3	Credit institutions	0.00 %	0.00 %	0.00 %	0.00 %
4	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
6	Equity instruments	0.00 %	0.00 %		0.00 %
7	Other financial corporations	0.00 %	0.00 %	0.00 %	0.00 %
8	of which investment firms	0.00 %	0.00 %	0.00 %	0.00 %
9	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
11	Equity instruments	0.00 %	0.00 %		0.00 %
12	of which management companies	0.00 %	0.00 %	0.00 %	0.00 %
13	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
15	Equity instruments	0.00 %	0.00 %		0.00 %
16	of which insurance undertakings	0.00 %	0.00 %	0.00 %	0.00 %
17	Loans and advances	0.00 %	0.00 %	0.00 %	0.00 %
18	Debt securities, including UoP	0.00 %	0.00 %		0.00 %
19	Equity instruments	0.00 %	0.00 %		0.00 %
20	**Non-financial undertakings**	**0.94 %**	**0.00 %**	**0.00 %**	**0.00 %**
21	Loans and advances	0.97 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	0.00 %	0.00 %	0.00 %	0.00 %
23	Equity instruments	0.00 %	0.00 %		0.00 %
24	**Households**				
25	of which loans collateralised by residential immovable property				
26	of which building renovation loans				
27	of which motor vehicle loans				
28	**Local governments financing**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**
29	Housing financing	0.00 %	0.00 %	0.00 %	0.00 %
30	Other local government financing	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 %**
32	**Total GAR assets**	**0.02 %**	**0.00 %**	**0.00 %**	**0.00 %**

		bf	bg	bh	bi	bj	bk
	31/12/2024	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)					
	% (compared to total covered assets in the denominator)			Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of total assets covered
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	49.12 %	2.41 %	0.15 %	0.68 %	1.35 %	12.93 %
2	**Financial undertakings**	**6.77 %**	**0.36 %**	**0.00 %**	**0.03 %**	**0.04 %**	**2.18 %**
3	Credit institutions	6.89 %	0.37 %	0.00 %	0.03 %	0.04 %	2.14 %
4	Loans and advances	4.22 %	0.26 %	0.00 %	0.00 %	0.05 %	0.96 %
5	Debt securities, including UoP	9.08 %	0.46 %	0.00 %	0.06 %	0.03 %	1.18 %
6	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
7	Other financial corporations	0.28 %	0.15 %	0.00 %	0.00 %	0.00 %	0.04 %
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 %
19	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
20	**Non-financial undertakings**	**44.32 %**	**11.17 %**	**0.00 %**	**3.44 %**	**6.83 %**	**2.55 %**
21	Loans and advances	45.27 %	11.44 %	0.00 %	3.54 %	6.98 %	2.48 %
22	Debt securities, including UoP	10.77 %	1.45 %	0.00 %	0.00 %	1.45 %	0.07 %
23	Equity instruments	0.00 %	0.00 %		0.00 %	0.00 %	0.00 %
24	**Households**	**93.81 %**	**0.36 %**	**0.36 %**	**0.00 %**	**0.00 %**	**5.40 %**
25	of which loans collateralised by residential immovable property	97.38 %	0.37 %	0.37 %	0.00 %	0.00 %	5.18 %
26	of which building renovation loans	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
27	of which motor vehicle loans	**11.92 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.23 %**
28	**Local governments financing**	**0.14 %**	**0.00 %**	**0.00 %**	**0.00 %**	**0.00 %**	**2.80 %**
29	Housing financing	0.14 %	0.00 %	0.00 %	0.00 %	0.00 %	2.80 %
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**	**6.35 %**	**0.31 %**	**0.02 %**	**0.09 %**	**0.17 %**	**100.00 %**

Template 5 – GAR KPI off-balance-sheet exposures

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

2. Institutions shall duplicate this template to disclose stock and flow KPIs for off-balance sheet exposures

GAR KPI off-balance-sheet exposures (CapEX)

		a	b	c	d	e
	31/12/2025	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	3.14 %	2.01 %	0.00 %	0.36 %	0.89 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

		f	g	h	i
	31/12/2025	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.02 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		j	k	l	m
	31/12/2025	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)		
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		n	o	p	q
	31/12/2025	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.03 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		r	s	t	u
	31/12/2025	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		v	w	x	z
	31/12/2025	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)		
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		aa	ab	ac	ad	ae
	31/12/2025	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)				
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	3.19 %	2.01 %	0.00 %	0.36 %	0.89 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

		ag	ah	ai	aj	ak
	31/12/2024	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	3.59 %	2.09 %	0.00 %	0.53 %	1.07 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

		al	am	an	ao
	31/12/2024	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.04 %	0.01 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		ap	aq	ar	as
	31/12/2024	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.01 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		at	au	av	aw
	31/12/2024	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.09 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		ax	ay	az	ba
	31/12/2024	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		bb	bc	bd	be
	31/12/2024	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		bf	bg	bh	bi	bj
	31/12/2024	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)				
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	3.73 %	2.10 %	0.00 %	0.53 %	1.07 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

GAR KPI off-balance-sheet exposures (turnover)

		a	b	c	d	e
	31/12/2025	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	1.79 %	0.95 %	0.00 %	0.23 %	0.31 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

		f	g	h	i
	31/12/2025	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		j	k	l	m
	31/12/2025	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		n	o	p	q
	31/12/2025	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.05 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		r	s	t	u
	31/12/2025	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.03 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		v	w	x	z
	31/12/2025	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		aa	ab	ac	ad	ae
	31/12/2025	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)				
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	1.87 %	0.95 %	0.00 %	0.23 %	0.31 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

		ag	ah	ai	aj	ak
	31/12/2024	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	2.32 %	0.93 %	0.00 %	0.33 %	0.45 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

		al	am	an	ao
	31/12/2024	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		ap	aq	ar	as
	31/12/2024	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		at	au	av	aw
	31/12/2024	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.14 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		ax	ay	az	ba
	31/12/2024	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.02 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		bb	bc	bd	be
	31/12/2024	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		bf	bg	bh	bi	bj
	31/12/2024	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)				
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	2.49 %	0.93 %	0.00 %	0.33 %	0.45 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

GAR KPI off-balance-sheet exposures (Flow CapEx)

		a	b	c	d	e
	31/12/2025	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	3.54 %	2.75 %	0.00 %	0.32 %	1.84 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

		f	g	h	i
	31/12/2025	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		j	k	l	m
	31/12/2025	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.01 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		n	o	p	q
	31/12/2025	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.02 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		r	s	t	u
	31/12/2025	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		v	w	x	z
	31/12/2025	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		aa	ab	ac	ad	ae
	31/12/2025	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)				
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	3.57 %	2.75 %	0.00 %	0.32 %	1.84 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

		ag	ah	ai	aj	ak
	31/12/2024	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	1.59%	0.64%	0.00%	0.02%	0.37%
2	Assets under management (AuM KPI)	0.00%	0.00%	0.00%	0.00%	0.00%

		al	am	an	ao
	31/12/2024	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.06%	0.02%	0.00%	0.00%
2	Assets under management (AuM KPI)	0.00%	0.00%	0.00%	0.00%

		ap	aq	ar	as
	31/12/2024	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)	0.00%	0.00%	0.00%	0.00%

		at	au	av	aw
	31/12/2024	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.07%	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)	0.00%	0.00%	0.00%	0.00%

		ax	ay	az	ba
	31/12/2024	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)	0.00%	0.00%	0.00%	0.00%

		bb	bc	bd	be
	31/12/2024	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)	0.00%	0.00%	0.00%	0.00%

		bf	bg	bh	bi	bj
	31/12/2024	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)				
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	1.73%	0.66%	0.00%	0.02%	0.37%
2	Assets under management (AuM KPI)	0.00%	0.00%	0.00%	0.00%	0.00%

GAR KPI off-balance-sheet exposures (Flow turnover)

		a	b	c	d	e
	31/12/2025	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	1.33 %	1.09 %	0.00 %	0.21 %	0.53 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

		f	g	h	i
	31/12/2025	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		j	k	l	m
	31/12/2025	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		n	o	p	q
	31/12/2025	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.04 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		r	s	t	u
	31/12/2025	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		v	w	x	z
	31/12/2025	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		aa	ab	ac	ad	ae
	31/12/2025	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)				
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	1.37 %	1.09 %	0.00 %	0.21 %	0.53 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

		ag	ah	ai	aj	ak
	31/12/2024	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	1.21 %	0.26 %	0.00 %	0.00 %	0.17 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

		al	am	an	ao
	31/12/2024	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		ap	aq	ar	as
	31/12/2024	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		at	au	av	aw
	31/12/2024	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.11 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		ax	ay	az	ba
	31/12/2024	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.05 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		bb	bc	bd	be
	31/12/2024	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)		
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00 %	0.00 %	0.00 %	0.00 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %

		bf	bg	bh	bi	bj
	31/12/2024	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)			
	% (compared to total eligible off-balance sheet assets)			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	1.37 %	0.26 %	0.00 %	0.00 %	0.17 %
2	Assets under management (AuM KPI)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

Additional mandatory information

Exposures to taxonomy (non-)eligible and taxonomy (non-)aligned economic activities/covered assets for nuclear and gas economic activities (CapEx) in accordance with Annex XII

Disclosure template 1 activities in the areas of nuclear energy and fossil gas - GAR stock

	Nuclear energy related activities	31/12/2025
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.	YES
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
	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.	YES
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.	YES

Disclosure template 1 activities in the areas of nuclear energy and fossil gas - GAR flow

	Nuclear energy related activities	31/12/2025
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.	NEIN
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.	NEIN
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.	JA
	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.	JA
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.	JA
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.	NEIN

Disclosure template 1 activities in the areas of nuclear energy and fossil gas - KPI financial guarantees stock

	Nuclear energy related activities	31/12/2025
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.	YES
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
	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.	YES
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.	YES

Disclosure template 1 activities in the areas of nuclear energy and fossil gas - KPI financial guarantees flow

	Nuclear energy related activities	31/12/2025
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.	YES
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
	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.	YES
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

Disclosure template 1 activities in the areas of nuclear energy and fossil gas - KPI assets under management stock

	Nuclear energy related activities	31/12/2025
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

Disclosure template 1 activities in the areas of nuclear energy and fossil gas - KPI assets under management flow

	Nuclear energy related activities	31/12/2025
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

Disclosure template 2 taxonomy-aligned economic activities - GAR stock - CapEx

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	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	11,925,156	0.01 %	11,925,156	0.01 %	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	3,688,441	0.00 %	3,688,441	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	0.00 %	0	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	0.00 %	0	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	0.00 %	0	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**	**1,212,368,982**	**0.89 %**	**1,206,069,325**	**0.89 %**	**6,299,657**	**0.00 %**
8	**Total applicable KPI**	**1,227,982,579**	**0.91 %**	**1,221,682,922**	**0.90 %**	**6,299,657**	**0.00 %**

	31/12/2024	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	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	0.00 %	0	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	61,416,991	0.05 %	61,416,991	0.05 %	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	287,953	0.00 %	287,953	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	15,773,510	0.01 %	15,773,510	0.01 %	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	0.00 %	0	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**	**994,346,402**	**0.75 %**	**985,140,919**	**0.74 %**	**9,205,482**	**0.01 %**
8	**Total applicable KPI**	**1,071,824,856**	**0.81 %**	**1,062,619,374**	**0.80 %**	**9,205,482**	**0.01 %**

Disclosure template 2 taxonomy-aligned economic activities - GAR stock - turnover

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	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	0.00 %	0	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	49,886,404	0.04 %	49,886,404	0.04 %	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	0.00 %	0	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	0.00 %	0	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	0.00 %	0	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**	**798,247,988**	**0.59 %**	**780,866,878**	**0.58 %**	**17,381,110**	**0.01 %**
8	**Total applicable KPI**	**848,134,392**	**0.63 %**	**830,753,282**	**0.61 %**	**17,381,110**	**0.01 %**

	31/12/2024	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	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	0.00 %	0	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	36,036,059	0.03 %	36,036,059	0.03 %	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	0.00 %	0	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	5,555,104	0.00 %	5,555,104	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	0.00 %	0	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**	**480,858,456**	**0.36 %**	**480,810,231**	**0.36 %**	**48,226**	**0.00 %**
8	**Total applicable KPI**	**522,449,619**	**0.39 %**	**522,401,393**	**0.39 %**	**48,226**	**0.00 %**

Disclosure template 2 taxonomy-aligned economic activities - GAR flow - CapEx

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**380,060,330**	**0.72 %**	**373,726,940**	**0.71 %**	**6,333,390**	**0.01 %**
8	**Total applicable KPI**	**380,060,330**	**0.72 %**	**373,726,940**	**0.71 %**	**6,333,390**	**0.01 %**

	31/12/2024	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	257	0.00 %	257	0.00 %	0	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	16	0.00 %	16	0.00 %	0	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	3,526,765	0.01 %	3,526,765	0.01 %	0	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	0.00 %	0	0.00 %	0	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**	**320,271,096**	**0.63 %**	**316,081,053**	**0.62 %**	**4,190,043**	**0.01 %**
8	**Total applicable KPI**	**323,798,134**	**0.63 %**	**319,608,091**	**0.62 %**	**4,190,043**	**0.01 %**

Disclosure template 2 taxonomy-aligned economic activities - GAR flow - turnover

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**266,878,487**	**0.50 %**	**249,435,303**	**0.47 %**	**17,443,184**	**0.03 %**
8	**Total applicable KPI**	**266,878,487**	**0.50 %**	**249,435,303**	**0.47 %**	**17,443,184**	**0.03 %**

	31/12/2024	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	112	0.00 %	112	0.00 %	0	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	0.00 %	0	0.00 %	0	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	1,930,058	0.00 %	1,930,058	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**157,490,556**	**0.31 %**	**157,463,514**	**0.31 %**	**27,042**	**0.00 %**
8	**Total applicable KPI**	**159,420,727**	**0.31 %**	**159,393,685**	**0.31 %**	**27,042**	**0.00 %**

Disclosure template 2 taxonomy-aligned economic activities - KPI financial guarantees stock - CapEx

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	0.00 %	0	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	911,297	0.01 %	911,297	0.01 %	0	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	6,285,721	0.06 %	6,285,721	0.06 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**194,840,413**	**1.94 %**	**194,840,413**	**1.94 %**	**0**	**0.00 %**
8	**Total applicable KPI**	**202,037,431**	**2.01 %**	**202,037,431**	**2.01 %**	**0**	**0.00 %**

	31/12/2024	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	17,329,028	0.19 %	17,329,028	0.19 %	0	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	838,042	0.01 %	838,042	0.01 %	0	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	4,802,345	0.05 %	4,802,345	0.05 %	0	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	0.00 %	0	0.00 %	0	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**	**171,665,934**	**1.86 %**	**170,481,884**	**1.84 %**	**1,184,050**	**0.01 %**
8	**Total applicable KPI**	**194,635,348**	**2.10 %**	**193,451,298**	**2.09 %**	**1,184,050**	**0.01 %**

Disclosure template 2 taxonomy-aligned economic activities - KPI financial guarantees stock - turnover

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	12,525,717	0.12 %	12,525,717	0.12 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**83,309,862**	**0.83 %**	**83,309,862**	**0.83 %**	**0**	**0.00 %**
8	**Total applicable KPI**	**95,835,579**	**0.95 %**	**95,835,579**	**0.95 %**	**0**	**0.00 %**

	31/12/2024	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	8,212,676	0.09 %	8,212,676	0.09 %	0	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	0.00 %	0	0.00 %	0	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	2,009,692	0.02 %	2,009,692	0.02 %	0	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	0.00 %	0	0.00 %	0	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**	**75,524,104**	**0.82 %**	**75,524,104**	**0.82 %**	**0**	**0.00 %**
8	**Total applicable KPI**	**85,746,472**	**0.93 %**	**85,746,472**	**0.93 %**	**0**	**0.00 %**

Disclosure template 2 taxonomy-aligned economic activities - KPI financial guarantees flow - CapEx

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	0.00 %	0	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	65,236	0.00 %	65,236	0.00 %	0	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	87,307	0.00 %	87,307	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**78,140,224**	**2.74 %**	**78,140,224**	**2.74 %**	**0**	**0.00 %**
8	**Total applicable KPI**	**78,292,767**	**2.75 %**	**78,292,767**	**2.75 %**	**0**	**0.00 %**

	31/12/2024	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	318,858	0.01 %	318,858	0.01 %	0	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	19,929	0.00 %	19,929	0.00 %	0	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	2,488,019	0.05 %	2,488,019	0.05 %	0	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	0.00 %	0	0.00 %	0	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**	**27,412,998**	**0.60 %**	**26,298,598**	**0.58 %**	**1,114,400**	**0.02 %**
8	**Total applicable KPI**	**30,239,803**	**0.66 %**	**29,125,403**	**0.64 %**	**1,114,400**	**0.02 %**

Disclosure template 2 taxonomy-aligned economic activities - KPI financial guarantees flow - turnover

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	370,450	0.01 %	370,450	0.01 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**30,794,955**	**1.08 %**	**30,794,955**	**1.08 %**	**0**	**0.00 %**
8	**Total applicable KPI**	**31,165,405**	**1.09 %**	**31,165,405**	**1.09 %**	**0**	**0.00 %**

	31/12/2024	CCM + CCA		Climate change mitigation		Climate change adaptation	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	139,500	0.00 %	139,500	0.00 %	0	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	0.00 %	0	0.00 %	0	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	994,015	0.02 %	994,015	0.02 %	0	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	0.00 %	0	0.00 %	0	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**	**10,536,887**	**0.23 %**	**10,536,887**	**0.23 %**	**0**	**0.00 %**
8	**Total applicable KPI**	**11,670,402**	**0.26 %**	**11,670,402**	**0.26 %**	**0**	**0.00 %**

Disclosure template 3 taxonomy-aligned economic activities - GAR stock - CapEx

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	11,925,156	0.97 %	11,925,156	0.97 %	0	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	3,688,441	0.30 %	3,688,441	0.30 %	0	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 numerator of the applicable KPI	0	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**1,212,368,982**	**98.73 %**	**1,206,069,325**	**98.22 %**	**6,299,657**	**0.51 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**1,227,982,579**	**100.00 %**	**1,221,682,922**	**99.49 %**	**6,299,657**	**0.51 %**

	31/12/2024	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	61,416,991	5.73 %	61,416,991	5.73 %	0	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 numerator of the applicable KPI	287,953	0.03 %	287,953	0.03 %	0	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	15,773,510	1.47 %	15,773,510	1.47 %	0	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	0.00 %	0	0.00 %	0	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**	**994,346,402**	**92.77 %**	**985,140,919**	**91.91 %**	**9,205,482**	**0.86 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**1,071,824,856**	**100.00 %**	**1,062,619,374**	**99.14 %**	**9,205,482**	**0.86 %**

Disclosure template 3 taxonomy-aligned economic activities - GAR stock - turnover

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	49,886,404	5.88 %	49,886,404	5.88 %	0	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 numerator of the applicable KPI	0	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**798,247,988**	**94.12 %**	**780,866,878**	**92.07 %**	**17,381,110**	**2.05 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**848,134,392**	**100 % 100.00 %**	**830,753,282**	**97.95 %**	**17,381,110**	**2.05 %**

	31/12/2024	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	36,036,059	6.90 %	36,036,059	6.90 %	0	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 numerator of the applicable KPI	0	0.00 %	0	0.00 %	0	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	5,555,104	1.06 %	5,555,104	1.06 %	0	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	0.00 %	0	0.00 %	0	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**	**480,858,456**	**92.04 %**	**480,810,231**	**92.03 %**	**48,226**	**0.01 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**522,449,619**	**100 % 100.00 %**	**522,401,393**	**99.99 %**	**48,226**	**0.01 %**

Disclosure template 3 taxonomy-aligned economic activities - GAR flow - CapEx

	31/12/2025	CCM + CCA			Climate change mitigation		Climate change adaption	
				%		%		%
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	0.00 %		0	0.00 %	0	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	0.00 %		0	0.00 %	0	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	0	0.00 %		0	0.00 %	0	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 numerator of the applicable KPI	0	0.00 %		0	0.00 %	0	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	0.00 %		0	0.00 %	0	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	0.00 %		0	0.00 %	0	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**	**380,060,330**	**100.00 %**		**373,726,940**	**98.33 %**	**6,333,390**	**1.67 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**380,060,330**	**100 %**	**100.00 %**	**373,726,940**	**98.33 %**	**6,333,390**	**1.67 %**

	31/12/2024	CCM + CCA			Climate change mitigation		Climate change adaption	
				%		%		%
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	0.00 %		0	0.00 %	0	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	0.00 %		0	0.00 %	0	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	257	0.00 %		257	0.00 %	0	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 numerator of the applicable KPI	16	0.00 %		16	0.00 %	0	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	3,526,765	1.09 %		3,526,765	1.09 %	0	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	0.00 %		0	0.00 %	0	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**	**320,271,096**	**98.91 %**		**316,081,053**	**97.62 %**	**4,190,043**	**1.29 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**323,798,134**	**100 %**	**100.00 %**	**319,608,091**	**98.71 %**	**4,190,043**	**1.29 %**

Disclosure template 3 taxonomy-aligned economic activities - GAR flow - turnover

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0	0.00 %	0	0.00 %	0	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 numerator of the applicable KPI	0	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**266,878,487**	**100.00 %**	**249,435,303**	**93.46 %**	**17,443,184**	**6.54 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**266,878,487**	**100 %**	**100.00 %**	**249,435,303**	**93.46 %**	**17,443,184**	**6.54 %**

	31/12/2024	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	112	0.00 %	112	0.00 %	0	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 numerator of the applicable KPI	0	0.00 %	0	0.00 %	0	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	1,930,058	1.21 %	1,930,058	1.21 %	0	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	0.00 %	0	0.00 %	0	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**	**157,490,556**	**98.79 %**	**157,463,514**	**98.77 %**	**27,042**	**0.02 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**159,420,727**	**100 %**	**100.00 %**	**159,393,685**	**99.98 %**	**27,042**	**0.02 %**

Disclosure template 3 taxonomy-aligned economic activities - KPI financial guarantees stock - CapEx

	31/12/2025		CCM + CCA		Climate change mitigation		Climate change adaption	
				%		%		%
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	0.00 %	0	0.00 %	0	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		911,297	0.45 %	911,297	0.45 %	0	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		6,285,721	3.11 %	6,285,721	3.11 %	0	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 numerator of the applicable KPI		0	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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**		**194,840,413**	**96.44 %**	**194,840,413**	**96.44 %**	**0**	**0.00 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**202,037,431**	**100 %**	**100.00 %**	**202,037,431**	**100.00 %**	**0**	**0.00 %**

	31/12/2024		CCM + CCA		Climate change mitigation		Climate change adaption	
				%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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		17,329,028	8.90 %	17,329,028	8.90 %	0	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 numerator of the applicable KPI		838,042	0.43 %	838,042	0.43 %	0	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		4,802,345	2.47 %	4,802,345	2.47 %	0	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	0.00 %	0	0.00 %	0	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**		**171,665,934**	**88.20 %**	**170,481,884**	**87.59 %**	**1,184,050**	**0.61 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**194,635,348**	**100 %**	**100.00 %**	**193,451,298**	**99.39 %**	**1,184,050**	**0.61 %**

Disclosure template 3 taxonomy-aligned economic activities - KPI financial guarantees stock - turnover

	31/12/2025		CCM + CCA		Climate change mitigation		Climate change adaption	
				%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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		12,525,717	13.07 %	12,525,717	13.07 %	0	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 numerator of the applicable KPI		0	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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**		**83,309,862**	**86.93 %**	**83,309,862**	**86.93 %**	**0**	**0.00 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**95,835,579**	**100 %**	**100.00 %**	**95,835,579**	**100.00 %**	**0**	**0.00 %**

	31/12/2024		CCM + CCA		Climate change mitigation		Climate change adaption	
				%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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		8,212,676	9.58 %	8,212,676	9.58 %	0	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 numerator of the applicable KPI		0	0.00 %	0	0.00 %	0	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		2,009,692	2.34 %	2,009,692	2.34 %	0	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	0.00 %	0	0.00 %	0	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**		**75,524,104**	**88.08 %**	**75,524,104**	**88.08 %**	**0**	**0.00 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**85,746,472**	**100 %**	**100.00 %**	**85,746,472**	**100.00 %**	**0**	**0.00 %**

Disclosure template 3 taxonomy-aligned economic activities - KPI financial guarantees flow - CapEx

	31/12/2025		CCM + CCA		Climate change mitigation		Climate change adaption	
				%		%		%
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	0.00 %	0	0.00 %	0	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		65,236	0.08 %	65,236	0.08 %	0	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		87,307	0.11 %	87,307	0.11 %	0	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 numerator of the applicable KPI		0	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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**		**78,140,224**	**99.81 %**	**78,140,224**	**99.81 %**	**0**	**0.00 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**78,292,767**	**100 %**	**100.00 %**	**78,292,767**	**100.00 %**	**0**	**0.00 %**

	31/12/2024		CCM + CCA		Climate change mitigation		Climate change adaption	
				%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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		318,858	1.05 %	318,858	1.05 %	0	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 numerator of the applicable KPI		19,929	0.07 %	19,929	0.07 %	0	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		2,488,019	8.23 %	2,488,019	8.23 %	0	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	0.00 %	0	0.00 %	0	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**		**27,412,998**	**90.65 %**	**26,298,598**	**86.97 %**	**1,114,400**	**3.69 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**30,239,803**	**100 %**	**100.00 %**	**29,125,403**	**96.31 %**	**1,114,400**	**3.69 %**

Disclosure template 3 taxonomy-aligned economic activities - KPI financial guarantees flow - turnover

	31/12/2025		CCM + CCA		Climate change mitigation		Climate change adaption	
				%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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		370,450	1.19 %	370,450	1.19 %	0	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 numerator of the applicable KPI		0	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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**		**30,794,955**	**98.81 %**	**30,794,955**	**98.81 %**	**0**	**0.00 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**31,165,405**	**100 %**	**100.00 %**	**31,165,405**	**100.00 %**	**0**	**0.00 %**

	31/12/2024		CCM + CCA		Climate change mitigation		Climate change adaption	
				%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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		139,500	1.20 %	139,500	1.20 %	0	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 numerator of the applicable KPI		0	0.00 %	0	0.00 %	0	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		994,015	8.52 %	994,015	8.52 %	0	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	0.00 %	0	0.00 %	0	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**		**10,536,887**	**90.29 %**	**10,536,887**	**90.29 %**	**0**	**0.00 %**
8	**Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI**	**11,670,402**	**100 %**	**100.00 %**	**11,670,402**	**100.00 %**	**0**	**0.00 %**

Disclosure template 4 taxonomy-eligible but not taxonomy-aligned economic activities - GAR stock - CapEx

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	711,753	0.00 %	711,753	0.00 %	0	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	33,865,351	0.02 %	33,865,351	0.02 %	0	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	6,059,962	0.00 %	6,059,962	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**29,664,019,285**	**21.87 %**	**29,633,486,846**	**21.85 %**	**30,532,439**	**0.02 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**29,704,656,351**	**21.90 %**	**29,674,123,912**	**21.88 %**	**30,532,439**	**0.02 %**

	31.12.2024	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	9,365,822	0.01 %	9,365,822	0.01 %	0	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	1,480,252	0.00 %	1,480,252	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**28,306,051,599**	**21.36 %**	**28,264,385,602**	**21.32 %**	**41,665,996**	**0.03 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**28,316,897,673**	**21.36 %**	**28,275,231,676**	**21.33 %**	**41,665,996**	**0.03 %**

Disclosure template 4 taxonomy-eligible but not taxonomy-aligned economic activities - GAR stock - turnover

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	427,052	0.00 %	427,052	0.00 %	0	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	9,439,462	0.01 %	9,439,462	0.01 %	0	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	6,691,293	0.00 %	6,691,293	0.00 %	0	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	39,242,592	0.03 %	39,242,592	0.03 %	0	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	0.00 %	0	0.00 %	0	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**	**29,730,406,786**	**21.92 %**	**29,716,699,651**	**21.91 %**	**13,707,135**	**0.01 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**29,786,207,185**	**21.96 %**	**29,772,500,050**	**21.95 %**	**13,707,135**	**0.01 %**

	31.12.2024	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	17,656,790	0.01 %	17,656,790	0.01 %	0	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	5,867,569	0.00 %	5,867,569	0.00 %	0	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	1,464,730	0.00 %	1,464,730	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**28,382,948,003**	**21.41 %**	**28,382,161,172**	**21.41 %**	**786,832**	**0.00 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**28,407,937,093**	**21.43 %**	**28,407,150,261**	**21.43 %**	**786,832**	**0.00 %**

Disclosure template 4 taxonomy-eligible but not taxonomy-aligned economic activities - GAR flow - CapEx

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	853,444	0.00 %	853,444	0.00 %	0	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	1,324,502	0.00 %	1,324,502	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**4,736,804,785**	**8.95 %**	**4,710,957,687**	**8.90 %**	**25,847,097**	**0.05 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**4,738,982,730**	**8.96 %**	**4,713,135,633**	**8.91 %**	**25,847,097**	**0.05 %**

	31.12.2024	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	1,318,314	0.00 %	1,318,314	0.00 %	0	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	5,483	0.00 %	5,483	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**3,055,921,352**	**5.98 %**	**3,042,447,916**	**5.95 %**	**13,473,436**	**0.03 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**3,057,245,149**	**5.98 %**	**3,043,771,713**	**5.95 %**	**13,473,436**	**0.03 %**

Disclosure template 4 taxonomy-eligible but not taxonomy-aligned economic activities - GAR flow - turnover

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	1,050,824	0.00 %	1,050,824	0.00 %	0	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	362,341	0.00 %	362,341	0.00 %	0	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	17,523	0.00 %	17,523	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**4,797,649,245**	**9.07 %**	**4,784,280,184**	**9.04 %**	**13,369,061**	**0.03 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**4,799,079,933**	**9.07 %**	**4,785,710,872**	**9.04 %**	**13,369,061**	**0.03 %**

	31.12.2024	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	830,208	0.00 %	830,208	0.00 %	0	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	1,258,760	0.00 %	1,258,760	0.00 %	0	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	26,592	0.00 %	26,592	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**3,056,803,019**	**5.98 %**	**3,056,053,537**	**5.98 %**	**749,483**	**0.00 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**3,058,918,578**	**5.98 %**	**3,058,169,096**	**5.98 %**	**749,483**	**0.00 %**

Disclosure template 4 taxonomy-eligible but not taxonomy-aligned economic activities - KPI financial guarantees stock - CapEx

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	1,232,494	0.01 %	1,232,494	0.01 %	0	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	42,195,431	0.42 %	42,195,431	0.42 %	0	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	8,041,516	0.08 %	8,041,516	0.08 %	0	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	0.00 %	0	0.00 %	0	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**	**63,085,654**	**0.63 %**	**61,247,397**	**0.61 %**	**1,838,257**	**0.02 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**114,555,096**	**1.14 %**	**112,716,839**	**1.12 %**	**1,838,257**	**0.02 %**

	31.12.2024	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	635,020	0.01 %	635,020	0.01 %	0	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	14,156	0.00 %	14,156	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**140,687,796**	**1.52 %**	**137,852,148**	**1.49 %**	**2,835,648**	**0.03 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**141,336,972**	**1.53 %**	**138,501,324**	**1.50 %**	**2,835,648**	**0.03 %**

Disclosure template 4 taxonomy-eligible but not taxonomy-aligned economic activities - KPI financial guarantees stock - turnover

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	739,496	0.01 %	739,496	0.01 %	0	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	0.00 %	0	0.00 %	0	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	755,940	0.01 %	755,940	0.01 %	0	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	65,973,705	0.66 %	65,973,705	0.66 %	0	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	1	0.00 %	1	0.00 %	0	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**	**16,542,294**	**0.16 %**	**16,541,324**	**0.16 %**	**970**	**0.00 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**84,011,437**	**0.84 %**	**84,010,467**	**0.84 %**	**970**	**0.00 %**

	31.12.2024	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	979,569	0.01 %	979,569	0.01 %	0	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	268,963	0.00 %	268,963	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**127,696,336**	**1.38 %**	**127,689,030**	**1.38 %**	**7,306**	**0.00 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**128,944,868**	**1.39 %**	**128,937,563**	**1.39 %**	**7,306**	**0.00 %**

Disclosure template 4 taxonomy-eligible but not taxonomy-aligned economic activities - KPI financial guarantees flow - CapEx

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	17,119	0.00 %	17,119	0.00 %	0	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	601,334	0.02 %	601,334	0.02 %	0	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	141,539	0.00 %	141,539	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**21,819,837**	**0.77 %**	**21,796,156**	**0.77 %**	**23,681**	**0.00 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**22,579,829**	**0.79 %**	**22,556,148**	**0.79 %**	**23,681**	**0.00 %**

	31.12.2024	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	0.00 %	0	0.00 %	0	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	635,020	0.01 %	635,020	0.01 %	0	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	44	0.00 %	44	0.00 %	0	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	0.00 %	0	0.00 %	0	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**	**44,586,901**	**0.98 %**	**42,894,461**	**0.94 %**	**1,692,439**	**0.04 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**45,221,965**	**0.99 %**	**43,529,526**	**0.95 %**	**1,692,439**	**0.04 %**

Disclosure template 4 taxonomy-eligible but not taxonomy-aligned economic activities - KPI financial guarantees flow - turnover

	31/12/2025	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.00 %	0	0.00 %	0	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	10,271	0.00 %	10,271	0.00 %	0	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	0.00 %	0	0.00 %	0	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	43,772	0.00 %	43,772	0.00 %	0	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	1,558,021	0.05 %	1,558,021	0.05 %	0	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	0.00 %	0	0.00 %	0	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**	**5,058,811**	**0.18 %**	**5,057,842**	**0.18 %**	**969**	**0.00 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**6,670,876**	**0.23 %**	**6,669,907**	**0.23 %**	**969**	**0.00 %**

	31.12.2024	CCM + CCA		Climate change mitigation		Climate change adaption	
			%		%		%
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	0.0 %	0	0.00 %	0	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	0.0 %	0	0.00 %	0	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	0.0 %	0	0.00 %	0	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	979,569	0.0 %	979,569	0.02 %	0	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	840	0.0 %	840	0.00 %	0	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	0.0 %	0	0.00 %	0	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**	**42,438,626**	**0.9 %**	**42,431,322**	**0.93 %**	**7,303**	**0.00 %**
8	**Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI**	**43,419,035**	**1.0 %**	**43,411,731**	**0.95 %**	**7,303**	**0.00 %**

Disclosure template 5 taxonomy-non-eligible activities - GAR stock - CapEx

	31/12/2025		
			%
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	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	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	1,280,225	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	43,954	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	10	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	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**	**104,653,892,762**	**77.16 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**104,655,216,951**	**77.16 %**

	31/12/2024		
			%
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	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	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	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	51,242	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	21	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	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**	**103,143,145,814**	**77.82 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**103,143,197,078**	**77.82 %**

Disclosure template 5 taxonomy-non-eligible activities - GAR stock - turnover

	31/12/2025		
			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	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	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	1,450,921	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	43,954	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	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	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**	**104,941,783,319**	**77.37 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**104,943,278,195**	**77.38 %**

	31/12/2024		
			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	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	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	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	51,242	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	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	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**	**103,567,232,770**	**78.14 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**103,567,284,012**	**78.14 %**

Disclosure template 5 taxonomy-non-eligible activities - GAR flow - CapEx

	31/12/2025		
			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	– %
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	– %
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	172,387	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	1,637	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	10	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	– %
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**	**47,773,323,645**	**90.28 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**47,773,497,679**	**90.28 %**

	31/12/2024		
			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	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	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	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	1,293	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	21	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	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**	**47,757,039,634**	**93.38 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**47,757,040,949**	**93.38 %**

Disclosure template 5 taxonomy-non-eligible activities - GAR flow - turnover

	31/12/2025		
			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	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	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	195,372	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	1,637	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	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	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**	**47,822,756,312**	**90.38 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**47,822,953,321**	**90.38 %**

	31/12/2024		
			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	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	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	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	1,293	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	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	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**	**47,897,553,325**	**93.65 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**47,897,554,618**	**93.65 %**

Disclosure template 5 taxonomy-non-eligible activities - KPI financial guarantees stock - CapEx

	31/12/2025		
			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	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	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	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	0	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	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	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**	**9,718,402,606**	**96.81 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**9,718,402,606**	**96.81 %**

	31/12/2024		
			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	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	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	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	0	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	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	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**	**8,902,474,952**	**96.27 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**8,902,474,952**	**96.27 %**

Disclosure template 5 taxonomy-non-eligible activities - KPI financial guarantees stock - turnover

	31/12/2025		
			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	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	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	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	0	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	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	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**	**9,851,145,246**	**98.13 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**9,851,145,246**	**98.13 %**

	31/12/2024		
			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	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	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	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	0	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	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	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**	**9,017,093,994**	**97.51 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**9,017,093,994**	**97.51 %**

Disclosure template 5 taxonomy-non-eligible activities - KPI financial guarantees flow - CapEx

	31/12/2025		
			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	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	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	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	0	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	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	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**	**2,746,773,347**	**96.43 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**2,746,773,347**	**96.43 %**

	31/12/2024		
			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	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	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	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	0	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	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	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**	**4,482,591,551**	**98.27 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**4,482,591,551**	**98.27 %**

Disclosure template 5 taxonomy-non-eligible activities - KPI financial guarantees flow - turnover

	31/12/2025		
			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	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	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	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	0	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	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	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**	**2,809,454,900**	**98.63 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**2,809,454,900**	**98.63 %**

	31/12/2024		
			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	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	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	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	0	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	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	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**	**4,499,103,160**	**98.63 %**
8	**Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'**	**4,499,103,160**	**98.63 %**

Climate change

E1-1: Transition plan for climate change mitigation

Value chain

RBI already set emission reduction targets in line with the well below 2°C pathway, which were validated by the Science Based Targets initiative (SBTi) in 2022.

RBI recalculated its emission reduction targets in 2024 according to the 1.5°C pathway. This replaces the previous reduction targets validated by SBTi. The new targets, which are described in more detail in the following sections, conform with and follow the calculation approach and disclosure requirements of the CSRD and the European Banking Authority's technical standards (EBA ESG ITS) and are based on the country-specific Network for Greening the Financial System (NGFS) scenario, processed and published by the International Monetary Fund. For more details please refer to chapter E1-4: Targets related to climate change mitigation and adaptation.

The climate and environmental business strategy was further enhanced in 2025 by setting country level 2030 emissions targets as well as 2026-2029 yearly ambitions which were approved by the Management Board.

In 2025, RBI managed to stay within its short-term targets in the non-financial corporations segment. Key elements of the transition plan for achieving the emission reduction targets were developed and operationalized through local execution strategies in the subsidiaries, including a special focus on carbon-intensive industries, further development of the ESG stakeholder engagement with our customers and dedicated support for low-carbon sectors.

By 2030, RBI aims to reduce greenhouse gas emissions in its non-financial corporations portfolio by 27 per cent (baseline year: 2023). RBI has committed to achieving net-zero greenhouse gas emissions by 2050 and to aligning with the 1.5°C pathway.

RBI has set itself the goal of supporting its customers from the retail, corporate and institutional sectors in their green transition. RBI's customers are encouraged to work on a targeted basis towards improving their climate and environmental performance by developing and following a transition pathway. RBI also offers its customers ESG expertise and sustainable financial products and services.

The climate and energy transition forms an integral part of all three pillars of RBI's climate and environmental business strategy, developed in 2023 and endorsed by the Management Board. Each pillar defines a specific scope, milestones and planned actions as key steps toward the 2050 net-zero target. Detailed information about the climate and environmental business strategy can be found in the chapter RBI's climate and environmental business strategy.

Recognizing the importance of managing partnerships with customers not yet prepared for future environmental challenges, RBI developed the climate and environmental transition policy. This policy emphasizes decarbonizing the customer portfolio through strategic customer engagement.

Local implementation plans (ESG risk policy statements) drive operationalization of this policy, detailing necessary business and operating model changes in the subsidiaries. They ensure that ESG risk governance is reflected locally and that each subsidiary contributes specific actions to meet RBI's 2030 financed emissions target, a crucial milestone on the path to 2050 net-zero emissions.

To mitigate risks to these mid- and long-term targets and to leverage the opportunities of a low-carbon economy, RBI actively collaborates with its customers, tailoring its support to their specific transformation needs. RBI developed an ESG engagement strategy toolbox designed to provide customized advisory services and sustainable finance products, accommodating customers ranging from those with limited ESG knowledge to those with advanced strategies and reporting. Special attention is given to customers with higher ESG risks and insufficient emission targets, encouraging them to develop and follow targeted transition pathways.

Additionally, RBI aims to increase the utilization of eligible assets for sustainable funding products such as green, social and sustainability bonds, sustainable deposits and certificates. It has established and continually refines the structures, processes and capabilities needed to implement its climate and environmental transition policy, ensuring organizational alignment with sustainability commitments.

As a bank, RBI's value chain is primarily composed of financial services and related support activities, which do not involve ownership or direct influence over CO_2-intensive assets. Therefore, RBI does not consider locked-in emissions to be material within its value chain.

Own operations

RBI has the goal of limiting negative environmental impacts at all of its sites.

RBI first set science-based targets in 2022, which were in line with the climate target of keeping global warming well below 2°C. To accommodate this rising ambition, the targets for own operations were recalculated in 2024 using a methodology provided by the Science Based Targets initiative. The transition plan for emissions caused by RBI's own operations is now aligned with the 1.5°C requirement by the CSRD.

The transition plan for own operations was calculated and overviewed by Group ESG & Sustainability Management in alignment with all relevant stakeholders in the consolidated units as well as the CIO/COO areas. The transition plan, including calculation pathway and targets, was approved by the RBI Management Board in 2024.

In 2025, RBI successfully delivered on its short-term targets. Key elements of a transition plan for own operations were developed and formalized in the environmental policy and operationalized through individualized local strategies to take into account specific market conditions. A special focus was placed on identifying the highest emission drivers and targeting those areas through local initiatives in the subsidiaries and knowledge building.

By 2030, RBI aims to reduce absolute Scope 1 and 2 GHG emissions from own operations by 42 per cent from a 2024 base year. Additionally, ongoing adaptations of the transition plan for own operations as well as linked measures and policies will take place to enable agile steering and continuous alignment with RBI's emission reduction targets.

Looking ahead to 2050, RBI is committed to aligning with the 1.5°C pathway and achieving net-zero greenhouse gas emissions.

ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model

Climate stress testing

As part of RBI's risk management framework (see chapter Policy frameworks as governance instruments) , two types of analyses are conducted to assess the resilience of the portfolio towards climate-related risks: short-term climate stress tests and medium to long-term climate resilience analyses. The former is implemented via the regularly performed internal integrated stress test, which features climate-related shocks on top of the broader adverse macroeconomic developments. The latter is a separate analysis that is performed annually covering a time horizon up until 2050 and focuses on the impact of various transition scenarios.

Scenarios

The transition scenarios follow the NGFS publications. To cover a diverse set of scenarios, the following core scenarios have been selected:

- Orderly Transition (Net Zero 2050): Assumes early and gradual implementation of climate policies, resulting in a smoother economic transition with more subdued physical and transition risks (global warming limited to 1.5°).
- Disorderly Transition: Assumes delayed or divergent climate policies, leading to higher transition risks and more abrupt economic shocks, such as sudden increases in carbon prices.
- Hot-House World: Assumes current global climate policies are insufficient to prevent significant global warming, leading to severe physical risks with limited transition risks.

For the medium- to long-term resilience analysis, these scenarios are then further enhanced by Raiffeisen Research to create custom scenarios, capturing macroeconomic and climate components that are specifically tailored to RBI's geographical footprint and business model. For the second quarter of 2025 short-term stress test exercise, the underlying climate scenario is a delayed disorderly transition.

Scope

The short-term integrated stress test assumes a static balance sheet and considers all major risk types (e.g. credit, market, operational, reputational). It additionally assesses the impact on the income of the bank, mainly via a simulation of net interest as well as net fee and commission income. The long-term exercise considers a dynamic balance sheet and focuses especially on the credit portfolio.

Methodology

Due to a lack of historical data on the impact of transition policies or of sharp increases in carbon taxes and electricity costs, and their impact on the non-retail portfolio, RBI relies on a methodology that combines macroeconomic models with the internal ESG scores as well as forward-looking structural models at sector level that model corporate profitability and debt-servicing ability in the various transition scenarios. In the stress test, on top of the general stress affecting all customers, those with a poor E score are additionally downgraded. For the long-term resilience analysis, the sectoral model produces production/output figures and cost levels in the various scenarios, which are combined with production location specific physical risk data to produce stressed balance sheets in the various scenarios. Once the stressed balance sheet data is available, it is fed into the corporate rating model to derive stressed PDs (probability of default) and, eventually, risk costs. Finally, the impact on the corporate portfolio is extrapolated to other portfolios by leveraging the internal E-score or country specific averages.

In the retail portfolio, the additional transition risk impact in the short-term stress scenario is covered via the macroeconomic models and the corresponding forecasts of the respective variables (economic growth, inflation, etc.). For the long-term resilience analysis, the PD & LGD models for residential mortgages have been extended to include the energy efficiency (EPC: Energy Performance Certificate) label awarded to the underlying collateral, while for the non-mortgage-backed loans, the PD and LGD macro models are modified to include energy prices as macro variables. Physical risks are captured in both exercises via their macroeconomic transmission channel and also affect the collateral values, where a heightening in physical risks would lead to higher LGDs.

Market risk focuses on credit spread risk derived from bond positions. Companies or industries that fail to adapt to a low-carbon economy may face stranded assets, leading to reduced revenues and higher credit spreads. These higher credit spreads results have significant implications for financial reporting under IFRS, including the valuation of financial instruments, recognition of losses as well as impacts on capital.

In the assessment of operational risk related to climate scenarios, RBI recognizes the threat posed by greenwashing events, where the disclosed sustainability profiles or product characteristics do not accurately reflect underlying sustainability risks. Such misrepresentations can lead to customer claims, regulatory fines, increased financing costs and potential loss of future revenues. The financial repercussions of these risks manifest as direct costs reflected in the income statement. To mitigate these risks, RBI is committed to enhancing transparency, conducting regular audits of its sustainability practices, engaging with stakeholders and providing training on accurate disclosures, thereby safeguarding its reputation and ensuring compliance with sustainability standards.

Results

The results of the integrated stress test, capturing both transition and physical risk effects, enter RBI's ICAAP framework as an item deducted from internal capital. Furthermore, the climate risk stress test is one of the input parameters applied in the materiality assessment and also complements the target and strategy selection.

In the 2025 second quarter exercise, the combined macroeconomic and climate risk stress test showed that over a three-year horizon no regulatory capital ratios were breached, thereby confirming the resilience of RBI's business model and its ability to withstand adverse developments in both dimensions. For the core group (excluding Russian subsidiaries) the medium- to long-term resilience analysis shows a moderate risk due to transition and physical risks as indicated by a higher impairment need for the credit portfolio.

E1-2: Policies related to climate change mitigation and adaptation

Value chain

General framework

Policy	Code of Conduct
General objective	G1-1: Corporate culture
Related IRO	Co2 emission reduction, biodiversity and eco system, circularity
Key contents	RBI cares about the environment – and therefore considers the environmental impact of its business activities. RBI gives preference to businesses with transformative and non-polluting technologies, with the main aim of reducing greenhouse-gas emissions and selecting suppliers in consideration of their environmental footprint and related measurements. RBI works to conduct its operations in a safe manner that minimizes negative environmental impact and reduces carbon emissions. RBI expects its service providers and suppliers to adhere to its standards. RBI strives to do business with sustainable companies. The financing of or participation in any transactions or projects which put the environment at risk of lasting substantial detrimental effect (e.g. destruction of the rainforest, pollution of land, air or waters) are not in accordance with RBI´s business conduct. Respective staff members are required to take into consideration potential adverse environmental effects and associated potential risk of damage to RBI´s reputation in every decision regarding transactions or projects – especially when providing financing.
Value chain / Own operations	Downstream value stream
Affected stakeholders	Customers
Other details regarding the policy	See chapter G1-1: Corporate culture

Lending business (on-balance)

Policy	Climate and environmental transition policy
General objective	Providing guidance for business decisions in the non-financial corporations (NFC) segment, aiming to develop a portfolio aligned with a 1.5-degree pathway by 2030, including a reduction of group-wide financed emissions by approx. 27 per cent by 2030, measured in financed emissions intensity.
Related IRO	CO_2 emission reduction
Key contents	The policy establishes a Group-wide framework for decarbonizing RBI's non-financial corporations (NFC) portfolio by 2030, with the target of reducing financed emission intensity by around 27 per cent. It defines a structured approach – including customer segmentation, emissions data sourcing, steering responsibilities and integration into financial planning and reporting—ensuring regulatory compliance and strategic alignment with the EU's 1.5°C climate pathway.
Process for monitoring	Monitoring progress towards financed emissions intensity for 2030 for Group and country targets as well as yearly ambitions for 2026-2029 is the responsibility of the Sustainable Finance department at RBI AG, which is also a business owner of the climate and environmental transition policy.
Scope / Exclusions	The policy applies to the non-financial corporations (NFC) segment in RBI AG and RBI Group entities, including Network Units and Austrian subsidiaries.
Value chain / Own operations	Downstream value chain
Affected stakeholders	Group Corporate, CIB Client Lifecycle Management, Group Structured Finance and Investment Banking, Sustainable Finance, Group Financial Steering, Group Financial Institutions, Country & Portfolio Risk Management, Group Corporate Credit Management, Integrated Risk Management, Group Financial Methods & Policies, Group Risk Data Integration
Most senior level responsible	Management Board
Reference to third party standards	–
Consideration of key stakeholders	See above Affected Stakeholders
Availability to pot. stakeholders	See chapter Policy frameworks as governance instruments

Sectoral Strategies and Policies

Policy	ESG sectoral strategies
General objective	› Identify the supportive, transformative and restrictive criteria in the oil & gas, real estate & construction and steel industries as well as define the principles, rules and engagement criteria for such classifications. › Support the implementation of qualitative targets relating to negative impacts on the circular economy and climate change. › Define customer and project-level criteria per sector to contribute to decarbonization.
Related IRO	CO2 emission reduction
Key contents	This policy collated and included sectoral policies on oil & gas, steel, and real estate and construction.
Process for monitoring	Monitored on regular basis; actions and outcomes streamlined by the Sustainability Committee
Scope / Exclusions:	All RBI group units involved in lending products must comply with this policy. Credit Portfolio Management is accountable for the implementation of the policy.
Value chain / Own operations	The policy defines actions for customer engagement towards C&E benefits
Affected stakeholders	Customers
Most senior level responsible	RBI Board Level
Reference to third party standards	The policy is prepared based on the following regulatory and legal framework: › EU Taxonomy Regulation › Regulation (EU) 2021/1119 of the European Parliament and of the Council of 30 June 2021 establishing the framework for achieving climate neutrality and amending Regulations (EC) No 401/2009 and (EU) 2018/1999 (European Climate Law) › European Central Bank, Banking Supervision — Guide on climate-related and environmental risks – Supervisory expectations relating to risk management and disclosure (November 2020) › The Principles of Responsible Banking (UNEP FI) › Alignment with EU/US/UK regulations
Consideration of key stakeholders	Corporate Customers department, Group Regulatory Affairs, Group ESG & Sustainability Management, Risk Management
Availability to pot. stakeholders	See chapter Policy frameworks as governance instruments

Policy	Thermal coal policy
General objective	The guideline defines how to engage with customer in the value chain and is applicable for all Group units involved in the lending business.
Related IRO	CO2 emission reduction
Key contents	This is an exit (phase-out) policy that sets rules for the exit from thermal coal financing by 2030. Allowed business for transformation from thermal coal is a part of the policy. The policy's threshold is based on revenues (25 per cent or lower) for acceptability, provided that the companies have a clear exit plan from the sector by 2030.
Process for monitoring	–
Scope / Exclusion:	All RBI units involved in lending products must comply with this policy.
Value chain / Own operations	Downstream value chain
Affected stakeholders	Corporate Customers, Group Regulatory Affairs, Group ESG & Sustainability Management, Risk Management
Most senior level responsible	Management Board
Reference to third party standards	The policy is based on the following regulatory and legal framework: › The Paris Pledge for Action (United Nations Climate Change Conference) › Katowice Rulebook (24th United Nations Framework Convention on Climate Change Conference, Conference of the Parties of the Climate Change Convention 2024), Katowice, December 2018 › United Nations Global Compact – Principles 7-9.
Consideration of key stakeholders	Corporate Customers department, Group Regulatory Affairs, Group ESG & Sustainability Management, Risk Management
Availability to pot. stakeholders	See chapter Policy frameworks as governance instruments; published on the homepage as position paper: https://www.rbinternational.com/en/raiffeisen/sustainability-esg/responsible-banking/renewable-energy.html

Process policies

Policy	ESG rulebook
General objective	To help its customers improve their carbon footprint and make their transformation sustainable, RBI needs to be able to assess transactions and projects on the basis of ESG criteria and advise its customers accordingly. The ESG rulebook sets out group-wide uniform definitions for sustainable customers and sustainable transactions within RBI. RBI aims to update the ESG rulebook regularly in order to reflect the latest market developments.
Related IRO	Adaption risks (natural and governance).
Key contents	The document describes the definitions, classification concept, roles and responsibilities as well as greenwashing prevention concept related to sustainable financial products as well environmentally responsible customers.
Process for monitoring	The monitoring and review of the document is performed in alignment with evolving business needs and market standards on a regular basis to ensure it remains current and fit for purpose.
Scope / Exclusions	Corporate and institutional customer segments (including financial institutions, sovereigns as well as local and regional governments) within head office, in the subsidiary banks and at Raiffeisen-Leasing Gesellschaft m.b.H. and Raiffeisen Bausparkasse Gesellschaft m.b.H.
Value chain / Own operations	Downstream value chain
Affected stakeholders	Group Structured Finance & Investment Banking, Group Institutional Clients, Group Capital Markets, Group Risk Data & Regulatory Reporting, Group ESG & Sustainability Management, Legal Services, Raiffeisen Research, Raiffeisen Certificates, Retail Bonds & Equity Trading, ESG experts at NWBs, RBSPK and RBI Leasing.
Most senior level responsible	Management Board
Reference to third party standards	The document is based on the Loan Market Association guidelines, ICMA principles, the EU Taxonomy Regulation, the Sustainable Finance Code of Conduct of Zertifikateforum Austria and the ESG target market concept defined by BSW, BVI and WM Daten Service as well as market practice in relation to anti-greenwashing processes
Consideration of key stakeholders	See above Affected stakeholders
Availability to pot. stakeholders	See chapter Policy frameworks as governance instruments

Policy on consideration of ESG risks in credit decision

Policy	ESG process flow corporates
General objective	It provides an overview of the ESG related process steps in the corporate credit process, including definition of the clear process responsibilities of all lines of defense
Related IRO	CO2 emission reduction
Key contents	RBI has set up a process to screen critical transactions from an ESG point of view and to avoid business that is in conflict with the UN Global Compact. By joining the UN Global Compact, RBI endeavors to pursue the ten principles expressed by this initiative. They include the following environmental principles: › Businesses should support a precautionary approach to environmental challenges. › Undertake initiatives to promote greater environmental responsibility; and › Encourage the development and diffusion of environmentally friendly technologies ESG criticality checks and ESG expert opinions form part of the ESG process flow for corporates. The ESG risk framework is set up to assess lending transactions that have the potential to negatively impact the environment or society and hence could be considered critical (ESG-critical) from a sustainability viewpoint. The ESG expert opinions assess the ESG impact of the transaction and present the conclusion on whether the transaction should not be pursued from an ESG impact perspective. The recommendation also includes a qualitative assessment to ensure that ESG impacts are considered in lending decisions.
Process for monitoring	The manual has to be amended on a continuous basis to ensure that the most recent standards and aspects relating to ESG performance are covered. Several meetings of the stakeholders (with account managers, underwriting departments etc.) take place within a calendar year to ensure the effectiveness of the process described in the manual. Changes to the manual are coordinated with the stakeholders in advance and communicated to them in a timely manner.
Scope / Exclusion:	All RBI group units involved in credit products must comply with this policy.
Value chain / Own operations	Downstream value chain
Affected stakeholders	All RBI group unis involved in credit products must comply with this policy.
Most senior level responsible	In line with approval authority of credit transactions, up to Supervisory Board depending on size of credit limit
Reference to third party standards	EBA Guidelines 2020/06 on loan origination and monitoring; Regulation 2020/852 – EU Taxonomy; EBA Guidelines 2025/01 on management of environmental, social and governance risks; UN Global Compact
Consideration of key stakeholders	Under the leadership of Credit Portfolio Management, several departments at head office and the subsidiary banks in Central and Eastern Europe were involved in designing the processes. In addition, Compliance and Group ESG & Sustainability Management were involved in setting up parts of the policy, as well as its implementation. In addition, the following risk departments have been involved in credit portfolio management (country, industry limits); underwriting departments (for credit risk management statement); account managers: risk controlling (climate-related stress tests).
Availability to pot. stakeholders	See chapter Policy frameworks as governance instruments

Credit process has been updated in such a way that critical E considerations are properly reflected in credit decision making and that appropriate escalations are also in place. Independent impact evaluation is performed by the Sustainable Finance area prior to critical transactions in order to balance both financial and non-financial risks.

Policies for assets under management

This chapter deals exclusively with policies that extend beyond the content of the Group policies and contain specific regulations for assets under management. These regulations partially exceed the requirements of the Group policies. The policies mentioned here are not necessarily limited to ESG or sustainable products, although the relevant scope is specified in each respective policy.

Sectoral/topic specific policies

In addition to the Group Policy on coal, Raiffeisen Kapitalanlage-Gesellschaft m.b.H. has adopted further rules for its assets managed:

Policy	Coal policy – Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
General objective	The policy outlines the measures taken by Raiffeisen Kapitalanlage-Gesellschaft m.b.H. (RKAG) to exit financing the coal industry.
Related IRO	CO2 emission reduction
Key contents	Phase-out from financing the coal industry: › Corporates – mining and extraction: 0 per cent (target 2025) › Corporates – exploration, distribution and refining: 1 per cent (target 2025) › Sovereigns – reflected in the indicator model (Raiffeisen-ESG sovereign indicator)
Process for monitoring	Limit system
Scope / Exclusions	All self-managed mutual funds and portfolios within RKAG. When selecting investment funds that are managed by other investment companies, this obligation is complied with as far as possible. The same principle holds in case of management of special funds by RKAG, taking into account any individual agreements concluded with the investor.
Value chain / Own operations	Downstream value chain
Affected stakeholders	Fund investors
Most senior level responsible	Head of corporate responsibility within Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
Reference to third party standards	In accordance with the Paris Agreement
Consideration of key stakeholders	–
Availability to pot. stakeholders	Published via webpage: https://a.storyblok.com/f/314998/x/156df3a9dd/policy-kohle-en.pdf

Policy	Climate strategy – Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
General objective	The policy outlines the targets and measures Raiffeisen Kapitalanlage-Gesellschaft m.b.H. is taking to make a suitable contribution to fighting the climate crisis and to actively support the Group's necessary transformation as a financial market participant.
Related IRO	CO2 emission reduction
Key contents	Climate risks and opportunities, limitations, climate neutrality in portfolio management: › Reduction of emissions intensity by at least 25 per cent by 2025 (for assets in scope) › Reduction of emissions intensity by at least 50 per cent by 2030 (for assets in scope) › Net zero GHG emissions by 2050 (for investment portfolio) › Engagement target (dialogue with 20 largest GHG emitters) › operational ecology
Process for monitoring	Annual reporting as part of PRI reporting process
Scope / Exclusions	In scope: listed corporate bonds and equities of self-managed mutual funds within Raiffeisen Kapitalanlage-Gesellschaft m.b.H. (i.e.admitted to trading on a regulated market); Out of scope: investments in sovereigns as well as special funds (for the latter any agreements concluded with the investor are taken into account)
Value chain / Own operations	Downstream value chain
Affected stakeholders	Fund investors
Most senior level responsible	Head of corporate responsibility within Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
Reference to third party standards	In accordance with the Paris Agreement
Consideration of key stakeholders	–
Availability to pot. stakeholders	Published via webpage https://a.storyblok.com/f/314998/x/2dcea5a32b/strategie-klima-en.pdf

Process Policies

Policy	Engagement strategy – Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
General objective	The policy outlines the measures and actions taken to implement a framework for engagement activities (business dialog with companies, exercise of voting rights) and is a reflection of the fiduciary obligations Raiffeisen Kapitalanlage-Gesellschaft m.b.H. fulfils in relation to its customers.
Related IRO	CO2 emission reduction
Key contents	The policy outlines principles for monitoring of investee companies, dialog with companies, exercise of voting rights, cooperation with other shareholders, conflicts of interest, documentation.
Process for monitoring	Disclosure of annual engagement report with all relevant activities of the past year
Scope / Exclusions	All self-managed Raiffeisen Kapitalanlage-Gesellschaft m.b.H. mutual funds
Value chain / Own operations	Downstream value chain
Affected Stakeholders	Fund investors
Most senior level responsible	Head of corporate responsibility within Raiffeisen Kapitalanlage Gesellschaft m.b.H.
Reference to third party standards	EU Second Shareholder Rights Directive (Directive (EU) 2017/828 of the European Parliament and of the Council of 17 May 2017 amending Directive 2007/36/EC as regards the encouragement of long-term shareholder engagement)
Consideration of key stakeholders	–
Availability to pot. stakeholders	Published via webpage (see https://issuu.com/raiffeisencapitalmanagement/docs/202408_mitwirkungspolitik_v1.4_en?fr=xKAE9_zU1NQ).

Policy	Sustainability strategy – Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
General objective	The policy outlines the Raiffeisen Kapitalanlage-Gesellschaft m.b.H. framework for integrating sustainability at the levels of product development, investment process and the ongoing development of the company.
Related IRO	CO2 emission reduction
Key contents	The policy addresses the consideration of sustainability risks, which is applied within the framework of the investment process as well as in the internal limit system and the performance and risk reporting. The respective investment process is also presented in the policy. RKAG is committed to the comprehensive consideration of the principal adverse impacts on sustainability factors. Topics relevant at entity level (such as memberships) are also included.
Process for monitoring	Limit system, annual reporting
Scope / Exclusions	In scope: all self-managed Raiffeisen Kapitalanlage-Gesellschaft m.b.H. mutual funds; parts of the policy (e.g. responsible investment process) only target funds with a dedicated ESG investment strategy. For management of special funds, any agreements concluded with the investor are taken into consideration.
Value chain / Own operations	Downstream value chain
Affected stakeholders	Fund investors
Most senior level responsible	Head of corporate responsibility within Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
Reference to third party standards	Art. 3 and 4 of Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector
Consideration of key stakeholders	–
Availability to pot. stakeholders	Published via webpage (see https://issuu.com/raiffeisencapitalmanagement/docs/policy_nachhaltigkeit_kag_en?fr=sNWMxMzQ3ODIwNjE).

Own operations

Management

The environmental management system in Austria is based on international standards (ISO 14001). Energy efficiency, renewable energy and environmentally friendly mobility are important in RBI's own operations. In terms of its carbon footprint, energy consumption/building management, material consumption and mobility are the most important areas of action. These are also crucial with regard to achieving the climate targets.

Group ESG & Sustainability Management at head office, the Environmental Committee, Facility Management and the sustainability officers at the subsidiary banks in Central and Eastern Europe are primarily responsible for implementing the policies and actions and for evaluating the degree of target attainment.

RBI's due diligence process includes the processes implemented by the bank to identify actual and potential negative impacts on the environment and people related to its business activities including, among other aspects, consideration of internationally recognized ISO standards, building certificates and environmental labels. All policies align with national and international commitments, such as the Principles of Responsible Banking (PRB). In addition, energy audits and management systems are used not only in Austria, but also at some subsidiary banks in Central and Eastern Europe.

Topic-specific policies

Policy	Environmental policy
General objective	RBI published its own environmental policy in 2022, which details the key action areas and aims to manage and inform actions and targets regarding own operations. Among other areas, RBI is committed to continuously improving its environmental performance – and as far as possible and reasonable – above and beyond the legal requirements. In addition, the policy sets out that, in the environment area, RBI has defined the thematic areas of carbon footprint, energy efficiency and renewable energy as material.
Related IRO	Climate-fit operations, Adaptation risks (natural and governance), Sustainable operations
Key contents	The policy covers RBI's transition plan for own operations, the responsibilities, materiality, impacts, risks and opportunities in own operations, as well as actions, monitoring, and tracking of data.
Process for monitoring	The monitoring process is facilitated by Group ESG & Sustainability Management in head office, the implementation of actions is done locally by the relevant departments (e.g. Sustainability Management, Facility Management) in alignment with the corresponding B-1 and Management Board. The data for monitoring is collected by designated specialists in the respective subsidiaries in Central and Eastern Europe and aggregated for analysis, target monitoring, as well as reporting, by GESM in head office. It undergoes the four-eyes-principle and is validated additionally by an external auditor during the reporting process. This is intended to ensure that the commitment to sustainability is specifically focused on where RBI as a company has the biggest influence via its office locations. The environmental policy is continuously revised and extended in line with new developments and the latest scientific findings.
Scope / Exclusions	All self-managed retail funds of RKAG; parts of the guideline (e.g., responsible investment process) refer exclusively to funds with a designated ESG investment strategy. Any agreements made with the investor are taken into account when managing special funds.
Value chain / Own operations	Own operations
Affected stakeholders	Employees
Most senior level responsible	Head of Group ESG & Sustainability Management
Reference to third party standards	–
Consideration of key stakeholders	The active communication and involvement of stakeholders such as internal and external experts to inform the policy content, local Facility Management for implementation of actions, as well as local sustainability specialists to collect data and ensure regular adaptation, form part of the process. See the environmental policy (https://www.rbinternational.com/en/raiffeisen/sustainability-esg/inhouse-ecology.html) for more details.
Availability to pot. stakeholders	See chapter Policy frameworks as governance instruments

Policy	Travel policy
General objective	RBI's travel policy applies to all business trips in connection with professional activities for RBI. The travel policy was revised in accordance with environmental factors. The choice of means of transport must take into account economic and environmental considerations. This applies to the Austrian units including the Austrian subsidiaries, and also provides a framework for the subsidiary banks in Central and Eastern Europe.
Related IRO	Climate-fit operations, Sustainable operations
Key contents	The policy covers all travel services related to business trips (flights, hotel, rental car, etc.), as well as related costs and benefits. To save costs and protect the environment, business trips should be replaced by available technologies, such as web and video conferences, where possible. The mode of transport to be used should result in the lowest costs, taking travel time into consideration. Furthermore, environmentally friendly means of transport (e.g. public transportation) are preferred.
Process for monitoring	RBI's policies are regularly reviewed by the policy owners and expanded upon in accordance with geopolitical developments, travel warnings, etc.
Scope / Exclusions	–
Value chain / Own operations	Own operations
Affected stakeholders	Employees
Most senior level responsible	Head of Group Finance Data, Analytics and Operations
Reference to third party standards	–
Consideration of key stakeholders	–
Availability to pot. stakeholders	See chapter Policy frameworks as governance instruments

E1-3: Actions and resources in relation to climate change policies

Value chain

Corporate and institutional customers

Making RBI's balance sheet more aligned with the climate targets of the Paris Agreement while supporting its customers in their climate and environmental transition are key aims of RBI's climate and environmental strategy. This is achieved through utilization of various internal tools, involving the conducting of a qualitative and quantitative assessment at portfolio, counterparty and transaction levels to identify sustainability risks and business opportunities. At the portfolio level, this includes strategic scorecard, materiality and impact analyses, financed emissions calculations and climate stress tests as well as ESG budgeting.

The strategic scorecard provides an overarching framework for assessing ESG factors across business lines and countries, while materiality and impact analyses are intended to identify key sustainability issues and potential business opportunities. Financed emissions calculations quantify the carbon footprint associated with the portfolio, supporting the alignment with climate targets. Climate stress tests simulate potential adverse scenarios, assessing portfolio resilience under different environmental conditions. ESG budgeting ensures that financial planning incorporates these insights, facilitating adaptive funding strategies, effective management of ESG key performance indicators and alignment with RBI's long-term climate and sustainability commitments at both Group and country levels.

At the customer level, steering is performed through tools such as customers clustering based on ESG scores and financed emissions intensity. Segmenting customers by ESG profiles and decarbonization efforts enables targeted engagement initiatives supported by sustainable finance products. Sector specific approaches are defined within the ESG sectoral strategies for oil and gas, real estate and construction as well as the steel industry.

At the transaction level, as described in the ESG process flow corporates, ESG is embedded in the credit policy and lending process, with the requirements reflecting current ESG risk trends as well as ESG definitions for both customer and business transactions levels. Additional steering tools include ESG management incentives and discounts programs as well as ESG wholesale funding steering.

Sustainable financing

All sustainable financing across RBI must comply with internal policies and frameworks, including the RBI Group ESG Rulebook, which is aligned with EU Taxonomy, LMA and ICMA principles as well as anti-greenwashing standards.

As of 31 December 2025, the total volume of sustainable financing for corporate and institutional customers across RBI AG and its CEE subsidiaries amounted to € 14.1 billion (previous year: € 12.4 billion). Of this, € 9.3 billion (previous year: € 8.6 billion) had been drawn, while € 4.8 billion (previous year: € 3.8 billion) remained available as unutilized credit lines. This figure includes financing with a positive environmental or climate impact, as well as ESG-linked instruments.

Sustainable financing – corporate and institutional customers

in € million	2025		2024	
Financing with a positive impact on the environment and the climate	6,928	49 %	6,076	49 %
ESG-linked financing	2,370	17 %	2,509	20 %
Subtotal (utilized line)	**9,298**	**66 %**	**8,585**	**69 %**
Unutilized line	4,791	34 %	3,794	31 %
Sustainable financing	**14,089**	**100 %**	**12,379**	**100 %**

Breakdown of sustainable financing by category:

Sustainable financing – corporate and institutional customers

in € million	2025		2024	
Sustainable real estate	4,123	29 %	3,761	30 %
Renewable energy	1,322	9 %	1,117	9 %
Energy efficiency measures	679	5 %	546	4 %
Sustainable mobility	441	3 %	430	3 %
Water supply, sewage treatment and waste management	256	2 %	117	1 %
Sustainable forestry and farming	67	0 %	27	0 %
Manufacturing industry	41	0 %	78	1 %
ESG KPI-linked loans	2,010	14 %	1,929	16 %
ESG Rating-linked loans	360	3 %	580	5 %
Subtotal (utilized line)	**9,298**	**66 %**	**8,585**	**69 %**
Unutilized line	4,791	34 %	3,794	31 %
Sustainable financing	**14,089**	**100 %**	**12,379**	**100 %**

The total volume of sustainable financing for solely corporate customers at RBI in 2025 was around € 13.8 billion as of 31 December 2025 (previous year: € 12.2 billion) and represented around 14,2 per cent (previous year: 13 per cent) of the total RBI corporate business line portfolio. Of this amount, € 9.2 billion (previous year: € 8.5 billion) was utilized and € 4.6 billion (previous year: € 3.7 billion) was unutilized by corporate customers.

The total volume of sustainable financing for solely corporate customers at RBI AG in 2025 was around € 8.3 billion as of 31 December 2025 (previous year: € 7.6 billion) and represented around 17,6 per cent (previous year: 17 per cent) of the total RBI AG corporate business line portfolio. Of this amount, € 4.4 billion (previous year: € 4.2 billion) was utilized and € 3.9 billion (previous year: € 3.4 billion) was unutilized.

Sustainable real estate

In 2025, the volume of financing utilized by corporate and institutional customers at RBI in the area of sustainable real estate was € 4.1 billion as of 31 December 2025 (previous year: € 3.8 billion). This represents 44 per cent (previous year: 44 per cent) of the volume of sustainable financing (limited to financing with a positive impact on the environment and the climate and ESG-linked financing) of € 9.3 billion (previous year: € 8.6 billion) utilized by corporate and institutional customers at RBI.

On the funding side, the total volume of green building assets in the RBI AG Green Bond portfolio amounted to € 640 million as of 31 December 2025 (previous year: € 793 million), making it one of the main contributing industries with 37 per cent (previous year: 41 per cent) of the overall RBI AG Green Bond portfolio. The real estate projects included in the eligible green loan portfolio have lower energy consumption than the average level for real estate in the respective country. These projects resulted in an annual reduction in greenhouse gas emissions of 29,705 tCO_2 per year (previous year: 38,952 tCO_2), representing approx. 37 tCO_2 per € 1 million, invested according to the RBI Green Bond Allocation and Impact Report 2024 (previous year: approx. 47 tCO_2 per € 1 million).

Renewable energy, energy efficiency, electrification

- Renewable energy

In 2025, the volume of financing committed to renewable energy investment projects by RBI and utilized by corporate and institutional customers was € 1.3 billion as of 31 December 2025 (previous year: € 1.1 billion).

On the funding side, the total volume of renewable energy assets in the RBI AG Green Bond portfolio amounted to € 669 million as of 31 December 2025 (previous year: € 535 million), making it one of the main contributing industries with 38 per cent (previous year: 28 per cent) of the overall RBI AG Green Bond portfolio. According to the 2024 RBI AG Green Bond Allocation and Impact Report, the renewable energy loan portfolio of RBI AG generated an estimated annual saving of 983,749 tCO_2 (previous year: 960,219 tCO_2), equivalent to approximately 1,839 tCO_2 per € 1 million invested (previous year: approx. 1,732 tCO_2).

- Energy conservation and efficiency

The volume of financings committed to energy efficiency investment projects by RBI and utilized by corporate and institutional customers was €678.6 million as of 31 December 2025 (previous year: € 545.7 million).

On the funding side, the total volume of energy efficiency assets in the RBI AG Green Bond portfolio amounted to € 300 million as of 31 December 2025 (previous year: € 439 million). According to the 2024 RBI AG Green Bond Allocation and Impact Report, financing projects for the improvement of energy efficiency resulted in an annual reduction in greenhouse gas emissions of 38,948 tCO_2 per year (previous year: 7,323 tCO_2), representing approx. 89 tCO_2 per € 1 million invested (previous year: approx. 15 tCO_2).

- Electrification

The focus is on low carbon and zero direct emission vehicles as well as infrastructure dedicated to the their operation, as well as on electricity grids, electric utilities and adjacent industries.

The volume of financings committed to sustainable mobility investment projects by RBI and utilized by corporate and institutional customers was € 441.2 million as of 31 December 2025 (previous year: € 429.6 million).

On the funding side, the total volume of clean transportation assets in the RBI AG Green Bond portfolio amounted to € 132 million as of 31 December 2025 (previous year: € 150 million). According to the 2024 RBI AG Green Bond Allocation and Impact Report, the clean transportation loan portfolio of RBI AG generated an estimated annual saving of 14,593 tCO_2 (previous year: 15,550 tCO_2), equivalent to approximately 97 tCO_2 per € 1 million invested (previous year: approx. 319 tCO_2).

To enable the electrification of the value chain, RBI is actively looking into opportunities from battery production to Battery Energy Storage System (BESS) projects and to continue the cooperation with RBI's industry specialists, specifically for the automotive and utilities industries.

- Hydrogen and carbon capture

RBI plans to identify existing and new customers with sustainable CapEx needs and to review the market opportunities for hydrogen generation and pipelines as well as investments in the transition of steel production and in the transportation sector (merchant hydrogen for industrial customers, fuel cell electric vehicles (FCEV) – hydrogen refueling stations and even ports).

All of these aforementioned actions can be classified as an ongoing process, with no specific time horizons set for completion. The actions will continue in the form described and at present no plans exist to discontinue them.

Sustainability in retail banking

In line with the climate and environmental business strategy and its first pillar, one of the key targets of retail banking is to improve the green loan products offered to RBI's retail customers.

RBI's focus is on supporting its customers in their green transition and becoming their first choice for retail ESG products. RBI has developed solutions aimed at assessing customers' carbon footprint and has provided products with an environmental and social impact that allows retail customers to receive a superior supply of sustainability-oriented solutions. RBI aims to further increase new green and social loan sales to private individuals and small-business customers, and therefore advises its customers on the possibility of green unsecured purpose loans and green mortgage loans.

As of 31 December 2025, the retail green mortgage portfolio amounted to € 2.9 billion. A comparison with 2024 is not available, as the collection of data for this portfolio started only in 2025. The new business volume generated from retail green mortgage loans in 2025 reached around € 625 million.

Prevention of greenwashing and negative ESG impacts

To address the topics of negative ESG impacts and greenwashing prevention within sustainable finance transactions, RBI has implemented different processes, which include the ESG expert opinion and the greenwashing prevention check, as well the establishment of an exclusion list of all corporate activities in which RBI does not wish to be involved. In addition, employees receive regular training courses that indicate which activities and sectors are particularly critical from a sustainability perspective.

ESG expert opinion

For ESG-critical transactions, particularly projects where an ESG expert opinion has to be issued, the ESG expert opinion evaluates the ESG impact of the transaction at project and company level, and assesses its impact on the environment and social issues. It also includes a qualitative assessment and presents a conclusion on whether or not the transaction should be pursued from an ESG impact point of view. Consequently, the ESG expert opinion provides decision makers with more detailed information and enables them to consider ESG impacts in their lending decisions. It therefore plays a key role in preventing negative impacts from an ESG perspective. The assessment in the ESG expert opinion takes the following aspects into account: industry impact based on the PRB Impact Radar; company and project-related negative impact on key sustainability issues and their mitigation measures; past and current controversies and incidents; the legal environment (i.e. whether high environmental and social standards are ensured through EU regulations).

For such cases, the ESG expert opinion is issued by the Sustainable Finance department. At RBI's subsidiary banks in central and eastern Europe, the ESG expert opinion is issued by the local ESG experts under the guidance of the Sustainable Finance department. To formalize and standardize the process, an ESG expert opinion tool has been set up and workshops were held to train local ESG experts on how to write an ESG expert opinion. In 2025, a total of twenty one expert opinions were issued, including updates of existing opinions.

The aforementioned actions can be classified as an ongoing process, with no specific time horizons set for their completion. The actions will persist in the described form, and there are presently no plans to discontinue them.

Greenwashing prevention

RBI has established a process that is intended prevent greenwashing and has rolled it out across the Group as part of the ESG rulebook. Under the greenwashing prevention check, RBI commits to internal process steps, which must be complied with in the event of a sustainable transaction with a customer. In particular, ESG experts from the Sustainable Finance department of RBI AG are involved in the bid, decision and execution phases of a sustainable financing transaction. The greenwashing prevention check focuses on the structure of sustainable financial products, including products that are designated as green, social, sustainability-linked or similar. For the definitions of sustainable business transactions, standards such as the Loan Markets Association guidelines, the ICMA Principles and the EU Taxonomy Regulation were applied. These are used for qualification and (de)flagging of business transactions and form the basis for the greenwashing prevention process. The greenwashing prevention check is a precondition for RBI's involvement in sustainable finance products and must therefore be followed by all RBI Group members. The check is applied for all sustainable finance products. By involving the RBI AG ESG experts in ESG transactions, RBI provides a further layer of defense to minimize greenwashing risks and contribute to greenwashing prevention.

This action can be classified as an ongoing process, with no specific time horizons set for its completion. The action will continue in the described form and at present no plans exist to discontinue it.

Raising awareness – supporting the business units in RBI AG and the subsidiary banks in Central and Eastern Europe

RBI recognizes the importance of raising awareness about ESG-related topics in the business units, of building up ESG knowledge internally and of ensuring efficient cooperation within the bank. Accordingly, Corporate ESG Ambassadors have been established in all the subsidiary banks in Central and Eastern Europe. On the retail side, RBI is actively working towards creating a knowledge-sharing hub and a broad network of Retail ESG Ambassadors across its operating retail markets. The primary objectives of the network are to pass on knowledge and information between head office and the subsidiary banks in CEE, to advertise ESG activities for corporate customers in the CEE region and to support these companies so that they can leverage the opportunities available to them in the area of ESG trends and combat global climate change to the greatest possible extent. Besides the basic ESG e-learning modules of RBI's ESG Academy, the head office provides business-specific training for the ESG Ambassadors on subjects such as EU Taxonomy compliance, ICMA Sustainable bond principles, current developments, the circular economy as well as on the various ESG and sustainability-related products.

In addition, monthly update calls are held with the Corporate ESG Ambassadors in order to maintain a dialog on ESG topics. In addition to the onboarding and in-house upskilling of the ESG Ambassadors within the network, the head office also supports the subsidiary banks during appointments with customers on sustainable financing issues. Through this close cooperation, RBI is striving to establish a Group standard for day-to-day business in relation to the sustainable financing area.

On an annual basis, RBI holds a group-wide ESG workshop for the corporate business line. The ESG workshop serves as a key platform for RBI in supporting the implementation of the climate and environmental business strategy. At the workshop, RBI shares its future vision for sustainable finance, discusses sustainability actions and shares the future activities required to implement the climate and environmental business strategy.

Actions for assets under management

Engagement Process

Raiffeisen Kapitalanlage-Gesellschaft m.b.H. is conscious of its fiduciary responsibility to its customers. Engagement is used for a more careful assessment of a company's financial situation and development and helps companies move towards improvement in corporate social responsibility and sustainability. Key actions include, among others, dialog with companies and the exercise of voting rights.

The overall engagement process is ongoing and integrated into the responsible investment process, with all self-managed funds of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. being in scope. Engagement activities are documented via the internal engagement database. The annual engagement report disclosing all relevant activities in this context is published on the webpage (see https://issuu.com/raiffeisencapitalmanagement/docs/engagementreport-english?fr=sYzk3ZTQ3ODIwNjE).

Investment Process

Raiffeisen Kapitalanlage-Gesellschaft m.b.H. has implemented a sustainability strategy focusing on the integration of sustainability across all business levels (as described in the sustainability policy of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. in the chapter E1-2: Policies related to climate change mitigation and adaptation). Actions outlined encompass various elements of its sustainability framework. Key measures related to the integration of sustainability risks include a defined process for managing issuers with reputational risks, comprehensive risk management protocols as well as company-wide negative criteria, whereby the latter comprise the areas of coal, controversial weapons and food speculation.

For assets under management that are subject to dedicated ESG related investment strategies, the sustainable investment process is outlined in the sustainability strategy document. In 2025 the volume of sustainable fund products amounted to € 25.5 billion (2024: € 24.8 billion), while the total assets under management in Austria accounted for € 46.7 billion. Sustainability is assessed on the basis of the proprietary Raiffeisen ESG indicator. Since this indicator covers both ecological and social objectives, it is not meaningful to differentiate between the proportions of ecological and social investments in detail.

Sustainable Funds volume

in € million	2025		2024	
Total assets under management in Austria	46,700	100 %	44,000	100 %
Sustainable assets under management	25,500	55 %	24,800	56 %

In addition to economic factors, the investment process integrates environmental and social factors as well as good corporate governance. This occurs via implementation of negative criteria to avoid controversial business areas and practices, via a best-in-class approach that allows for a further integration of ESG research into the selection of securities and via engagement in order to support change by way of influencing the behavior of companies. In addition, the consideration of principal adverse impact indicators on sustainability factors is embedded within the investment process for retail funds. The responsible investment process is based on the end-to-end integration of economic, environmental and social aspects.

The selection of corporate securities is based on three pillars. The first pillar contains the analysis of the proprietary future transformation topics that derive scores for sectors and subsectors based on a sustainability perspective. The second pillar of the investment process entails the calculation of the proprietary corporate ESG score, which includes various ratings from external partners, an analysis of ESG risks, a corporate governance analysis, an evaluation of controversial issues and an analysis of the contribution to the Sustainable Development Goals. This analysis level includes a pre-selection process for the overall investment universe. In consideration of sustainability aspects, no company or issuer in this universe may violate the negative criteria established by Raiffeisen Kapitalanlage-Gesellschaft m.b.H. The assessment of shareholder engagement forms the third pillar. This combines a combination of three dimensions: the intensity and form of shareholder dialog, communication (such as the frequency or quality of communication) and the impact of shareholder engagement. Good corporate governance is a prerequisite for the selection of companies.

The selection of government bonds is based on the company's proprietary ESG indicator for countries. For the calculation, various topics were identified that reflect how sustainably countries conduct themselves on terms of both their laws and their actions towards the environment and their citizens.

For the selection of investment funds from other management companies. quantitative data such as ESG assessments and information on controversial topics are incorporated into an internal sustainability indicator, to enable the ranking and analysis of the sustainable investment universe. In addition, a qualitative selection process is conducted, which includes face-to-face discussions with the managers of other asset management companies.

The actions outlined in the strategy are ongoing. Monitoring of the sustainable investment universe occurs on a daily basis using the so-called Impact Monitor by MSCI ESG, the investment process is monitored daily via the internal limit system.

Sector-specific actions

Actions on coal

Raiffeisen Kapitalanlage-Gesellschaft m.b.H.'s policy to phase out coal financing describes stringent criteria for excluding companies involved in coal activities and aims to reduce the maximum coal-based revenue share of invested companies, including an exclusion of mining and extraction activities of corporate issuers and a revenue threshold of one per cent for exploration, distribution and refining activities. The coal exposure of sovereigns is integrated into the investment process via various ecological factors which are summarized in one dedicated indicator developed by Raiffeisen Kapitalanlage-Gesellschaft m.b.H. (Raiffeisen ESG Sovereign Indicator).

The negative criteria related to coal are monitored on a daily basis via the limit system.

Actions on climate strategy

As described in E1-2 Climate strategy of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. key actions refer to reducing the CO_2 emissions exposure of the assets in scope in order to achieve the respective targets.

To support its climate strategy, Raiffeisen Kapitalanlage-Gesellschaft m.b.H. conducted an ~~annual~~ engagement dialog with the 20 largest GHG emitters in the portfolio. These were companies that have either not yet made a commitment to the Paris climate targets or are for other reasons among the 20 largest GHG emitters in the portfolio. Out of the 20 issuers contacted, engagement dialog with 13 companies were conducted, mainly on the topic of greenhouse gas reduction and business innovation projects. For more details please refer to the engagement report 2025 published on the webpage (see https://www.raiffeisenfonds.at/en/topics/sustainability#policies-reports).

Own operations

Environmental actions

A variety of options are available to enhance sustainability within RBI. These range from building management and reduction of energy consumption through to mobility measures and information campaigns for employees. The actions taken to increase the sustainability of own operations vary across RBI, as the local sustainability management teams are best placed to assess which actions will have the greatest impact. In general, all actions are designed to be implemented group-wide.

Many actions, such as subsidies for the use of public transport, are measures that are renewed every year. Others are ongoing processes, such as energy-efficient adaptations for heating and cooling systems, or the increase of renewable energy purchased.

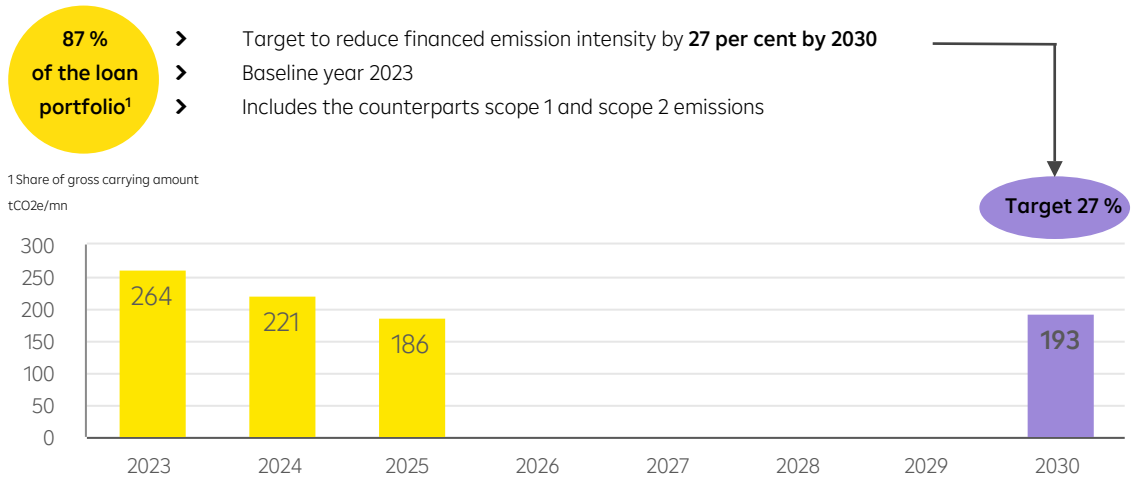
The implementation rate of the various measures is consistently high, especially in the area of energy saving and energy efficiency. This provides an important contribution to climate protection and additionally reduces costs at RBI's sites. The use of public transport is encouraged in order to reduce CO_2 emissions associated with business trips and travel to work. Bicycle storage facilities are also offered at all sites. A number of training courses and information platforms for employees are also offered to improve awareness of climate protection and heighten the commitment to sustainability issues within RBI.

In 2026, further actions will be taken to continue implementing emission reduction strategies, taking into account the different local market structures and specific emission drivers to optimize local transition pathways.

E1-4: Targets related to climate change mitigation and adaptation

Value chain

Lending portfolio (non-financial corporations)



In 2025, RBI remains below the 2030 target. Given ongoing improvements in financed emission data quality from its customers and the inherent volatility of the underlying datasets, no adjustment to the 2025 target is performed at this time. However, RBI will continue to closely monitor emissions data throughout 2026 and keep any potential restatement of the target under active review.

RBI is committed to transparently reporting on progress in relation to its climate targets. In 2024, RBI published group-wide 2030 decarbonization targets for financed emissions for the first time, covering operations across the non-financial company portfolio. This target provides a pathway for reducing operational greenhouse gas emissions in line with our climate ambition.

RBI's financed emissions targets are at the first stage set for non-financial corporations. This prioritization was performed based on a materiality assessment.

RBI is currently developing sector-specific transition pathways for its financed emissions in the carbon intensive sectors with focus on steel, oil and gas business. This work is ongoing and builds on international frameworks and increasing data availability and robustness.

RBI sets the targets as 27 per cent financed emissions reductions for the non-financial corporations portfolio for the target year 2030. In setting its emission reductions targets, RBI applied global decarbonization paths based on the portfolio approach. The cross-sectoral approach in modelling enables RBI to project its GHG emissions for the target year 2030, in order to align with the 1.5°C pathway, as expected by the EU Legislation. These levers are expected to contribute to achieving RBI's GHG emissions reduction target in line with Group policies, as they reflect cross-sectoral projections on the basis of weighted exposure. The decarbonization path toward the target year 2030 takes into consideration emissions of GHG gases and, in addition to carbon dioxide, include Kyoto gases under both the NGFS scenario and PCAF standards.

RBI's approach for setting CO_2 emissions reduction targets is based on Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (the IPCC), the Emissions Gap Report (2023) by UNEP, Nationally Determined Contributions in the UN Framework Convention on Climate Change (UNFCCC) and National Energy and Climate Plans of the EU Member States submitted to the EU Commission, and Emissions Gap Report (2023) by the United Nations Environment Programme.

While setting its emission reduction target, RBI involved all stakeholders such as Corporate Business, Risk Management, and Sustainable Finance. The approval body for the target is RBI Management Board.

The process of target setting is defined in chapter E1-1: Transition plan for climate change mitigation, and its major pillars are:

- Science-based, approach compatible with limiting global warming to 1.5°C,
- Target setting is based on a diverse range of climate scenarios to detect relevant environmental, societal, technology, market and policy-related developments and determine decarbonization levers.
- RBI compares national pledges to net-zero pathways and (as national pledges are often less ambitious than net-zero scenario decarbonization pathways) RBI applies net-zero scenario reduction pathways
- As a starting point, RBI opted for the overarching target and set it for the non-financial corporations portfolio in line with the 1.5°C pathway.
- As a PCAF signatory, RBI discloses its financed emissions in GHG (CO_2e), and therefore scenarios including GHG are prioritized.

The major scenario RBI has chosen is the Net Zero Orderly Transition scenario of the Network for Greening the Financial System (NGFS). The NGFS develops its scenarios phase-by-phase, and RBI applied the scenario from Phase 4 to ensure year-on-year comparability, despite the transition to Phase 5. RBI's choice, in line with the 1.5°C pathway requirement, has been the Net Zero Orderly Transition scenario which is an ambitious scenario that limits global warming to 1.4°C in line with AR6 of the IPCC.

RBI aimed to follow best practices and knowledge in the industry through this approach as it noticed that physical emission intensities, although widely used, do not guarantee the same percentage of decrease in financed emissions that employ a different metric (tCO_2e/€ million instead of e.g. $kgCO_2e$/kg steel). RBI uses this method to avoid biases in estimation. Another advantage is lower volatility and comparability to the Partnership for Carbon Accounting Financials (PCAF) standards to date.

As the scenarios for decarbonization do not provide specific guidance for scopes other than Scope 1 (e.g. IEA NZE 2050), RBI applied a pro-rata decarbonization share for the other scopes. RBI also considers that Scope 3 is more vulnerable to volatility and double-counting. The volatility of Scope 3 is high. Movements between collected/disclosed and PCAF can be significant. Scope 3 emissions can vary widely based on external factors, making consistent target setting difficult. In addition, organizations often have limited control over Scope 3 emissions, which arise from the supply chain and product use. Overall, this leads to uncertain decarbonization paths and insufficient data availability for input materials and transportation, especially in complex emission intensive industries. In that respect, targets are set including Scope 1 and Scope 2. RBI remains committed to monitoring the feasibility of Scope 3 targets and will review their inclusion into reduction targets by 2030.

The RBI portfolio spans multiple countries in Central Europe, Eastern Europe and Southeastern Europe as well as EU and non-EU countries. At the same time, RBI is a universal bank with no specific industry concentrations. Both factors led to the decision to steer based on country-wide emission reductions. Nonetheless, RBI will continue its development of sectoral approaches which are used for internal steering particular to the non-financial corporations portfolio.

Pursuant to the target setting disclosed, in line with the 1.5°C pathway under the IPCC and in line with CSRD provisions, RBI will track and report its financed emissions and their intensity (in $kgCO_2e$/t €) in the next years to disclose how the portfolio is developing based on the initial settings towards the target year 2030.

Reduction target of RBI from 2023 to 2030

	2030	2050
Cross-sector reductions pathway based on the year 2023 as the base year	27 %	

It should be noted that the targets set relate to covered emissions for the non-financial corporations lending portfolio (see Section E1-6). For the 2023 baseline year, Scope 1 and Scope 2 total financed emissions for the lending portfolio of the non-financial corporations amounted to 11,3 tCO_2e. The relevant financed emission intensity for 2023 amounted to 264 tCO_2e/€ million.

Hence, the 2030 financed emissions intensity as target is: 193 tCO_2e/€ million (2030 absolute financed emissions: 8,3 tCO_2e).

Retail mortgage loans

In 2024, RBI began calculating financed emissions for residential real estate in the retail portfolio, thereby establishing a foundation for future emission target setting. In 2025, RBI continued to prioritize methodological stability and data quality showing progress in analyzing the financed emissions drivers in close collaboration with its subsidiary banks in EU (Austria, the Czech Republik, Slovakia, Romania, Hungary and Croatia).

A special focus is on:

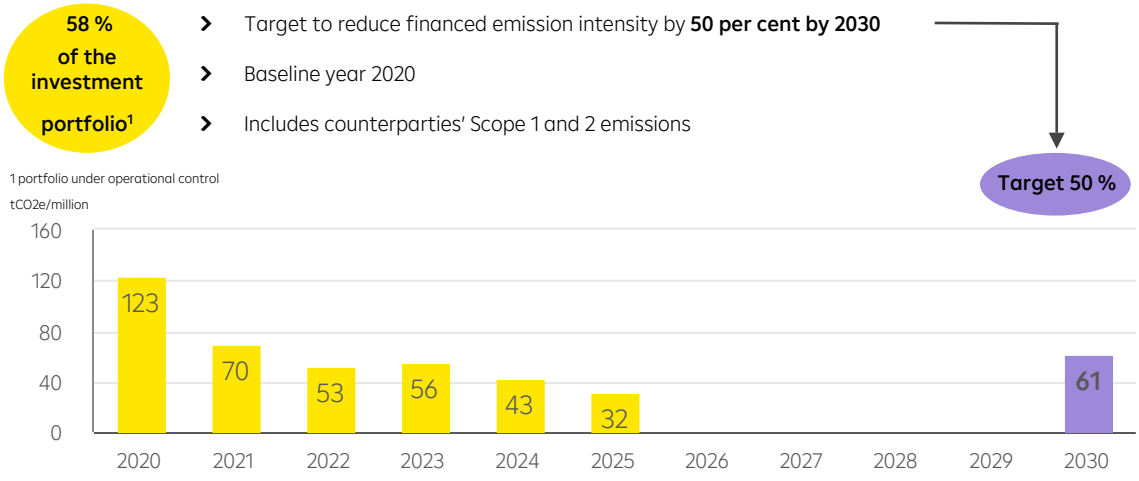
- Enhancing the estimates for the non- EPC portfolio. Currently, the overall emission intensity is driven by the portfolio without EPC labels, which represents the majority.
- Additionally, a need exists to understand the correlation of the national plans with the 1.5°C pathway. RBI will continue to investigate the underlying drivers, exploring and assessing meaningful options to establish robust financed emissions targets that support the transition toward net-zero emissions by 2050.

RBI is focused on understanding and monitoring the energy efficiency of the financed properties via EPC collection for new mortgage lending, with an increasing share of EPC coverage for new transactions. This will also contribute to the enhancement of the financed emission methodology by relying less on proxy data in the future calculations.

RBI actively supports green mortgage lending across its subsidiary banks – specifically, properties with high-quality EPC grades– through pricing and other incentive mechanisms, while maintaining social inclusion by not restricting access for customers with lower-rated properties.

Assets under management - Raiffeisen Kapitalanlage-Gesellschaft m.b.H.

Target – non-financial corporations



For Raiffeisen Kapitalanlage-Gesellschaft m.b.H., the interim targets as well as the net zero target by 2050 directly contribute to the climate-neutrality objective. The defined target levels to be achieved are relative targets. These depend on customer demand for single fund products, the climate-related progress of investee companies and capital market trends. However, Raiffeisen Kapitalanlage-Gesellschaft m.b.H. will continue to closely monitor emissions data throughout 2026 and keep any potential restatement of the targets under active review:

- Reduction of emissions intensity by at least 25 per cent by 2025 (base year: 2020), measured by carbon footprint (Scope 1 and Scope 2)
- Reduction of emissions intensity by at least 50 per cent by 2030 (base year: 2020), measured by carbon footprint (Scope 1 and Scope 2)
- Net zero GHG emissions by 2050

The scope of the interim climate targets is limited to all holdings of equities and corporate bonds included in self-managed retail funds.

The baseline financed emissions intensity value for the self-managed retail funds in 2019 amounted to 123 tCO_2/€ million invested. For the 2025 reporting period, the financed emissions intensity value (based on 2024 emission values) amounted to 32 tCO_2/€ million invested (compared with 2024 financed emissions intensity value 43 tCO_2/€ million invested). The corresponding value for the self-managed retail funds in the base year 2020 was € 7.8 billion compared with € 15.3 billion in 2025 (2024: € 14.7 billion). As a consequence, the interim target to reduce emissions intensity by at least 25 per cent by 2025 was met.

Own operations

For RBI's own operations, the CO_2 emission reduction targets are used to steer towards more sustainable business practices. The emissions generated consist of Scope 1-3 emissions and are reported and calculated according to the Greenhouse Gas Protocol standard in the ESG Cockpit software.

For the target setting, the SBTi (Science Based Targets Initiative) absolute emissions reduction approach was selected. This establishes a target to reduce absolute emissions by a specific percentage over a set timeline, aligning with the global carbon budget needed for a 1.5°C pathway. Reduction targets for own operations were set for Scope 1 and 2 emissions to focus on the highest emission drivers, such as energy consumption, business travel and waste as well as material usage.

In alignment with the 1.5°C target, RBI has set a reduction pathway of a 42 per cent CO_2 emission reduction in Scope 1 and Scope 2 by 2030. The base year 2024 value of RBI's combined Scope 1 and 2 emissions amounted to 33,929 tCO_2.

Due to the expansion of RBI's consolidation scope for reporting according to the CSRD 2024 was set as the new baseline. Due to this shift, comparisons to previous years are not possible.

E1-5: Energy consumption and mix

Own operations

RBI's energy consumption compared to the base year 2024 can be seen in the following table:

	2025	2024[1]	2024[2]
Fuel consumption from coal and coal products (MWh)	76	14	14
Fuel consumption from crude oil and petroleum products (MWh)	19,914	20,745	20,745
Fuel consumption from natural gas (MWh)	10,940	9,097	9,097
Fuel consumption from other fossil sources (MWh)	5	1	1
Consumption of purchased or acquired electricity, heat, steam, or cooling from fossil sources (MWh)	56,617	62,939	60,775
Total fossil energy consumption (MWh)	**87,552**	**92,796**	**90,632**
Share of fossil sources in total energy consumption (%)	**52 %**	**54 %**	**53 %**
Consumption from nuclear sources (MWh)	**11,391**	**14,052**	**15,094**
Share of consumption from nuclear sources in total energy consumption (%)	**7 %**	**8 %**	**9 %**
Fuel consumption for renewable sources, including biomass (MWh)	27	5	66
Consumption of purchased or acquired electricity, heat, steam, and cooling from renewable sources (MWh)	67,573	64,181	64,572
Consumption of self-generated non-fuel renewable energy (MWh)	801	559	559
Total renewable energy consumption (MWh)	**68,402**	**64,746**	**65,197**
Share of renewable sources in total energy consumption (%)	**41 %**	**38 %**	**38 %**
Total energy consumption excluding nuclear (MWh)	**155,953**	**157,541**	**155,829**

1 previous year revised: Adjustments due to data correction
2 figures as reported in the consolidated non-financial statement 2024

E1-6: Gross GHG emissions of categories Scope 1, 2, and 3 as well as total GHG emissions

Value chain

Since 2020, RBI has calculated and published its Scope 3 Category 15 financed GHG emissions, in other words, the indirect downstream emissions associated with its lending and investment activities. This represents an important step in identifying sectors on which RBI should focus in its effort to mitigate the negative impact on the environment of its customers' activities.

The methodology applied is based on the PCAF standard – the most widely accepted, GHG Protocol-compliant standard for financed emissions calculations. For the 2025 year-end publication, the main scope and methodology changes are highlighted:

- Historic collateral values are taken into consideration in the mortgage asset class calculation.
- Vehicle loans are included in financed emissions calculation as general business loans.
- The avoided emissions exposure is included in the financed emission intensity calculation. This exposure is equivalent to zero emission operations and related zero financed emissions .

An overview of the asset classes in scope for the year-end 2025 calculations is provided below, with an indication of the coverage achieved in each asset class. Coverage of less than 100 per cent is the result of the emissions calculations according to the PCAF not being applicable to a specific asset category or data gaps.

Financed emissions asset distribution and coverage

2025					
in € million	Gross carrying amount	Covered by financed emissions		Not covered by financed emissions	
Central banks	8,462	0	0.0 %	8,462	100.0 %
Central government	39,855	32,346	81.2 %	7,510	18.8 %
Credit institutions	8,723	6,966	79.9 %	1,757	20.1 %
Other financial corporations	11,799	6,570	55.7 %	5,229	44.3 %
Non-financial corporations	49,896	43,562	87.3 %	6,334	12.7 %
Households	45,066	27,795	61.7 %	17,271	38.3 %
Accumulated impairment	(2,301)	0	0.0 %	(2,301)	100.0 %
Accumulated other comprehensive income	50	0	0.0 %	50	100.0 %
Financial assets excluding trading assets	**161,549**	**117,238**	**72.6 %**	**44,311**	**27.4 %**
Other balance sheet positions	48,715	6,517	13.4 %	42,199	86.6 %
Total assets	**210,265**	**123,755**	**58.9 %**	**86,510**	**41.1 %**

2024					
in € million	Gross carrying amount	Covered by financed emissions		Not covered by financed emissions	
Central banks	14,177	0	0.0 %	14,177	100.0 %
Central government	32,232	26,321	81.7 %	5,911	18.3 %
Credit institutions	8,458	7,128	84.3 %	1,330	15.7 %
Other financial corporations	11,847	7,672	64.8 %	4,174	35.2 %
Non-financial corporations	47,799	40,737	85.2 %	7,062	14.8 %
Households	41,040	25,727	62.7 %	15,313	37.3 %
Accumulated impairment	(2,870)	0	0.0 %	(2,870)	100.0 %
Accumulated other comprehensive income	27	0	0.0 %	27	100.0 %
Financial assets excluding trading assets	**152,709**	**107,585**	**70.5 %**	**45,123**	**29.5 %**
Other balance sheet positions	47,142	5,761	12.2 %	41,381	87.8 %
Total assets	**199,851**	**113,347**	**56.7 %**	**86,504**	**43.3 %**

In total, RBI's financed GHG emissions calculations covered 58.9 per cent of RBI's total assets (previous year: 56.7 per cent). Covered exposures are defined as those gross carrying amounts which could be mapped to PCAF asset classes and for which the calculation of financed emissions was performed successfully. PCAF asset classes cover exposures to loans and advances, debt securities and equity not held for trading from central banks, credit institutions, other financial corporations, non-financial corporations and household mortgage loans. The PCAF standard sets out requirements for determining the portion of customers' emissions that can be attributed to a financial institution. Customer-specific GHG emissions data were used in the calculation where available. These data allowed a more precise assessment of financed emissions, although availability was still limited. For close to 36 per cent of covered exposure in corporate PCAF asset classes, Scope 1 and 2 financed emissions were calculated on the basis of data collected from customers (previous year: 31 per cent), while the remainder had to be estimated on the basis of methodologies set out in the PCAF standard. RBI conducts an extensive data collection exercise in an effort to constantly improve the quality of its calculations. Estimates for customer Scope 1, 2 and 3 emissions were derived

using emission factors, representing average (physical or economic activity-based) emissions intensity values for specific industries and countries. RBI's main source of emission factors was the PCAF database.

The gross carrying amount covered, excluding central government, increased by 5.0 per cent and related financed emissions (in Scope 1 and Scope 2) decreased to 9.2 million tons of CO_2e (pervious year: 10.2 tons of CO_2e). The PCAF parameters from September 2024 were applied in the latest financed emissions calculation for corporate exposures. The value for the PCAF data quality score, a measure of the quality of data used to estimate financed emissions, remained at a similar level of 3.6 (previous year: 3.6).

Sovereign emissions were calculated according to the PCAF standard using emission factors available in the PCAF emission factor database. Sovereign Scope 1 production financed emissions were disclosed twice, in line with PCAF requirements, with the first calculation including the net effect of the land use, land use change and forestry sectors, while this effect was excluded in the second calculation. The results obtained amounted to 15.2 million tons of CO_2e (pervious year: 12.9 tons of CO_2e) if the net effect of land use, land use change and forestry was included, and 16.5 million tons of CO_2e if these sectors were excluded (previous year: 14.1 tons of CO_2e). Emission factors were primarily sourced from the PCAF database and represent the emission intensity of the countries' respective economies. The high data quality score achieved reflected the good quality of the underlying data, obtained directly from the GHG inventories that countries regularly maintain. It is also important to highlight that, to some extent, the sovereign emissions can be expected to overlap with those of RBI's portfolio, provided that activities at the source of the corporate emissions are located in countries and sectors covered by the national GHG inventories.

For this reason, the emissions of the asset class sovereign debt are not included in the total sums of financed emissions in the following tables (such as financed emissions by PCAF asset classes, total greenhouse gas emissions in detail etc.) in order to avoid double counting of uncertain magnitude. The financed emissions of the asset class sovereign debt are transparently reported below the line total.Avoided emissions are included financed emission intensity calculation. This exposure is equivalent to zero emission operations and related zero financed emissions. In line with the GHG Protocol, no netting with positive emissions from the portfolio was performed. The total avoided Scope 1 and 2 emissions amount to 0.5 million tons of CO_2e (gross carrying amount 698 in € million). These are generated by investing in renewable energy projects and measure the emissions that would have been created in the absence of the respective projects.

Financed emissions by PCAF asset classes

2025	Gross carrying amount covered by emissions calculation		Financed emissions in thousand tCO_2e		Emission intensity tCO_2e/€ million		Weighted data quality (High = 1 , Low= 5)	
in € million			Scope 1, 2	Scope 3	Scope 1, 2	Scope 1,2	Scope 1, 2	Scope 3
	2025	2024	2025	2025	2025	2024	2025	2025
Business loans	47,158	46,830	7,938	20,279	168	193	3.3	3.4
Corporate bonds	6,140	6,239	271	1,173	44	41	3.4	3.4
Commercial real estate	7,440	6,737	188	6	25	27	4.0	–
Project finance	37	1	15	0	395	51	3.0	–
Mortgages	27,593	25,530	762	0	28	27	3.8	–
Avoided emissions	698	501	0	0	0	0	3.0	–
Total	**89,065**	**85,839**	**9,173**	**21,458**	**103**	**122**	**3.6**	**3.4**
Sovereign - incl. LU	34,690	27,508	15,168	–	437	470	1.2	–
Sovereign - excl. LU	34,690	27,508	16,490	–	475	511	1.2	–

2024 in € million	Gross carrying amount covered by emissions calculation		Financed emissions in thousand tCO_2e		Emission intensity tCO_2e/€ million		Weighted data quality (High = 1 , Low= 5)	
			Scope 1, 2	Scope 3	Scope 1, 2	Scope 1,2	Scope 1, 2	Scope 3
	2024	**2023**	**2024**	**2024**	**2024**	**2023**	**2024**	**2024**
Business loans	46,830	49,984	9,039	20,864	193	223	3.4	3.5
Corporate bonds	6,239	4,147	257	954	41	161	3.6	3.6
Commercial real estate	6,737	6,634	182	0	27	24	4.0	–
Project finance	1	9	0	0	51	436	3.0	–
Mortgages	25,530	–	698	0	27	0	3.9	–
Avoided emissions	501	348	0	0	0	0	3.0	–
Total	**85,839**	**61,123**	**10,175**	**21,818**	**119**	**199**	**3.6**	**3.5**
Sovereign - incl. LU	27,508	21,768	12,926	–	470	234	1.2	–
Sovereign - excl. LU	27,508	21,768	14,056	–	511	253	1.2	–

The table above shows the results of RBI's financed emissions calculations. RBI would like to point out that the Scope 3 financed emissions imply double-counting of emissions in a bank's own portfolio. This is because some of RBI's customers' Scope 3 emissions will already be accounted for in the Scope 1 and Scope 2 of other RBI customers in cases where the latter have formed part of the former's value chain – either upstream (as suppliers) or downstream (as customers).

RBI has been striving to stabilize the data quality, the calculation framework and the scope of own financed emission calculations. RBI also understands that the measure of PCAF data quality and the financed emissions results have not been exclusively driven by own efforts, but also reflect the soundness and comprehensiveness of the data RBI depends on, namely customers' own disclosures and external databases.

The table below shows the distribution of financed emissions by NACE sector classification within the PCAF asset classes of business loans and unlisted equity, listed equity and corporate bonds, project finance, commercial real estate and avoided emissions. It should be noted that the emissions of the sovereign debt asset class are not included in the total sum of financed emissions in the table below, in order to avoid double counting of uncertain magnitude. The emissions of this asset class are transparently presented in the table Financed emissions by PCAF asset classes.

Financed emissions by NACE sector

2025	Gross carrying amount covered by emissions calculation		Financed emissions in thousand tCO_2e		Emission intensity tCO_2e/ € million		Weighted data quality (High = 1 , Low= 5)	
in € million			Scope 1, 2	Scope 3	Scope 1, 2	Scope 3	Scope 1, 2	Scope 3
	2025	2024	2025	2025	2025	2025	2025	2025
Financial and insurance activities	14,010	15,891	312	631	22.3	46.0	3.8	3.9
Manufacturing	8,891	8,674	2,715	5,215	305.3	586.7	3.2	3.3
Wholesale and retail trade; repair of motor vehicles and motorcycles	8,839	8,615	2,122	8,054	240.1	919.1	3.3	3.3
Real estate activities	8,276	7,690	214	285	25.8	91.0	3.9	3.8
Professional, scientific and technical activities	6,117	5,778	757	3,421	123.7	624.7	2.8	2.8
Transportation and storage	3,192	2,889	441	893	138.2	291.0	3.0	3.0
Electricity, gas, steam and air conditioning supply	2,342	2,111	741	565	316.5	305.4	3.0	3.1
Information and communication	1,922	1,742	37	155	19.4	81.5	3.0	3.3
Administrative and support service activities	1,625	1,248	98	264	60.2	165.1	3.1	3.5
Construction	1,623	1,277	64	311	39.7	301.4	3.8	3.8
Agriculture, forestry and fishing	1,181	1,107	644	447	545.7	379.2	3.6	3.9
Activities of extraterritorial organisations and bodies	1,026	828	0	0	0.1	0.5	3.5	3.5
Human health and social work activities	484	463	23	69	46.9	143.2	3.4	3.5
Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	479	399	14	0	29.1	193.2	4.0	4.0
Accommodation and food service activities	448	352	12	30	26.8	159.1	3.9	3.7
Water supply; sewerage, waste management and remediation activities	364	285	66	224	180.1	614.1	3.1	3.1
Mining and quarrying	361	492	135	863	375.1	2,390.9	2.3	2.3
Arts, entertainment and recreation	111	179	4	11	39.5	98.3	4.0	4.0
Other service activities	107	244	9	15	80.0	163.1	3.5	3.4
Education	57	36	3	4	57.2	61.7	4.0	4.0
Public administration and defence; compulsory social security	16	8	0	1	21.3	101.4	4.0	4.0
Total	**61,472**	**60,308**	**8,412**	**21,458**	**136.8**	**402.6**	**3.4**	**3.4**

2024	Gross carrying amount covered by emissions calculation		Financed emissions in thousand tCO_2e		Emission intensity tCO_2e/ € million		Weighted data quality (High = 1 , Low= 5)	
in € million			Scope 1, 2	Scope 3	Scope 1, 2	Scope 3	Scope 1, 2	Scope 3
	2024	2023	2024	2024	2024	2024	2024	2024
Financial and insurance activities	15,891	15,130	526	878	33.1	56.4	3.8	3.9
Manufacturing	8,674	9,279	2,972	5,837	342.6	673.8	3.1	3.3
Wholesale and retail trade; repair of motor vehicles and motorcycles	8,615	9,031	2,105	8,299	244.3	966.4	3.2	3.3
Real estate activities	7,690	7,997	226	216	29.4	70.0	3.9	3.9
Professional, scientific and technical activities	5,778	6,000	853	2,812	147.7	543.9	2.9	2.9
Transportation and storage	2,889	2,585	521	809	180.3	290.9	3.3	3.5
Electricity, gas, steam and air conditioning supply	2,111	1,866	1,143	1,395	541.6	793.4	3.1	3.1
Information and communication	1,742	1,934	40	151	22.9	89.2	3.2	3.3
Construction	1,277	1,525	70	283	55.2	302.5	3.8	3.8
Administrative and support service activities	1,248	1,444	41	121	33.0	102.1	3.5	3.9
Agriculture, forestry and fishing	1,107	1,282	650	399	587.4	361.4	3.9	3.9
Activities of extraterritorial organisations and bodies	828	1	0	0	0.1	0.5	3.5	3.5
Mining and quarrying	492	628	190	381	387.4	776.9	3.3	3.3
Human health and social work activities	463	552	25	59	53.4	128.3	3.9	4.0
Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	399	460	14	0	36.1	–	4.0	–
Accommodation and food service activities	352	375	10	27	27.1	161.5	3.8	3.7
Water supply; sewerage, waste management and remediation activities	285	437	63	76	219.5	268.3	3.7	3.7
Other service activities	244	231	12	46	48.9	595.2	3.7	3.2
Arts, entertainment and recreation	179	207	10	21	55.2	119.7	4.0	4.0
Education	36	40	6	5	159.9	132.7	4.0	4.0

2024	Gross carrying amount covered by emissions calculation		Financed emissions in thousand tCO_2e		Emission intensity tCO_2e/ € million		Weighted data quality (High = 1, Low= 5)	
in € million			Scope 1, 2	Scope 3	Scope 1, 2	Scope 3	Scope 1, 2	Scope 3
	2024	2023	2024	2024	2024	2024	2024	2024
Public administration and defence; compulsory social security	8	121	0	1	30.7	121.1	4.0	4.0
Total	**60,308**	**61,123**	**9,477**	**21,818**	**157.2**	**411.1**	**3.5**	**3.5**

In addition, the distribution of the financed emissions calculation results is shown below, distributed across the top ten countries of RBI by exposure. It should be noted that the emissions of the sovereign debt asset class are not included in the total sum of financed emissions in the table below, in order to avoid double counting of uncertain magnitude. The emissions of this asset class are presented in the table Financed emissions by PCAF asset classes.

Financed emissions by country

2025	Gross carrying amount covered by emissions calculation		Financed emissions in thousand tCO_2e		Emission intensity tCO_2e/ € million		Weighted data quality (High = 1, Low= 5)	
in € million			Scope 1, 2	Scope 3	Scope 1, 2	Scope 3	Scope 1, 2	Scope 3
	2025	2024	2025	2025	2025	2025	2025	2025
Austria	19,513	19,794	1,302	3,059	66.7	259.8	3.5	3.3
Czech Republic	13,850	12,651	1,003	1,192	72.4	234.1	3.8	3.6
Slovakia	12,613	11,559	830	1,158	65.8	283.6	3.7	3.7
Romania	6,992	6,543	736	1,964	105.2	486.6	3.4	3.3
Hungary	6,154	5,095	665	2,111	108.1	507.6	3.3	3.3
Germany	4,307	3,941	405	2,662	94.0	685.2	3.1	3.1
Serbia	2,375	1,940	621	978	261.5	539.8	3.6	3.7
United States	2,355	2,422	21	508	9.0	216.0	3.8	3.8
Croatia	2,349	2,083	205	673	87.1	532.2	3.5	3.4
Luxembourg	2,148	2,637	136	123	63.5	63.7	3.7	3.7
Rest of the world	16,410	17,172	3,249	7,030	198.0	544.5	3.5	3.5
Total	**89,065**	**85,839**	**9,173**	**21,458**	**103.0**	**402.6**	**3.6**	**3.4**

2024	Gross carrying amount covered by emissions calculation		Financed emissions in thousand tCO_2e		Emission intensity tCO_2e/ € million		Weighted data quality (High = 1, Low= 5)	
in € million			Scope 1, 2	Scope 3	Scope 1, 2	Scope 3	Scope 1, 2	Scope 3
	2024	2023	2024	2024	2024	2024	2024	2024
Austria	19,794	12,359	1,468	2,491	74.2	203.4	3.6	3.4
Czech Republic	12,651	6,839	957	963	75.7	203.5	3.9	3.8
Slovakia	11,559	5,365	766	1,169	66.2	301.2	3.8	3.8
Romania	6,543	4,424	720	1,934	110.0	494.3	3.5	3.4
Hungary	5,095	4,409	706	2,535	138.6	720.7	3.5	3.5
Germany	3,941	4,287	312	2,461	79.1	639.7	3.0	3.1
Luxembourg	2,637	2,052	124	122	47.2	53.7	3.7	3.8
Russia	2,563	2,847	1,017	1,380	396.7	820.4	3.6	3.6
United States	2,422	1,420	20	439	8.4	181.6	3.7	3.8
Croatia	2,083	1,202	182	483	87.4	431.6	3.5	3.5
Rest of the world	16,549	15,917	3,902	7,840	235.8	583.7	3.5	3.5
Total	**85,839**	**61,123**	**10,175**	**21,818**	**118.5**	**411.1**	**3.6**	**3.5**

Assets under Management - Raiffeisen Kapitalanlage-Gesellschaft m.b.H.

Financed emissions asset distribution and coverage

2025					
in € million	Gross carrying amount	Covered by financed emissions		Not covered by financed emissions	
Assets	26,268	19,507	74 %	6,761	26 %

2024					
in € million	Gross carrying amount	Covered by financed emissions		Not covered by financed emissions	
Assets	25,838	19,027	74 %	6,811	26 %

The table above show the results of the financed emissions asset distribution and coverage within Raiffeisen Kapitalanlage-Gesellschaft m.b.H. In total, the coverage of financed GHG emissions was stable compared to the previous reporting period, representing € 19.5 billion or 74 per cent of Raiffeisen Kapitalanlage-Gesellschaft m.b.H.'s total portfolio under operational control (€ 26.3 billion), while total assets under management in Austria amounted to € 46.5 billion during the reporting period. Covered exposure (or: coverage) refers to gross carrying amounts that can be assigned to PCAF asset classes and for which financed emissions were successfully calculated. Coverage below 100 per cent arises when PCAF emissions calculations are inapplicable to certain asset classes or when data gaps exist.

Financed emissions by PCAF asset classes

	Gross carrying amount covered by emissions calculation		Financed emissions in thousand tCO_2e		Emission intensity tCO_2e/€ million		Weighted data quality (High = 1 , Low= 5)	
in € million	2025	2024	Scope 1, 2	Scope 3	Scope 1, 2	Scope 3	Scope 1, 2	Scope 3
Listed equity and corporate bonds	19,507	19,027	752	10,594	39	543	1.25	2.67
hereof target related	15,329	14,676	491	–	32	–	1.26	–

	Gross carrying amount covered by emissions calculation		Financed emissions in thousand tCO_2e		Emission intensity tCO_2e/€ million		Weighted data quality (High = 1 , Low= 5)	
in € million	2024	2023	Scope 1, 2	Scope 3	Scope 1, 2	Scope 3	Scope 1, 2	Scope 3
Listed equity and corporate bonds	19,027	17,357	928	9,761	49	513	1.14	2.73
hereof target related	14,676	13,727	630	–	43	–	1.14	–

As shown in the tables above the gross carrying amount covered by emissions calculations amounted to € 19,507 million in 2025, of which € 15,329 million of assets under management were in scope of targets related to climate change mitigation and adaptation (for more details see E 1-4: Targets related to climate change mitigation and adaptation). The intensity of Scope 1 and 2 emissions decreased by 20 per cent to 39 tCO_2e/€ million for listed equity and corporate bonds and by 26 per cent to 32 tCO2e/€ million for target related assets. This development reflects the continued focus on the company's path towards net zero.

The PCAF data quality score represents the quality of data used to estimate financed emissions and remained at a similar level of 1.25 for Scope 1 and 2 emissions (previous year: 1.14) and 2.67 for Scope 3 emissions (previous year: 2.73).

Own operations

Greenhouse gas emissions from own operations

The data relating to own operations is collected for RBI, which includes the network banks in Central and Eastern Europe, the head office and the material Austrian subsidiaries. Since 2024, RBI has been collecting and disclosing cloud and data center service emissions in an effort to improve understanding and raise awareness concerning the connection between IT and sustainability. The granularity of the available data is expected to improve over the coming years as suppliers are increasingly able to disaggregate emissions attached to their services. Details regarding Scope 1, 2 and 3 emissions from own operations can be found in the total greenhouse gas emissions table below.

As in the previous year, quantitative data relating to own operations were collected using the ESG Cockpit software. The resulting Scope 1-3 emissions are calculated on the basis of the ecoinvent v.3.10. The environmental indicators include data for the head office and the subsidiaries in Central and Eastern Europe, thus covering 98.4 per cent of the employees.

Data quality is collected on the basis of three grades: the best data quality is grade 1 (exact), followed by grade 2 (calculated) and 3 (estimated). For RBI's own operations data, the value is exact and calculated. No areas are classified in the lowest grade 3 (estimated) in terms of data quality.

Total greenhouse gas emissions in detail

The table below consolidates RBI's financed emissions and the emissions from own operations. Compared to the base year, own operations emissions in Scope 1 and Scope 2 were reduced by 7 per cent in 2025, in line with the reduction pathway until 2030.

	Base year 2024[1]	Base year 2024[2]	2025	Change		2030	Annual % target/ Base year
Scope 1 GHG emissions							
Gross Scope 1 GHG emissions (tCO_2e)	9,375	9,375	9,702	327	3 %	5,429	(10)%
Percentage of Scope 1 GHG emissions from regulated emission trading schemes (%)	–	–	–				
Scope 2 GHG emissions							
Gross location-based Scope 2 GHG emissions (tCO_2eq)	21,804	43,634	41,412				
Gross market-based Scope 2 GHG emissions (tCO_2eq)	23,419	24,554	21,905	(2,649)	(11)%	14,602	(10)%
Significant Scope 3 GHG emissions							
Total Gross indirect (Scope 3) GHG emissions (tCO_2eq)	**32,100,872**	**32,100,807**	**30,761,266**	**(1,339,541)**	**(4)%**		
1. Purchased goods and services	1,494	1,497	1,433	(64)	(4)%		
1a Cloud computing and data centre services[3]	51,084	51,084	71,293	20,209	40 %		
2. Capital goods	7,573	7,573	10,506	2,933	39 %		
3. Fuel- and energy-related activities (not included in scope 1 or scope 2)	14,707	15,115	15,058	(57)	0 %		
4. Upstream transportation and distribution	1,983	1,748	2,638	890	51 %		
5. Waste generated in operations	3,288	3,069	4,169	1,100	36 %		
6. Business travel	7,967	7,943	6,704	(1,239)	(16)%		
7. Employee commuting	19,737	19,737	19,443	(294)	(1)%		
8. Upstream leased assets	43	43	85	42	98 %		
9. Downstream transportation	0	0	–				
10. Processing of sold products	0	0	–				
11. Use of sold products	0	0	–				
12. End-of-life treatment of sold products	0	0	–				
13. Downstream leased assets	0	0	–				
14. Franchises	0	0	–				
15. Investments	31,992,997	31,992,997	30,631,175	(1,361,822)	(4)%		
Total GHG emissions							
Total GHG emissions (location-based) (tCO_2e)	**32,132,052**	**32,153,816**	**30,812,380**	**(1,319,671)**	**(4)%**		
Total GHG emissions (market-based) (tCO_2e)	**32,133,666**	**32,134,736**	**30,792,873**	**(1,340,793)**	**(4)%**		

1 figures as reported in the consolidated non-financial statement 2024
2 previous year revised: Adjustment due to data correction
3 In 2024, cloud-related emission data was collected for the first time from two of three providers. Due to monthly usage fluctuations, estimating the missing data was not possible.

GHG intensity per net revenue

GHG intensity per net revenue	2025	2024
Total GHG emissions (location-based) per net revenue (tCO_2e/€)	0.003	0.004
Total GHG emissions (market-based) per net revenue (tCO_2e/€)	0.003	0.004

The net revenues amounting to € 9,097 million (previous year: € 8,701 million), which served as the basis for calculating the GHG intensity, are reported under operating income in the income statement in the consolidated financial statements. It should be noted that the emissions of the sovereign debt asset class are not included in the total sum of financed GHG emissions in the tables above, in order to avoid double counting of uncertain magnitude. The emissions of this asset class are presented in the table Financed emissions by PCAF asset classes.

Biodiversity and ecosystems

E4-2: Policies related to biodiversity and ecosystems

Value chain

Policy	Biodiversity policy
General objective	Defines RBI's vision and goals related to measuring, awareness, materiality assessment and managing its dependencies and footprint related to biodiversity and ecosystem services. The aim relates to the contribution of RBI and the engaging of its customers to enhance protection of natural capital and biodiversity, while acting in line with the Principles of Responsible Banking and UNEP FI.
Related IRO	Biodiversity and ecosystems
Key contents	The policy aims to define the scope , measure and assess materiality and set the scope for actions related to biodiversity dependencies and the footprint of the RBI portfolio. The part related to dependencies is to contain risk mitigation measures. The part related to the footprint is to specify the scope of impact, denote key awareness areas and set the direction towards minimizing negative impacts and enhancing positive impacts on biodiversity and natural capital, including customer engagement. With the later, the exclusion list has been defined for nature-harming activities, which RBI does not finance.
Process for monitoring	The policy is based on the science-based approach to biodiversity dependencies and footprint measurement. Key methods and tools are based on the PBAF; tools include ENCORE for dependencies and EXIOBASE for footprint assessment.
Scope / Exclusions	Exclusion list specified in the biodiversity policy for a range of activities that produce significant negative impacts on natural capital and biodiversity.
Value chain / Own operations	Downstream value chain
Affected stakeholders	Customers
Most senior level responsible	Head of Group Financial Institutions, Country & Portfolio Management, Board Level
Reference to third party standards	UNEP FI, PRB; EBA Guidelines for ESG Risk Management; RBI acknowledges and seeks alignment with internationally acclaimed standards, such as the Nature Target Setting Framework. This framework is in line with the missions of the Global Biodiversity Framework, the Taskforce on Nature-related Financial Disclosures (TNFD), Science Based Targets Network (SBTN) and leading net zero frameworks
Consideration of key stakeholders	–
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

RBI's biodiversity policy in its first version was adopted in 2025, and is undergoing development in line with the availability and enhancement of the tools and methods for measuring dependencies and impacts, the assessment of materiality and possible future RBI goals related to climate, environment and nature.

The policy is consolidated by Group Risk Management in coordination with the respective business lines as well as with Group Sustainability Management. This is to ensure harmonization with legal requirements as well as with voluntary commitments such as the UNEP FI's principles for responsible banking.

Policies for assets under management

Topic-specific policy

Policy	Biodiversity strategy – Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
General objective	The policy sets the objectives and actions Raiffeisen Kapitalanlage-Gesellschaft m.b.H. is undertaking to contribute to the protection of biodiversity and natural capital, while actively supporting its essential transformation as a responsible participant in the financial market.
Related IRO	Biodiversity and ecosystems
Key contents	Nature-related risks and opportunities, international frameworks, targets and measures, limitations
Process for monitoring	Annual reporting and disclosing of measure achievements and objectives
Scope / Exclusions	All listed corporate bonds and equities in self-managed Raiffeisen Kapitalanlage-Gesellschaft m.b.H. mutual funds (i.e. listing on a regulated market). Out of scope: investments in sovereigns as well as special funds (for the latter any agreements concluded with the investor are taken into account)
Value chain / Own operations	Downstream value chain
Affected stakeholders	Fund investors
Most senior level responsible	Head of Corporate Responsibility within Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
Reference to third party standards	In accordance with Finance for Biodiversity Target Setting Framework
Consideration of key stakeholders	–
Availability to pot. stakeholders	Published via webpage (see https://a.storyblok.com/f/314998/x/d5d0226b83/strategie-biodiversitaet-en.pdf).

Process policies

Engagement strategy

The engagement strategy of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. as described in E1-2 Policies related to climate change mitigation and adaptation outlines the measures and actions taken to effectively conduct engagement activities as part of the company's fiduciary obligations in relation to its customers and is related to the IRO biodiversity and ecosystems, among others.

Sustainability strategy

The sustainability strategy of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. as described in E1-2 Policies related to climate change mitigation and adaptation outlines the company's framework for integrating sustainability at organizational and product level and is related to the IRO biodiversity and ecosystems, among others.

E4-3: Actions and resources related to biodiversity and ecosystems

Value chain

While acting within the framework of the PRB, RBI aims to take actions to minimize and reverse biodiversity loss as well as to pursue the recovery of nature for the benefit of environment and society.

To support this, a number of key pillars are highlighted in the biodiversity policy:

- Key definitions and targets
- Assessment of RBI portfolio dependencies from ecosystem services, thereby creating biodiversity risks awareness
- A heat map depicting the riskiness of RBI exposure versus ecosystem services in various sectors
- Assessment of materiality of these risks and setting mitigation measures for the management of such risks
- Defining the exclusion list for activities harmful for biodiversity and nature, which RBI does not finance
- Assessing the biodiversity impact (footprint) of the RBI portfolio in sector-region clusters and assessing the materiality of the biodiversity footprint at RBI level
- Raising corresponding awareness within the Group and defining a roadmap for nature-protecting actions, including in own operations and customer engagement

For further information, see the chapter Sector policies and the materiality assessment of risks.

Actions for assets under management

The biodiversity strategy of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. was updated in 2025 and aims at continuing on the path towards incorporating biodiversity and nature-related impacts, risks and dependencies in organizational processes on a portfolio level. The current assets in the scope of this policy refer to holdings of corporate issuers (listed on regulated markets) of self-managed mutual funds.

In 2025, Raiffeisen Kapitalanlage-Gesellschaft m.b.H. developed a comprehensive training program on biodiversity and natural capital in the context of asset management, which was initially rolled out within the Sustainability Office. Biodiversity was incorporated into the annual principal adverse impact engagement process to increase transparency and awareness within selected investee companies. A materiality assessment identified key impacts and dependencies and the results were published in RBI's biodiversity policy. The progress on the initiation targets for 2025 as well as interim targets for 2026 were disclosed in the updated biodiversity policy.

The achievement of the initiation objectives set for 2025 as well as the interim objectives for 2026 were disclosed in the updated biodiversity policy (see https://a.storyblok.com/f/314998/x/d5d0226b83/strategie-biodiversitaet-en.pdf).

E4-4: Targets related to biodiversity and ecosystems

Value chain

In 2025, RBI completed the measurement and created awareness of its dependencies related to ecosystem services, as well as a set of measures for mitigation and management of these risks. These results, combined with the second stage of measurement (footprint analysis), will be used for setting biodiversity targets and a roadmap of actions in the future.

Assets under management

For 2026, the interim targets of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. (RKAG), which are aligned with the Finance for Biodiversity Pledge, include training of employees responsible for the development and implementation of the investment process on biodiversity and natural capital within the context of asset management, thereby facilitating focused engagement with investee companies through tailored questionnaires as well as preparing the implementation of a proprietary factor to address main drivers of biodiversity loss and enhance investment transparency. Disclosure of the progress on interim targets as well as further actions will be disclosed in an updated biodiversity policy.

RKAG's interim targets are aligned with the Nature Target Setting Framework of the Finance for Biodiversity Foundation, which is based on the requirements of the Global Biodiversity Framework (GBF), the Taskforce on Nature-related Financial Disclosures (TNFD), the Science Based Targets Network (SBTN) and leading net zero frameworks. The company's pathway towards nature-positivity, supported by the initiation targets for 2025 and the interim targets for 2026, is designed to address the main impacts and dependencies to which the assets in scope (i.e. equities and corporate bonds listed on a regulated market) are exposed according to the materiality assessment conducted in 2025, which essentially correspond to pollution, emissions of toxic soil and water pollutants as well as emissions of non-GHG air pollutants for impacts on the one hand, and water flow regulation, water supply and water purification for dependencies on the other. This approach primarily focuses on the layers of avoidance and minimization within the mitigation hierarchy. Offsets are not taken into account.

E4-5: Impact metrics related to biodiversity and ecosystems change

Value chain

The completion of its biodiversity footprint estimation and the assessment of the impact materiality on ecosystem services is to form the foundation for RBI to develop a set of metrics and take them into account when setting its biodiversity goals. These processes were started in 2025 and are set to be finalized in 2026.

Resource use and circular economy

E5-1: Policies related to resource use and circular economy

Value chain

As a rule, RBI's approach to sustainable business practices is covered in the climate and environmental business strategy. Environmental topics, such as resource use and the circular economy, are, on the business side, factored into the ESG Score, and also taken into consideration in risk assessment processes (see the chapter Climate change).

The targets and actions for the central topics of climate stability and circularity were defined by the business areas. These were implemented in sectoral business policies such as oil & gas, steel and real estate & construction.

RBI has also been working on (re)defining its approach to industries with high CO_2 emissions and/or high negative impacts on circularity and biodiversity by further developing sector-specific Group policies.

For more details see chapter RBI's climate and environmental business strategy.

Own operations

Circularity and resource efficiency in RBI's own operations are covered in the environmental policy. RBI is working on reducing the consumption of material and increasing awareness among employees about reuse and recycling. Considerations relating to resource use and sustainable sourcing also influence the relationship with RBI's suppliers (see G1-2: Management of relationships with suppliers).

For more details, RBI refers to the environmental policy https://www.rbinternational.com/en/raiffeisen/sustainability-esg/inhouse-ecology.html and the supplier code of conduct Supplier Code of Conduct.

E5-2: Actions and resources related to resource use and circular economy

Value chain

From a steering perspective, the E-score (an important component of the total ESG score) is already reflected in how RBI clusters its customers. RBI has therefore set up the underwriting process to include the ESG component. As a result, circularity also plays an indirect role.

As part of the climate and environmental business strategy, which focuses on supporting RBI's customers in their sustainable transition, RBI provides in-depth advisory services on net-zero strategy and circularity topics.

In 2025, RBI saw an increase in the volume of business compared to the previous year. This stems from the financing of circularity projects, where the focus is on developing eco-efficient products and production activities that enhance resource efficiency, as well as on projects that relate to waste prevention, waste reduction and waste recycling.

In terms of circularity, figures on waste and material consumption have been determined and analyzed as part of a KPI calculation since 2016. To better address the negative impact on circularity, since 2022 RBI has been an active member of the PRB Resource Efficiency and Circularity Target working group set up by UNEP FI.

To improve data collection in this area, circularity is included in the RBI ESG questionnaire as one of the main environmental aspects.

Own operations

Actions concerning the improvement of circularity and reduction of resource use in RBI's own operations are taken by local Facility Management and Procurement officers and are aligned with Group ESG & Sustainability Management. These actions range from switching from plastic bottles to glass, reducing paper consumption and increasing the waste recycling ratio.

Furthermore, RBI continues with its efforts to prolong the use of IT equipment (such as mobile phones, laptops, etc.) and encourages reuse once no longer required.The number of IT equipment items procured per quarter in 2025, as well as equipment items leaving the company through reuse programs, are tracked internally. While RBI has to take into account technical constraints and security requirements, efforts are being made to reduce resource intake and maximize the usability of materials.

These actions support RBI's overall environmental goals and targets for energy efficiency and the reduction of CO_2 emissions as outlined in chapter Climate change.

E5-3: Targets related to resource use and circular economy

Value chain

As part of RBI's commitment to the UN Principles for Responsible Banking, it has identified the circular economy as a key focus area. Based on the impact analysis, RBI has initially prioritized the packaging and building materials sectors.

For packaging, RBI is aligning its efforts with the Directive 94/62/EC on packaging and packaging waste, which mandates that 70 per cent of all packaging waste must be recycled by 2030. Detailed targets have also been established for materials such as plastic, wood, ferrous metals, aluminum, glass as well as paper and cardboard. RBI intends to take these regulations into account in its policies. To set actionable targets, RBI involved relevant stakeholders such as Group ESG & Sustainability Management, the Consumer & Life Science division in Corporate Customer, and Sustainable Finance.

The following targets have been set by RBI to decrease resource use and increase circularity:

- For relevant customers in the packaging industry portfolio, all post-consumer packaging waste must be recycled according to the EU Directive 94/62/EC on packaging and packaging waste by 2030.
- At least 90 per cent of customer engagement in the packaging industry will include circularity topics by 2028.

In 2025, around 70 per cent (based on customer exposure) of major customer engagement in the packaging industry already addresses circularity ambitions, thereby representing a significant milestone to the 2028 target.

RBI is guided by the EU Taxonomy with regard to construction materials. It aims to leverage the opportunities presented by the circular economy and explore financial incentives and support mechanisms to facilitate this transition to a green economy.

Own operations

The targets for circularity align with RBI's overall emission reduction targets for own operations, as detailed in the environmental policy and the transition plan for own operations (see the chapter E1-1: Transition plan for climate change mitigation). Material use (specifically in IT and business travel) and waste contribute significantly to RBI's CO_2 footprint. It is therefore in RBI's interest to continuously work on reducing the environmental impact stemming from resource use.

A central tool for the implementation and further development of the environmental targets is the environmental management system in Austria, which is operated in accordance with the requirements of ISO 14001 (certified since 1998). In addition, greenhouse gases have been validated for head office in accordance with ISO 14064-1:2019 since 2013. The Environmental Committee, Group ESG & Sustainability Management, Facility Management and sustainability officers at the subsidiaries in Central and Eastern Europe are primarily responsible for implementing the environmental targets related to own operations as well as evaluating the degree of target attainment.

E5-4: Resource inflows

Value chain

The impact of RBI's loan portfolio on resource use and circularity has been analyzed using the UNEP FI impact analysis tool and is driven by real estate activities, land transport and transport via pipelines sectors, as well as by electricity, gas, steam and air conditioning supply. These three sectors impact on resource intensity, which is linked to both resource inflows and outflows in the ESRS standard.

Further information can be found in chapter: RBI's sustainability strategy.

Own operations

The physical resources required by the RBI as a banking group, aside from offices and business premises and associated maintenance, mainly consist of office supplies and IT equipment. In addition, the resource consumption of company cars is also calculated. In Procurement, attention is paid to quality standards and sustainability, both in terms of environmental and social aspects. To conduct banking business, the most important additional resource is energy, which is discussed in chapter E1-5: Energy consumption and mix. The goods and services that RBI purchases annually are disclosed in Scope 3 of RBI's CO_2 emissions in chapter E1-6: Gross GHG emissions of categories Scope 1, 2, and 3 as well as total GHG emissions, including cloud services.

Further information can be found in chapter: Climate change and Governance.

E5-5: Resource outflows

Value chain

See chapter E5-4: Resource inflows.

Social Information

Own workforce

RBI's objective is to be an attractive employer and have a high-performing culture. The pillar of people and culture contains in detail the strategic initiatives designed to equip managers to become conscious and effective leaders, to strengthen a collaborative and customer-centric culture, to ensure the right capabilities for now and for the future, to offer a sustainable and fair reward and recognition system, to be an authentic and distinctive employer, and to provide meaningful careers and growth. The importance of the own workforce for own operations is evident in the fact that the Group Strategic Roadmap for 2024 and 2025 includes RBI's approach towards its own workforce (hereinafter people and culture) as a distinct point.

RBI undertakes strong efforts to have satisfied, motivated and healthy employees to achieve continued success. Since working in banks is subject to high regulatory requirements, attention must be focused on well-qualified and well-trained staff who can successfully complete their assigned tasks. RBI strategically positions itself as a learning organization, recognizing that continuous employee development and learning is essential for maintaining high standards.

ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model

The own workforce includes employees (referred to as employees in the ESRS) and non-employee employees (referred to as non-employees in the ESRS).

Although the majority of employees have an employment contract with RBI, there are individuals who do not have an employment relationship with RBI but still provide services to RBI (non-employees). They primarily assist with project-related tasks or in times of temporary staffing shortages. A distinction is made between non-employees who come to RBI under a service contract between RBI and a third-party company to provide the services defined in the service contract, and those non-employees who have a contract with a temporary employment agency. In the latter case, RBI is responsible for defining and structuring the tasks.

The majority of employees at RBI are employed under a permanent employment contract. Head office as well as Austrian subsidiaries (except Kathrein Privatbank AG) only enter into fixed-term contracts in exceptional cases, but the first six months of an employment contract are always fixed-term. After that time period, the fixed-term contract automatically changes into a permanent one unless either party objects. During the summer months from June to October, temporary employment contracts are concluded with seasonal interns at head office. The seasonal internships can last between one and four months, and can be undertaken by both school pupils and university students. Their tasks include supportive and administrative activities without being assigned independent areas of responsibility.

Head office also offers the opportunity to conclude practical internship contracts. Such internships are limited to a period of six months, with the option to extend. An individual who takes up an internship must be enrolled in a course of study. These interns also carry out supportive and administrative work without being assigned independent areas of responsibility. Seasonal and practical internships are offered on a full-time basis. For students enrolled in a course of study, head office and Austrian subsidiaries offer a part-time employment to give them the opportunity to gain valuable work experience through practical work. These students receive a fixed-term contract for a period up to three years, conditionally bound to ongoing studies.

At most of the subsidiaries in Central and Eastern Europe such as, for example, Raiffeisen Bank Zrt., Budapest, Raiffeisen Bank Sh.a., Tirana, or Raiffeisen Bank Austria d.d., Zagreb, the proportion of fixed-term contracts is consistently below ten per cent. Head office as well as Raiffeisen Bank S.A., Bucharest, and Raiffeisen Bank Sh.a., Tirana, offer fixed-term employment contracts when replacing employees who are on parental leave. This model can also be applied in other subsidiaries, if required.

In RBI, all social benefits are offered to all employees. Only at Raiffeisen Bank Kosovo J.S.C., Pristina, employees who have a fixed-term contract under which they may work a maximum of 120 days per year are not entitled to insurance, vacation or preferential rates for bank-owned products. At Raiffeisenbank Austria d.d., Zagreb, only students are excluded from the benefits offered. At Raiffeisen Bank Sh.a., Tirana, staff with fixed-term contracts and agency workers are not entitled to social security and pension insurance. However, they are entitled to meals, annual leave and other absences under labor law.

The approximately 43,000 employees of RBI represent a diversity of perspectives, skills, experiences and needs. Five generations, 60 per cent women (previous year: 62 per cent), individuals with varying abilities and needs, and a strong LGBTQIA+ community are represented at RBI. Due to RBI's international nature, diversity is a fact but also a competitive advantage. This is reflected in the highly international workforce of RBI AG, which comprises employees from 80 different nationalities. Diversity in terms of internationality, age, and gender is reflected across all areas and levels of hierarchy.

In identifying the actual and potential negative impacts on RBI's own workforce, characteristics related to employee diversity and the existing employment contract models were reviewed so as to reflect possible implications connected to them.

S1-1: Policies related to own workforce

The Code of Conduct and the human rights policy consider respect for the human rights of employees, engagement with employees, and measures to provide remedy for human rights impacts. Both policies aim at the elimination of discrimination and harassment and cover the following grounds for discrimination: racial and ethnic origin, color, gender, sexual orientation, gender identity, disability, age, religion, political opinion, nationality, place of birth, migration, health condition and harassment. Furthermore they commit to include people from groups at particular risk of vulnerability and mention the procedures to ensure discrimination is prevented.

Policy	Code of Conduct
General objective	see chapter G1-1: Corporate culture
Related IRO	Inclusion and belonging, societal equality; Mental and physical health enablement; Employee involvement; Employee relationships
Key contents	The Code of Conduct describes RBI's culture for equal treatment and opportunities for all employees under the heading of employee relations. It mentions areas such as fair employment practices, no discrimination or harassment and no violence, and that RBI respects the laws, regulations and rules of the respective countries where RBI does business and especially related to international standards for human rights (e.g. the Fundamental Principles of the International Labour Organization), freedom of association, equal employment opportunities and prohibition of forced or child labor. The Code of Conduct states that any form of discrimination (for example, on account of age, ethnicity, religion or belief, gender, sexual orientation, disability, or political or other opinion, etc.) or (sexual) harassment is inconsistent with maintaining an integrating work environment in which staff members can reach their highest levels of individual productivity and RBI's business goals. All employees are encouraged to report cases of discrimination (see chapters: Management of internal violations policy and whistleblowing management policy.) Furthermore, the Code of Conduct states that RBI encourages its employees to act proactively and constructively address changes that may impact their work, and anticipate these changes whenever possible. The entire RBI workforce is encouraged to express their professional opinion or judgment on matters within their respective responsibility. The Code of Conduct also mentions that RBI enables channels for exchange on relevant topics between staff and the Management Board. The Code of Conduct also explicitly emphasizes the importance of protecting employee health, and all relevant regulations must be strictly followed. In regard to work-life balance, the Code of Conduct states that RBI strives to be a group of companies that enables its employees to have a good balance between working hours and private life, and ensures that any potential negative impact that an unhealthy work-life balance could cause is minimized. The Code of Conduct promotes equal opportunities. The monitoring of the Code of Conduct is mentioned in chapter G1-1: Corporate culture .
Value chain / Own operations	Own operations
Affected stakeholders	Employees
Reference to third party standards	Fundamental Principles of the International Labour Organization
Consideration of key stakeholders	Group ESG & Sustainability Management, Group Compliance
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments
Other details regarding the policy	see chapter G1-1: Corporate culture

Policy	Human rights policy
General objective	The human rights policy sets out the general framework for human rights management. Its purpose is to strive to be compliant with the human rights standards as defined by the UN and in Europe by the EU. The human rights policy outlines the bank's commitment to respecting, promoting and fulfilling human rights within its sphere of influence.
Related IRO	Human rights protection of employees
Key contents	The human rights policy emphasizes the importance of human rights due diligence, risk assessment and the integration of human rights considerations into business operations. It also includes mechanisms for grievance and remediation, promoting a culture of respect and accountability. The policy is a continuously evolving working and learning process that takes the new EU regulatory requirements, such as the Corporate Sustainability Due Diligence Directive and the Corporate Sustainability Reporting Directive (including Annex Regulation (EU) 1893/2006), into consideration and aligns itself to the UN Guiding Principles on Business and Human Rights. The human rights policy sets out values, areas of impact and influence, as well as responsibilities in relation to its human rights responsibilities in accordance with the Code of Conduct. In relation to own workforce, the human rights policy covers the principle of non-discrimination and cites discrimination due to age, ethnicity, religion or belief, gender, sexual orientation, disability and political orientation. The policy mentions the importance of channels for exchange on relevant topics between employees and the Management Board. The policy outlines that RBI strives to respect, fulfill and promote the principles of non-discrimination, labor law standards, collective bargaining agreements and social dialogue. The acceptance of differences with regard to age, ethnicity, religion or belief, gender, sexual orientation, disability, or political or other opinion is central to the creation of an inclusive business culture that aims to reduce barriers and inequalities in career paths as well as implementing equal pay. Alongside these factors, a safe and healthy working environment, adequate remuneration as well as the right to organize (according to the Fundamental Principles of the ILO) also play a vital role in upholding employees' fundamental rights. In addition, there are the updates from the CEO and calls for an exchange on relevant topics between employees and the Management Board. Group People, Culture & Organization, as the department responsible for processes at RBI, ensures and promotes compliance with the above requirements. By joining the UN Global Compact, RBI has expressed its commitment to pursue the ten principles. These include supporting the elimination of all forms of forced and compulsory labor, and the abolition of child labor.
Process for monitoring	The policy is reviewed at least annually. The individual implementation steps are reviewed on a regular basis to assess their suitability for the achievement of the policy's objectives. The review's findings form the basis for the adaption of current sub-targets and other measures.
Scope / Exclusions	RBI
Value chain / Own operations	Own operations regarding chapter own workforce; upstream- and downstream value chain covered within the policy
Affected stakeholders	Employees, customers, vendors, other business partners
Most senior level responsible	Head of Group ESG & Sustainability Management
Reference to third party standards	› the Universal Declaration of Human Rights › the International Covenant on Civil and Political Rights › the International Covenant on Social, Economic and Cultural Rights › the Fundamental Principles of the International Labour Organization (ILO): freedom of association, right to collective bargaining, abolition of forced labor and the worst forms of child labor, equal remuneration, non-discrimination (in employment and occupation) › the European Convention on Human Rights › the Corporate Sustainability Due Diligence Directive and the Corporate Sustainability Reporting Directive (including Annex Regulation (EU) 1893/2006), as well as the minimum social safeguard principles of the EU Taxonomy Regulation
Consideration of key stakeholders	Ludwig Boltzmann Institute of Fundamental and Human Rights and a cross-divisional RBI working group established specifically to address the topic of human rights.
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

Topic-specific policies

Policy	Diversity, equity and inclusion policy
General objective	The policy aims to give general guiding principles for and explain the role of diversity, equity and inclusion throughout the entire employee lifecycle. It clearly states that diversity, equity and inclusion should create a supportive working environment at all stages—starting from onboarding, through development and promotion, to exit.
Related IRO	Diversity, equity and inclusion; Better decision-making
Key contents	› The policy outlines attitudes, roles and responsibilities related to diversity and sets principles for implementing a diversity and inclusion strategy across RBI. › It references the succession management policy as well as the total rewards management policy. Diversity officers have to be nominated to design and implement a local diversity, equity and inclusion policy. › It states that every unit concerned should promote awareness and actively work to eliminate any prejudice, discrimination, or negative attitudes based on gender, parental status or caregiver responsibilities, age/generation, sexual orientation, gender identity, gender expression, sex characteristics, race, color, ethnic origin, social/economic class/property, first language, religion, belief, nationality, place of birth, migration status, disabilities, impairments, chronic diseases, developmental disorders, mental health and/or physical issues. › The policy also includes the gender targets for the top management level and mentions the affected roles (Nomination Committee or Supervisory Board, Management Board, Group People, Culture & Organization, local diversity officers) and their responsibilities. › Furthermore, the policy stipulates that all employees who feel the policy is not being adhered to can and should report this (anonymously if desired) through various channels (Whispli, diversity officers, Ombuds Office at RBI AG). › To ensure compliance with the policy, it is also stated that all ESRS metrics will be reported.
Process for monitoring	The policy is reviewed regularly, at least annually, for relevance and compliance with legal regulations. It was updated in 2025.
Scope / Exclusions	RBI head office, subsidiary banks in Central and Eastern Europe and affected Austrian subsidiaries
Value chain / Own operations	Own operations
Affected stakeholders	Employees
Most senior level responsible	Head of Group People, Culture & Organization
Reference to third party standards	› Directive 2013/36/EU (Art. 74, 75, 88 and 92) as transposed into §29 of the Austrian Banking Act (Bankwesengesetz) › EBA/GL/2021/06 (on the assessment of the suitability of members of the management body and key function holders) › Directive 2013/34/EU as amended by Directive 2014/95/EU transformed into Austrian law pursuant to the Sustainability and Diversity Improvement Act (Nachhaltigkeits-und Diversitätsverbesserungsgesetz – NaDiVeG) › Directive 2022/2381/EU on improving the gender balance among directors of listed companies.(not yet transposed into Austrian law) › Austrian Code of Corporate Governance (Österreichischer Corporate Governance Kodex), §52 › Directive 2019/882/EU on the accessibility requirements for products and services (European Accessibility Act) › Directive 2023/970/EU
Consideration of key stakeholders	Group ESG & Sustainability Management, Group Compliance
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments; see also information on our Website: https://www.rbinternational.com/en/raiffeisen/sustainability-esg/diversity-inclusion.html

Policy	Total rewards management policy
General objective	The policy provides general and special remuneration principles, including rules and regulations to align market-adequate compensation, fringe benefits and recognition according to the total rewards approach, in order to establish a group framework for remuneration policies and practices
Related IRO	Employee relationship; enhance financial stability; overall employee satisfaction
Key contents	The policy aims to foster the development, satisfaction and loyalty of RBI employees, by providing financial stability and by focusing performance management on the development of its staff members. The remuneration policy is a gender neutral remuneration policy based on the principle of equal pay for women and men for equal work or work of equal value. The proportion of variable to fixed compensation is well balanced, which should allow every employee an adequate living based on fixed income, thus permitting a fully flexible variable remuneration policy, including the possibility of no variable remuneration, while still providing financial security to employees.
Process for monitoring	The policy is reviewed regularly
Scope / Exclusions	RBI AG; Subsidiary banks in Central and Eastern Europe, Raiffeisen Bausparkasse, Raiffeisen-Leasing GmbH, Raiffeisen Capital Management, Kathrein Privatbank AG, Valida Holding
Value chain / Own operations	Own operations
Affected stakeholders	Employees
Most senior level responsible	Head of Group People, Culture & Organization
Reference to third party standards	› Austrian Banking Act (BWG), in particular §39b including Annex to § 39b › Capital Requirements Directive 2013/36/EU (CRD) in its current version › Capital Requirements Regulation (EU) No 575/2013 (CRR) in its current version › EBA Guidelines on sound remuneration policies under Directive 2013/36/EU (EBA/GL/2021/04) › RTS on Identified Staff Identification (Commission delegated regulation (EU) 2021/923) › EU-Directive 2014/65/EU (MiFID II) Directive as amended by Directive (EU) 2024/790; Commission delegated regulation (EU) 2017/565 › Commission Directive 2006/73/EC (MiFID II Implementing Directive regulation); §§ 45ff Securities Supervision Act (WAG 2018) › FMA Circular Letter Principles of Remuneration Policies and Practices, June 2022 › ESMA Guidelines on remuneration policies and practices (MiFID) (ESMA/2013/606 and ESMA/2016/579) › EBA Guidelines on remuneration policies and practices related to the sale and provision of retail banking products and services (EBA/GL/2016/06) › MiCAR (Regulation (EU) 2023/1114)
Consideration of key stakeholders	Integrated Risk Management Officers as main stakeholders for local implementation
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

Policy	Learning, development and talent management policy
General objective	The policy defines the key rules for learning, development and talent management within RBI, and serves as the framework for respective local regulations for individual subsidiaries, although it states that the responsibility for learning and development lies within each subsidiary.
Related IRO	Employee development
Key contents	Executive development is the responsibility of Learning Strategy, which provides Management Board members, Management Board potentials and leaders (Management Board members and the second tier of management who have full management responsibilities and make decisions for the whole organization or a business unit) with suitable learning and development offers for mandatory and/or voluntary participation. Professional or leadership development programs/initiatives that are requested, initiated and approved by the respective RBI Management Board member and rolled out by the respective RBI business area in cooperation with the department RBI People, Culture & Organization must be executed locally. Local internal policies on learning and development must be pre-approved by the Learning Strategy department. Learning, development and talent management policy states that each RBI subsidiary must have a functional training architecture and a common leadership training architecture, and must ensure that education needs derived from regulatory requirements are covered appropriately. Furthermore, the policy states that each RBI subsidiary must take care of appropriate career development for its staff and that each employee must have a development dialogue with their line manager at least once a year.
Process for monitoring	The policy is reviewed regularly and adjusted as necessary to reflect changed circumstances.
Scope / Exclusions	RBI
Value chain / Own operations	Own operations
Affected stakeholders	Employees
Most senior level responsible	Head of Group People, Culture & Organization
Reference to third party standards	_
Consideration of key stakeholders	_
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

Policy	Performance management policy
General objective	The policy gives a framework for structure and process to ensure a standardized performance management process in order to support the long-term strategy and short time business goals of RBI.
Related IRO	Employee development
Key contents	Performance management as a process aims to enable all employees to perform at their best and grow to their full potential, as such assuring the future success of the company. It also ensures that all employees are clear about their expected contribution and those are aligned with the overall targets of the organization. Performance management practice is built upon an environment of trust and the performance management process in RBI fosters feedback and promotes the focus on development. Performance management provides a framework for employees and managers to grow together as well as a basis for their, and Raiffeisen's, positive future development in a changing business world. The guiding principles are: development focus, real-time rather than once a year, trust and empowerment rather than control, purpose driven and feedback rather than rating.
Process for monitoring	The policy is reviewed regularly and adjusted as necessary to reflect changed circumstances
Scope / Exclusions	RBI
Value chain / Own operations	Own operations
Affected stakeholders	Employees
Most senior level responsible	Head of Group People, Culture & Organization
Reference to third party standards	CRD IV, EBA Guidlines on Sound Remuneration Policies
Consideration of key stakeholders	–
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

Policy	Human resources data protection regulation policy
General objective	Data protection
Related IRO	Protection of personal data
Key contents	The policy ensures that the following principles are fulfilled by employees working in Group People, Culture & Organization: lawfulness, fairness and transparency; purpose limitation; data minimization; accuracy; storage limitation; integrity and confidentiality. Furthermore, the policy is intended to ensure that there are no data breaches and that employees of Group People, Culture & Organization handle employee data responsibly. It also contains regulations regarding the provision of information and DSR, RBI as controller and processor, and how to handle data breaches. For other GDPR topics there is a separate policy; information can be found in the chapter Data protection policy.
Process for monitoring	The policy is reviewed regularly and adjusted as necessary to reflect changed circumstances.
Scope / Exclusions	Employees working in Group People, Culture & Organization at head office
Value chain / Own operations	Own operations
Affected stakeholders	Employees
Most senior level responsible	Head of Group People, Culture & Organization
Reference to third party standards	General Data Protection Regulation
Consideration of key stakeholders	Group Data Protection Office
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

Policy	Management of internal violations policy
General objective	The policy offers clear principles for the management of internal violations as part of RBI's risk management strategy.
Related IRO	Inclusion and belonging, societal equality; Mental and physical health enablement
Key contents	The guideline's objectives include: › clarifying the scope of internal violations management, and outlining common definitions and responsibilities across the organization › establishing a transparent process for handling internal violations to ensure consistent treatment within RBI › communicating RBI's principles on managing internal violations The line manager together with the relevant internal policy owner, i.e. HR function, is responsible for ensuring that all violations against the Code of Conduct or employee duties are reported to the local compliance violations cockpit, including assessment of the severity of the violations and taking risk-based actions. Violations concern work-related incidents according to the internal classification of violation types, which according to the Code of Conduct are discrimination, harassment or violence, or endangering occupational health and safety. The internal policy owner is obligated to continuously monitor violations on a frequent basis.
Process for monitoring	The policy is reviewed regularly and adjusted as necessary to reflect changed circumstances.
Scope / Exclusions	RBI
Value chain / Own operations	Own operations
Affected stakeholders	Employees, line managers
Most senior level responsible	Head of Group Compliance
Reference to third party standards	–
Consideration of key stakeholders	–
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

Policy	Whistleblowing management policy
General objective	Whistleblowing management policy outlines a clear framework for whistleblowing, ensuring consistent standards across RBI.
Related IRO	See G1-1 Corporate Culture, Whistleblowing
Key contents	Reporting - RBI offers the following channels to file complaints: › Line management/HR function - employees are responsible for raising concerns and complaints through their line management, who are supported by the local HR function. › Whistleblowing - both staff and external stakeholders are responsible for reporting potential breaches of the Code of Conduct or regulatory requirements via Whispli, an anonymous reporting platform available across RBI. Additionally, regional whistleblowing channels allow for anonymous reporting across subsidiaries (more information can be found in the chapter G1-1: Corporate culture). The whistleblowing management function (WMF), situated within the local compliance department, investigates reported breaches, including but not limited to: › harassment at work, mobbing, discrimination › failure to protect personal data › other breaches of the Code of Conduct › Corporate Ombuds Office (RBI AG only) - This office operates independently, impartially, informally and confidentially. It refers employees to the above-mentioned complaints channels to initiate an official internal complaints/ violations procedure concerning the Code of Conduct or regulatory breaches.
Process for monitoring	The policy is reviewed regularly, and adjusted as necessary to reflect changed circumstances.
Scope / Exclusions	RBI
Value chain / Own operations	Own operations
Affected stakeholders	Employees
Most senior level responsible	Head of Group Compliance
Reference to third party standards	› Directive (EU) 2019/1937 of the European Parliament and of the Council of 23 October 2019 on the protection of persons who report breaches of Union law › Whistleblower Protection Act (HinweisgeberInnenschutzgesetz – HSchG) (Austria) › Article 71 Directive 2013/36/EU (CRD) and Article 99g Austrian Banking Act › Chapter 13 - EBA/GL/2017/11, Guidelines on internal governance under Directive 2013/36/EU
Consideration of key stakeholders	–
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

Operational risk management

Policy	Operational risk management policy
General objective	The objective of this policy is to outline the principles and the framework for operational risk management in the Group and to ensure that all significant operational risks are identified, measured, managed and monitored. Additionally, this policy outlines the roles and responsibilities of management, necessary to address the requirements of the operational risk management framework (ORMF).
Related IRO	Inclusion and belonging, societal equality
Key contents	› This operational risk policy sets the overall principles of operational risk management in the Group. A methodological manual and instruction guides provided by Group Risk Controlling support a common understanding of operational risk management within the Group. › Local regulations specific at local level may be developed. However, unless an exception or deviation is granted by Group Risk Controlling, the regulation must adhere to the principles outlined in this policy. › Incidents resulting in fines, penalties or compensation for damages due to human rights violations (e.g. discrimination, harassment, forced labor, human trafficking or child labor) must be reported in the central operational risk management system (Archer). Violations of fundamental human rights (such as forced labor, human trafficking or child labor) would also have to be recorded in the central operational risk management system. There have been no such incidents to date.
Process for monitoring	The policy is reviewed regularly for relevance, at least annually.
Scope / Exclusions	RBI
Value chain / Own operations	Own operations
Affected stakeholders	Employees
Most senior level responsible	Head of Group Risk Controlling
Reference to third party standards	Regulation (EU) No. 1024/2013; Austrian Banking Act (BWG), Regulation (EU) No. 575/2013 (CRR), Directive (EU) No. 2013/36 ("CRD"), Regulation (EU) 2016/679 ("GDPR"), BCBS 128 International Convergence of Capital Measurement and Capital Standards (June 2006); BCBS 292 Review of the Principles for the Sound Management of Operational Risk (October 2014); BCBS 196 Operational Risk -Supervisory Guidelines for the Advanced Measurement Approaches (June 2011); OPE Calculation of RWA for Operational Risk OPE 25 - Standardised Approach (Basel Committee on Banking Supervision); DIS Disclosure requirements - DIS60 - Operational risk (Basel Committee on Banking Supervision).
Consideration of key stakeholders	Group Risk Controlling
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

RBI has a workplace accident management system in place. More information can be found in the chapter Statutory standards for occupational health and safety.

Policy	Operational risk method manual
General objective	The purpose of this policy is to provide a methodological understanding of the operational risk management framework within RBI.
Related IRO	Inclusion and belonging, societal equality
Key contents	Given that operational risk is identified as one of four main material risk categories within RBI, it is necessary to establish an efficient system of managing and controlling operational risks to strengthen the RBI's business goals and fulfil regulatory requirements. The purpose of this policy is to provide a methodological understanding of the operational risk management framework within RBI. This document expands upon the concepts which were succinctly covered in the operational risk policy and serves as the precursor to the individual methodological Instructions, which will provide a detailed description of each topic.
Process for monitoring	The policy is reviewed regularly for relevance, at least annually.
Scope / Exclusions	RBI
Value Chain / Own operations	Own operations
Affected stakeholders	Employees
Most senior level responsible	Head of Group Risk Controlling
Reference to third party standards	Regulation (EU) Nr. 575/2013 (CRR)
Consideration of key stakeholders	Group Risk Controlling
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

Policy	Particular company agreements
General objective	The main objective of the company agreements is to offer flexible working hours and social benefits. The objective of the company agreement on social benefits in head office is to regulate the extent, appropriation and distribution of allowances paid by RBI AG to its employees.
Related IRO	Employee relationship;
Key contents	RBI AG has implemented a company agreement governing working time, especially flexible working time. The agreement is valid for all employees of RBI AG in Austria who are represented by the Staff Council. It contains regulations regarding working time, for example the variable working time frame, overtime, rest periods, and time recording in accordance with national legal regulations (§ 97(1)(2) of the Austrian Labour Constitution Act (Arbeitsverfassungsgesetz – ArbVG) in conjunction with § 4b of the Austrian Working Time Act (Arbeitszeitgesetz – AZG). The objective of the company agreement is to support working conditions with flexible working hours, primarily to counteract overwork and stress with flexibility, and to adapt working hours as best as possible to the needs of employees. Other Austrian subsidiaries (Raiffeisen Bausparkasse Gesellschaft m.b.H., Raiffeisen Factor Bank AG, Raiffeisen-Leasing GmbH, Raiffeisen Kapitalanlage-Gesellschaft m.b.H., Valida Holding AG, ZHS Office- und Facilitymanagement GmbH) have similar company agreements which regulate flexible working time in those companies. Additionally, the Code of Conduct mentions the importance to RBI that employees are enabled to have a good balance between working hours and private life. The company agreement on social benefits for the head office regulates social benefits for employees such as the group health insurance subsidy, staff restaurant subsidy, conditions for discounted banking terms, actual salary increase, payments during parental leave, extended termination protection during parental leave, reimbursement of costs for public transportation, and the Christmas gift. The company agreement thus provides support through financial relief or subsidies and regulates the amount up to which income is subject to an actual salary increase in the case of a collective agreement increase. The company agreement was adjusted in 2024 and resulted in adjustments to and reductions in social benefits.
Process for monitoring	The policies are reviewed regularly,at least once a year and adjusted as necessary to reflect changed circumstances and legal changes.
Scope / Exclusions	RBI AG, Raiffeisen Bausparkasse Gesellschaft m.b.H., Raiffeisen Factor Bank AG, Raiffeisen-Leasing GmbH, Raiffeisen Kapitalanlage-Gesellschaft m.b.H., Valida Holding AG, ZHS Office- und Facilitymanagement GmbH
Value Chain / Own operations	Own operations
Affected stakeholders	Employees
Most senior level responsible	Head of Group People, Culture & Organization, CEO
Reference to third party standards	§ 97 (1) (2) ArbVG, § 4b AZG
Consideration of key stakeholders	–
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

S1-2: Processes for engaging with own workforce and workers' representatives about impacts

Employee participation is of importance for RBI as well as for the employees. Capturing the mood among employees and their needs offers an opportunity to address these, reveal possible problems and take measures to improve employee satisfaction. For employees, it means having a voice and being heard, thereby enhancing employee engagement and loyalty. At RBI, there are several options to ensure employee participation.

CEO calls

Different communication platforms within RBI include effective formats for interaction such as the update from the CEO calls. These one-hour calls start with a report by the CEO on the current situation before giving employees the opportunity to ask questions, which are then answered live by the CEO. RBI uses Microsoft Teams live events for this platform so that all employees can participate. The CEO is the most senior person responsible for ensuring that employee engagement happens.

All subsidiaries of RBI in Central and Eastern Europe also have platforms for exchanging information and experiences – in some cases with the entire Management Board – at monthly or quarterly intervals.

Employee surveys

In order to better understand and fulfill the needs and expectations of its employees, it is ensured that RBI listens to its employees. RBI achieves this through annual employee surveys, pulse surveys, and questionnaires on processes and projects. The head of Group People, Culture & Organization is the most senior person responsible for the employee surveys.

RBI is actively committed to equal opportunities for all employees. RBI takes measures to gain an insight into the perspective of people among its own workforce who may be particularly vulnerable to impacts. After identifying diversity dimensions, RBI works with external consultants and universities to comprehend the needs of vulnerable and/or marginalized groups of employees – especially at the beginning when developing strategies – to identify needs and define targets. Also, employee surveys provide valuable insights.

Staff Councils

45 per cent (previous year: 45 per cent) of the employees are represented by a staff council or a labor union. Excepted are employees in Albania, Poland, Kosovo, Serbia, Romania, Croatia and Russia. In the Czech Republic, only some of the employees are represented by a staff council.

A regular exchange takes place between the workers' representatives and RBI's management (in Austria at least once every quarter). The local head of People, Culture & Organization is the most senior person responsible for the exchange with the local workers' representatives.

The staff councils are networked within RBI (the Group Staff Council in Austria was constituted in November 2020) and also internationally via the European Works Council (EWC).

In the European Works Council of RBI, twelve representatives from seven EU countries (Austria, Croatia, the Czech Republic, Hungary, Poland, Romania, Slovakia) are represented. The EWC has the right to be informed and consulted about matters affecting the interests of employees of at least two RBI subsidiaries in different EU/EEA countries. The EWC holds two regular meetings annually. Extraordinary meetings can be held if needed.

Employee representatives on the Supervisory Board

In Austria, Albania, the Czech Republic and Slovakia, employee representatives are appointed to the Supervisory Board.

The CEO (together with Management Board members) as well as the head of Human Resources in each country are responsible for ensuring that this engagement of the employees as well as the workers' representatives happens.

S1-3: Processes to remediate negative impacts and channels for own workforce to raise concerns

The Whispli tool is available to all employees of RBI and can be used to report corporate misconduct, violations of laws or breaches of the Code of Conduct, such as bribery and corruption, conflicts of interest or harassment in the workplace, bullying and discrimination as well as fraud and theft via an anonymous and secure mailbox. The reports are processed by a case manager. For more details, including information about the assessment that people are aware of and trust these structures, please see the chapter Whistleblowing.

Information on whistleblowing is provided as integral part of compliance-specific mandatory trainings. Compliance acts as fully independent institution on whistleblowing investigations, further ensuring trust in its processes among RBI's employees. Effectiveness is assessed through regular feedback by whistleblowers and monitoring of closed cases.

Corporate Ombuds Office

The Corporate Ombuds Office is an informal, neutral, independent and confidential contact point for employees at the head office, addressing concerns such as misconduct, interpersonal conflicts, discrimination or harassment in the workplace. Furthermore, it serves as a knowledge hub that anonymously documents and analyzes systemic issues, deriving preventive and transformative measures for a sustainable corporate culture. The insights gained are prepared annually and tailored to relevant stakeholders, such as the Management Board, Group People Culture & Organization, Compliance and the Staff Council. However, the Ombuds Office is not a formal channel or resource for reporting retaliation and refers to the official channels, e.g. Whispli tool and the first line of defense.

For enhancing the recognition and visibility, regular communication measures like the annual Ombuds Day are regularly conducted. The credibility of the Ombuds Office is reinforced through verbal recommendations from colleagues and other stakeholders like People, Culture & Organization or the Staff Council. Furthermore, a structured process to measure the effectiveness of the Ombuds Office's offerings does not exist.

S1-4: Taking action on material impacts on own workforce, and approaches to managing material risks and pursuing material opportunities related to own workforce, and effectiveness of those actions

Overview of action fields

	RBI material topics related to impacts, risks and opportunities					AT	CE				SEE						EE	UA
Topic	Diversity, equity and inclusion	Employee development	Health	Employee involvement	Employee relationships	AT	CZ	HU	PL	SK	AL	BH	HR	KO	RO	RS	RU	UA
Diversity officer - formal governance structure	x					✓	✓	✓		✓	✓	✓	✓	✓	✓	✓		✓
Employee resource groups	x					✓	✓	✓					✓	✓				
Woman empowerment programs	x	x				✓	✓	✓			✓	✓	✓	✓				✓
LGBTQIA+ programs	x		x			✓	✓			✓	✓		✓	✓				
Generation management	x		x			✓	✓	✓					✓	✓	✓	✓		
Employment of people with disabilities	x		x			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Intercultural management	x					✓	✓			✓				✓	✓			
Diversity - external memberships	x					✓	✓			✓	✓		✓	✓	✓			
Leadership development		x				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Talent management programs	x	x				✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
Coaching and mentoring	x	x				✓		✓			✓	✓		✓	✓	✓		✓
Trainee programs		x			x	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
Skill development trainings		x				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
General diversity training courses	x					✓	✓	✓		✓	✓	✓	✓	✓	✓	✓		✓
Executive training on work-life balance		x	x		x	✓	✓			✓	✓		✓	✓	✓		✓	✓
Health management training		x	x			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cooperations with universities		x				✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
CEO calls				x		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Employee survey				x		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Work and family balance audit	x		x		x	✓	✓											✓
Hybrid working option	x		x		x	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part-time work (parents)	x		x		x	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
Part-time work (other than parents)	x		x		x	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Educational leave		x			x	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Paid parental leave (beyond legal requirement) - paid by the company	x				x		✓				✓	✓			✓		✓	
Other sabbaticals			x		x	✓	✓	✓	✓	✓	✓				✓	✓		
Company kindergarten or similar	x				x	✓	✓									✓		
Dependent care programs	x		x		x	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Semi-retirement programs	x		x		x	✓	✓								✓			
Social benefits			x		x	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Promotion of health and sports			x			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health consulting and checks			x			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Consulting on ergonomics			x			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Programs for mental health		x	x			✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓
Burn-out prevention and support			x			✓	✓		✓	✓		✓	✓	✓	✓		✓	✓
Return to work programs	x	x	x			✓	✓					✓	✓	✓	✓		✓	
Physical health programs			x			✓	✓		✓	✓		✓	✓	✓	✓	✓	✓	✓
Bank robberies - psychological support			x				✓	✓		✓		✓	✓	✓	✓	✓	✓	✓

As part of RBI's commitment to fostering a positive work environment and to avoid own practices causing or contributing to negative impacts, it regularly conducts employee surveys to identify and analyze the needs and preferences of its staff. These surveys provide valuable insights into employee satisfaction, engagement and areas for improvement.

Following the analysis, RBI considers global labor market trends to ensure its strategies are aligned with current best practices. This comprehensive approach allows RBI to develop targeted initiatives aimed at enhancing employee engagement.

By implementing these measures, RBI strives to maintain a high engagement index, which is crucial for ensuring that its employees feel satisfied, motivated and valued in their roles. Ultimately, RBI intends to create a workplace where everyone can thrive and contribute to the organization's success. The importance of the own workforce is also reflected in the Strategic Roadmap, where employees are explicitly mentioned as a separately pillar. RBI aims to create a motivating, performance-oriented work environment and position itself as an employer of choice

At the end of each year, a comprehensive evaluation is conducted of the work, results and insights from the entire year. Based on this analysis and taking into account the RBI Strategic Roadmap and current labor market trends, the leadership team of the People, Culture & Organization department develops the objectives for the coming year. Subsequently, the respective team leaders communicate this information to their teams and formulate individual objectives for their specific areas of responsibility. These objectives are then evaluated and, if necessary, adapted during regular exchanges between the leaders of the respective Human Resources departments.

Actions implemented at RBI are subject to detailed and precise planning in advance to ensure maximum effectiveness. Various tools are used to evaluate the effectiveness of individual measures. For example, employee surveys are conducted regularly to provide insights into how the actions and their effectiveness are perceived by employees. The surveys assess perceptions on aspects such as flexibility and work-life balance, collaboration, learning and development opportunities, and diversity. At head office, a set of guidelines is developed as part of the audit berufundfamilie (audit job and family) and implementation of these guidelines is continuously reviewed. Regular exchanges with employees and managers also reveal how the actions are received and whether they are effective in the relevant areas.

At head office, one and a half full-time employees are exclusively dedicated to the topic of diversity, and there are additional diversity officers in all subsidiary banks. Key areas such as work-life balance, employee engagement, employee development, fair compensation and health fall within the responsibilities of Human Resources and are addressed by the staff of the People, Culture & Organization division. The management at RBI is responsible for the personnel leadership of the employees.

Diversity, equity and inclusion

The diversity, equity and inclusion policy aims to raise awareness of the different dimensions of diversity and to promote their consideration and support. It emphasizes that diversity adds value, offering sustainable benefits for the company, employees and society. The expected outcome of the measures is to help pursue and achieve this objective, as a diverse work environment leads to higher job satisfaction and, consequently, impacts the work performance. The actions are intended not only to familiarize employees with diversity but also to integrate them into their daily work routine.

Raiffeisenbank a.s., Prague, Raiffeisenbank Austria d.d., Zagreb, RBI AG, Raiffeisen Bank S.A., Bucharest, and Tatra banka, a.s., Bratislava, have furthermore signed the respective national diversity charters. Raiffeisen Bank S.A., Bucharest, is also a founding corporate member of the Romanian Diversity Chamber of Commerce and Raiffeisen Bank Kosovo J.S.C., Pristina, has become an official signatory of Women Empowerment Principles through UN Women.

LGBTQIA+

The expected outcome of the actions is to raise awareness to the topic of LGBTQIA+ and enlighten all employees about the positive impact of diversity and LGBTQIA+ inclusion.

At the head office, there is an employee-led group called EMBRACE that focuses on the LGBTQIA+ diversity dimension both at head office and across the group, raising awareness through regular events and by flying the rainbow flag. Raiffeisen Bank Kosovo is the only private company in the country that actively advocates for LGBTQIA+ and communicates its commitment.

Women empowerment

In addition to the legal requirements for gender equality (e.g. quota for the underrepresented gender), many units have additional actions to promote women in the workplace. The actions are implemented to end all forms of discrimination towards women and ensure that women can fully and effectively participate, and that they have equal opportunity in taking on management roles on all levels of decision-making.

In head office, the employee resource group Women in Leadership focuses on gender equality. Additionally, there are women networks in three different board areas. In Raiffeisenbank a.s., Prague, women candidates are actively approached for open managerial positions, women are supported to connect within the FinWomen Community and the Moms and Dads employee resource group has been established . This is planned on a short-term horizon and its effectiveness is evaluated on the basis of the number of women in top management, the number of women in talent pipelines, the score in the engagement survey on diversity support and the number of female candidates in trainee programs. Raiffeisenbank Austria d.d., Zagreb, offers a gradual return from parental leave for mothers and additional days of paternity leave for fathers.

Raiffeisen Bank d.d. Bosnia and Herzegovina, Sarajevo, implemented women empowerment programs that include education, mentorship and career development support. Special focus is placed on women in leadership, reducing the gender pay gap and applying the Women's Empowerment Principles (WEPs) in business operations. These measures are planned in the medium term and their efficiency is measured on the basis of the number of participants and the number of women in leadership positions, including middle and senior management.

In March, Raiffeisen Bank Kosovo J.S.C., Pristina, launched an internal and external campaign on the empowerment of women, called Women in Expert Roles Campaign. It also offers a financial education program for women entrepreneurs. This has a short-term planning horizon and is regularly evaluated based on participant numbers and their feedback.

The group-wide female mentoring program is described in the chapter Coaching and mentoring. In Raiffeisen Bank Zrt., Budapest, structured training programs are offered to raise awareness of the different characteristics of female and male leadership, and how these characteristics can be optimized and balanced in daily operations. In the head office, Kathrein Privatbank Aktiengesellschaft, Raiffeisen Kapitalanlage Gesellschaft m.b.H. and in Raiffeisen Bank J.S.C., Kiev, female employees can connect with communities or become members of female networks. Additional actions are described in the chapter Report on measures taken by the company to promote women to the Management Board, the Supervisory Board and into executive positions within the meaning of §80 AktG and a description of the diversity strategy as laid down in §243c (2) 2 and 3 of the UGB of the Corporate Governance Report.

Generations

Generation management is important for the success of companies, as it promotes collaboration and understanding between different age groups. A mixed-age workforce leads to higher productivity and innovation. This way, each employee can fully harness their potential while fostering an inclusive corporate culture. Actions for RBI's young talents are expected to enable young employees to build a network within RBI. However, it should also contribute to ensuring that their needs can be heard and understood.

The Young Generation program of Raiffeisen Bank Zrt., Budapest, connects young talents to promote their professional development and strengthen corporate values; its effectiveness is evaluated short-term based on participant numbers and costs per employee.

Employees with disabilities

The expected outcome of actions for employees with disabilities is to raise awareness of the special needs of these employees and to end any form of discrimination.

Tatra banka, a.s., Bratislava, for example, is gradually building non-barrier workspaces and individually adapting the tasks and workplace according to the level of disablement. Croatia collaborates with the Croatian Centre for Professional Rehabilitation, providing professional training for persons with disabilities to make them more competitive in the labor market. Also Raiffeisen Group IT in Austria offers regularly trainings to raise awareness of inclusion and accessibility of the work environment. This is planned for a period of up to three years and the effectiveness is measured by how many people attend the trainings.

Diversity training

Information can be found in the sub-chapter Training initiatives.

Employee development

The continuous development of employees is crucial to meeting legal and personal requirements and expectations. The learning, development and talent management policy emphasizes support for skills acquisition and ensures a high level of staff qualification, while adhering to governance guidelines. RBI operates as a learning organization, encouraging and supporting all employees to actively shape their learning pathways, as explained in the following sections. In such an organization, the continuous development of employees is an ongoing process.

Performance management

Performance management as a process is geared towards permitting employees to perform at their best and grow to their full potential, thereby assuring the future success of the company. It also ensures that all employees are clear about their expected contribution and aligned with the overall targets of the organization. This is connected to the performance management policy. All group directives are translated into local directives, leaving flexibility to the countries to reflect local requirements and needs.

Giving each and every individual the opportunity for personal and professional development helps employees to remain connected to RBI in the long term. Development and learning take place continuously, combined with feedback and retrospective analyses as an integral part of day-to-day work. With regard to the learning journey for talented employees, special care is taken to establish a supportive process that serves to promote sustainable learning agility, where the talents themselves play an active role in their own career development. This is in line with the principle that the learners are at the heart of their development. Managers are encouraged to hold development discussions with their employees and document their goals. Together with Group People, Culture & Organization, managers can work out what the employees need to achieve their goals.

In 2025, performance management at Raiffeisenbank Austria d.d., Zagreb, and in the Czech Republic was revised to strengthen team goals and continuous feedback; in Kyiv, it was improved through a new platform with workshops on goal setting and skills development.

Talent management programs

To nurture exceptional talent, various talent management programs that individually support, further train and encourage both employees and leaders to take the next steps in their careers are offered in nearly all countries .

Raiffeisen banka a.d. Beograd, for example, has put in place a structured talent management approach that encompasses the identification, development, succession and retention of key employees. As part of the annual leadership review process, the talent pool calibration is conducted, successors for strategic positions are defined and individual development plans are created. This is planned on a medium-term horizon and measured on the basis of the talent pool.

Coaching and mentoring

RBI has set objectives to enhance gender diversity and pursue balanced gender representation in senior leadership roles.

To support women in their professional endeavors, RBI introduced the Female Mentoring Program in 2024, whose format is intended to be executed on a short-term basis. The first cohort achieved a Temkin score of 80 per cent with 26 participants (a metric used to assess success, effort and emotional experience), while the second cohort of 24 employees has been working since August 2025 on development plans whose completion will be used to evaluate the program's effectiveness by March 2026.

The RBI strategy and current people trends make succession planning, key people development and retention essential for competitiveness. That is why, in addition to female programs, mentoring was also offered to potential successors for Management Board member roles in the subsidiary banks in Central and Eastern Europe. 40 managers from the succession pool participated in this initiative in 2024 and 2025, achieving an impressive TER score of 97 per cent.

Raiffeisen Bank d.d. Bosnia and Herzegovina, Sarajevo, implements structured coaching and mentoring programs to integrate new employees and promote professional growth; in 2025, 44 employees participated. Coaching and mentoring is also offered in Raiffeisenbank Austria d.d., Zagreb, Raiffeisen Bank S.A., Bucharest, AO Raiffeisenbank, Moscow, Raiffeisen Bank J.S.C., Kiev, and many other subsidiaries, most commonly to managerial positions and women. All the programs are planned in the short to medium-term, and the effectiveness is measured by feedback and the number of participants.

Trainee programs

Additionally, some subsidiaries of RBI offer trainee programs aimed specifically at students to provide a first step towards a career at RBI. Trainees are accompanied by mentors, assigned for a specific period, and receive professional and personal training. In the head office, trainee programs are offered in several Board areas. The Customer Institutional Banking Trainee Program was completed in 2025 and the next intake is planned for 2026. Established feedback formats support the program's continuous improvement. The trainee programs in Finance and Capital Market Compliance continue to operate, offering structured rotations and international exposure.

At Raiffeisen banka a.d., Belgrade, the Kickstart Your Career program provides students with practical experience through rotations in key banking areas and is regularly evaluated and further developed. Additional subsidiaries, including those in Bucharest, Kyiv and Bratislava, also run regularly evaluated trainee programs. All the programs are evaluated regularly.

Training initiatives

ESG trainings

To meet the growing demand for knowledge in the area of sustainability, particularly in sustainable finance, RBI established a group-wide key learning concept: an internally-developed ESG knowledge and training hub, which includes videos, podcasts and links on ESG topics, and comprises comprehensive online training modules, which are updated annually and cover various areas of sustainability such as risk and regulatory perspectives, environmental developments, sustainable finance solutions, human rights due diligence needs and ESG business opportunities. Additionally, the training hub includes business-related SkillUp! learning initiatives, which cover RBI's commitment to sustainable banking, regulatory requirements, sustainable finance solutions, greenwashing prevention and market standards via comprehensive learning journeys, with self-study and classroom sessions. These journeys are offered twice a year to a total of 60 participants at head office.

Diversity trainings

Various diversity training courses are offered across the Group to expand the knowledge of employees on the subject. In Raiffeisen Bank S.A., Bucharest, all employees undergo training on the topics of harassment and discrimination, and specific diversity and inclusion workshops are held with 150-200 participants each. In both Raiffeisen Bank Zrt., Budapest, and Tatra banka a.s., Bratislava, code of conduct training is held with the objective of raising awareness about recognizing and combating discrimination based on gender, cultural aspects, religion or sexual orientation. In nearly all countries, additional training is offered specifically for leaders to raise their awareness of diversity issues.

Skill development trainings

As a result of the increasing presence of artificial intelligence (AI) in the workplace, the AI Pioneer Program was introduced in 2024. This program aims to accelerate company-wide AI adoption and increase the AI literacy of employees, thereby advancing RBI's AI transformation. To maximize the benefits of AI tools, they must be used actively, responsibly and intelligently. In the AI Pioneer Program, around five per cent of employees are active as AI Pioneers, voluntarily taking on this role alongside their daily work. They are the primary supporters in integrating AI into daily work, and keeping their colleagues informed about new tools and applications. In 2025 there were around 200 AI Pioneers in head office and 1,700 AI Pioneers within the Group.

Leadership development

The initiative "Make impactful conversations happen!" has been strengthening RBI leaders' communication skills since 2024 and was expanded to all employees in 2025 to promote self-awareness, responsibility and trust; its effectiveness is measured through feedback and participant numbers.

Employee involvement

As stated in the Code of Conduct, RBI encourages employees to proactively address changes and share opinions with management via communication channels. The expected outcome is to maintain a high employee engagement by giving employees a voice.

The subsidiaries of RBI therefore have various formats and bodies in place that facilitate exchange between employees and management, or act as a mouthpiece for the employees.

Exchange formats

On the one hand, some subsidiaries of RBI have their own works council and/or are members of the European Works Council. On the other hand, other formats are also offered to stimulate exchange, such as joint calls with the CEO, where employees have the opportunity to ask questions anonymously, employees surveys and the whistleblowing tool as mentioned in the chapter S1-3 regarding channels to raise concerns. Local formats are also offered, like local phone number and e-mail-address (Raiffeisen Bank Sh.a., Tirana,), a company union with voluntarily membership (Raiffeisen Bank d.d. Bosnia and Herzegovina, Sarajevo) or a social tool for anonymous reporting (Croatia). The actions shall ensure, that all employees have various possibilities to be heard and understood.

Employee survey

The employee survey should be conducted regularly, approximately every two years. The expected outcome is to receive anonymous feedback from the majority of employees on various topics, thereby gaining insight into what concerns employees, what they are satisfied with and where action is still needed. In 2025, 84 per cent of the employees participated in the survey in the head office.

Employee Relationships

Work-life-balance

Global labor market trends show that flexibility is particularly desirable for many employees, which is why all units of RBI offer a hybrid working option as well as the possibility of working part-time. In addition, all Group companies offer the possibility of educational leave. These actions are planned on a medium mid-term horizon and their effectiveness evaluated based on the number of employees who take advantage of it, as well as the feedback in employee surveys.

Also, additional services such as subsidized summer camps, extra vacation days during the holiday season or supported kindergarten places are offered.

Pay equity

To meet the requirements of the upcoming Pay Transparency Directive, a project was initiated in 2025. An initial analysis of pay equity was conducted for three companies within the Group. Analyses are made at the company level that, taking into account all objectively verifiable factors, reveal the gap between the salaries of men and women in equivalent roles. According to the directive, this gap must not exceed five per cent. As part of this project, areas where action may be needed will be identified, along with potential solutions. By June 2026, the directive must be implemented by the individual EU member states, and from that point on, companies must comply with its requirements.

As it is stated in the group total rewards policy, RBI fosters the development, satisfaction and loyalty of RBI employees by providing financial stability and by focusing performance management on the development of its staff members. The expected outcome of the action is to have equal pay for women and men for equal work or work of equal value in every department and on every hierarchy level in RBI.

Social benefits

To increase employee satisfaction, all Group companies offer different social benefits. Within Austria, the social benefits are documented in collective agreements, see also chapter Company agreements. All Group companies offer promotion of cultural events, whether through a reduction in ticket prices for specific events or a refund of ticket prices. Private health insurances or pensions funds are also financially supported. Nearly all Group companies offer subsidized public transport costs and the majority also provide company canteens. All the actions for social benefits are reviewed regularly, planned in the short-term and evaluated on the basis of the number of people who take advantage of it.

Health

The health of employees is of utmost priority and this priority is also mentioned in RBI's Code of Conduct. The objective of the actions mentioned is to ensure that the health of RBI's employees is not compromised in any way.

Statutory standards for occupational health and safety

The health of employees is a central issue in the countries in which RBI is active. The statutory standards for occupational health and safety are complied with in all countries, and the corresponding committees and officers set up and appointed. These standards and the resulting actions apply to all RBI employees. Responsibility for health management lies with People, Culture & Organization and the local human resources departments. They are supported by the local facility and safety units, company doctors or the members of the Staff Council, and external service providers.

The processes are accompanied by ongoing monitoring and corresponding evaluations, which follow a risk-based approach. Every month, the health@RBI team at head office evaluates the measures defined with the respective officers and implements any necessary changes as quickly as possible. Reported or identified risks are processed and resolved.

Health checks and sport

The health checks and sport actions are intended to provide all employees with the opportunity to pay attention to their health, promote it and receive support to further enhance it. All subsidiary banks offer regular health checks and, in some cases, additional examinations can be accessed at discounted prices. In addition to health checks, sports courses such as yoga, further training on the subject of health and discounts on selected fitness club memberships are also offered. To maintain physical health, importance is placed on the correct ergonomic design of the workplace. .

Mental health

Besides physical health, mental health is of significant importance. To prevent health issues such as burnout, it is important to provide employees with a good work-life balance and also to offer them opportunities to access mental health services. The offerings range from webinars and courses to consultations with coaches or psychotherapists. At most of the subsidiary banks in Central and Eastern Europe, there are various measures in place to support staff affected in the event of bank robberies, like psychological assistance, crisis management workshops and individual advice.

Training initiatives to increase resilience can be found in the sub-chapter Training initiatives.

S1-5: Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities

To create an attractive and high-performing working culture in line with the Group strategy map, the goals for 2025 for the Group People, Culture & Organization include maintaining the high standards in the whistleblowing process. Similarly, the existing high standards regarding the provision of flexible working conditions and hybrid work models are to be upheld.

In 2025, the updated diversity, equity and inclusion policy was published.

By 2030, RBI has two clear goals for gender balance in top management (Supervisory Board, Board and B-1):

- In any unit where the underrepresented gender currently makes up less than 30%, that share is to be increased by at least five percentage points.
- Across the whole Group, it is to be ensured that at least 35% of top management are from the underrepresented gender.

More information can be found in the Corporate Governance Report.

Metrics related to own workforce

Cross-metric methods and significant assumptions

For the calculation of the metrics in the following disclosure tables (from S1-6 to S1-17), only Group units of the IFRS consolidation scope with more than 100 employees were considered. The difference to the total IFRS consolidation scope is 682 employees.

The measurement of the parameters has not been validated by any external party other than the entity responsible for the quality assurance of the non-financial statement. The figures were reported as headcounts, either as of the reporting date or for a specific period. Where it was possible to provide either point-in-time values or average values, point-in-time values were disclosed.

S1-6: Characteristics of the undertaking's employees

Number of employees by gender

in headcount	31/12/2025	31/12/2024
Male	17,088	17,146
Female	25,839	26,428
Other	0	0
Total	**42,927**	**43,574**

Number of employees by country, if over 10 per cent of the total employees

in headcount	31/12/2025	31/12/2024
Austria	5,331	5,390
Romania	4,796	5,047
Russia	8,509	8,852
Ukraine	5,456	5,690

Number of employees by employment type

	31/12/2025					31/12/2024				
in headcount	Male	Female	Other	Not disclosed	Total	Male	Female	Other	Not disclosed	Total
Employees	17,088	25,839	0	0	42,927	17,146	26,428	0	0	43,574
Permanent employees	16,117	24,344	0	0	40,461	16,095	24,752	0	0	40,847
Temporary employees	971	1,495	0	0	2,466	1,051	1,676	0	0	2,727
Non-guaranteed hours employees	0	0	0	0	0	0	0	0	0	0
Full-time employees	16,376	23,944	0	0	40,320	16,411	24,534	0	0	40,945
Part-time employees	712	1,895	0	0	2,607	735	1,894	0	0	2,629

Employee turnover

in headcount	31/12/2025	31/12/2024
Employees who left	6,655	7,855
Rate of employee turnover	16 %	18 %

These metrics use headcounts, which include active headcounts (passive headcounts: 3,479). These comprise all employees with valid employment contracts, excluding those on maternity and long-term leave or other types of sabbaticals.

The recognition of a third gender is legally possible only in Austria and not in any other country where RBI operates. Therefore, this information is available only for Austria.

The rate of employee turnover is calculated by dividing the total number of employees who leave voluntarily, due to dismissal, retirement or death in service by the total number of employees.

The most representative number in the financial statements can be found in note (54) Employees of the consolidated financial statements.

S1-7: Characteristics of non-employees in the undertaking's own workforce

Number of non-employees

in headcount	31/12/2025	31/12/2024
Non-employees	3,769	3,486

A distinction is made between individuals who come to RBI under a service contract between RBI and another company to provide the services specified in the contract, and those who have signed a contract with a temporary employment agency. In the latter case, RBI is responsible for defining and structuring the tasks. Additional Information on the most common types of non-employees can be found in the sub-chapter ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model of the chapter Own workforce.

S1-8: Collective bargaining coverage and social dialogue

Rate of employees with collective bargaining or employee representation coverage

31/12/2025	Collective bargaining coverage		Social dialogue
Coverage rate	Employees - EEA (by country, if > 10% of total employees)	Employees - non-EEA (by region, if > 10% of total employees)	Workplace representation - EEA (by country, if > 10% of total employees)
0-19%		Russia	
20-39%			
40-59%			
60-79%			
80-100%	Austria, Romania	Ukraine	Austria, Romania

The table above shows the countries with significant employment (representing at least ten per cent of total employees), where employees are covered by collective bargaining agreements and workers' representatives.

in per cent	31/12/2025	31/12/2024
Employees covered by collective bargaining agreements	40 %	41 %
Employees covered by workers' representatives	45 %	45 %

The preceding table presents the percentage of the Group's total employees covered by collective bargaining agreements and workers' representatives.

Agreement is in place with RBI's employees in seven countries for representation by a European Works Council. See also chapter S1-2: Processes for engaging with own workforce and workers' representatives about impacts.

S1-9: Diversity metrics

Number and percentage of persons at the top management by gender

in headcount	31/12/2025		31/12/2024	
by gender				
Male				
B-1 (second tier of management)	402	61 %	419	63 %
B-2 (third tier of management)	940	53 %	924	53 %
Female				
B-1 (second tier of management)	254	39 %	250	37 %
B-2 (third tier of management)	823	47 %	835	47 %

Number and percentage of employees by age

in headcount	31/12/2025		31/12/2024	
by age				
Under 30 years old	8,601	20 %	9,211	21 %
Between 30 and 50 years old	26,543	62 %	27,099	62 %
Over 50 years old	7,783	18 %	7,264	17 %

S1-10: Adequate wages

RBI pays all employees an adequate wage.

S1-11: Social protection

In Kosovo, employees do not have social protection concerning life events such as sickness and unemployment. In all other countries, the employees have social protection concerning life events such as sickness, unemployment, injury and acquired disability, as well as for parental leave and retirement.

S1-12: Persons with disabilities

Employees with disabilities

in per cent	31/12/2025	31/12/2024
Employees with disabilities	1.63 %	1.48 %

This metric is based on local law regulations. According to local laws, an employee can be classified as disabled by a designated authority if they meet specific criteria.

S1-13: Training and skills development metrics

Employees with regular performance and career development

in per cent	31/12/2025	31/12/2024
Employees that participated in regular performance and career development reviews	**92 %**	**92 %**
Male	93 %	93 %
Female	92 %	92 %

The figures here include all employees who participated in regular performance reviews. More information can be found in the subchapter Group performance management.

Average number of training hours per employee

in hours	2025	2024
Trainings per employee	**31**	**34**
Male	29	31
Female	33	36

Training hours include all mandatory trainings (such as compliance and security trainings), in-person and online trainings delivered by internal and external trainers organized by RBI, as well as e-learnings, external trainings at training institutes and conferences.

S1-14: Health and safety metrics

Percentage of employees within the own workforce, covered by the company's health and safety management system based on legal requirements and/or recognized standards or guidelines

in per cent	31/12/2025	31/12/2024
Employees covered by health and safety management systems	100 %	100 %

Fatalities due to work-related injuries and work-related illnesses

	2025	2024
Number of fatalities as a result of work-related injuries among employees	0	0
Number of work-related accidents	64	86
Rate of recordable work-related accidents	0.85	1.11

In more than half of the countries, accidents that occur on the way to and from work are considered work-related under local law. This affects 41 per cent (previous year: 42 per cent) of employees.

S1-16: Remuneration metrics (pay gap and total remuneration)

Gender pay gap

The gender pay gap according to ESRS requirements shows the unadjusted ratio on the RBI level based on raw data reported by the entities in scope. It purely shows the difference of average pay levels between female and male employees, expressed as percentage of the average pay level of male employees. This required approach is a straightforward calculation without any regression analysis (no inclusion of natural log of wages on gender and other pay factors like experience, location, education, purchasing power and tenure).

The gender pay gap is strongly influenced by countries with an extensive retail branch network whose workforce is primarily female. Furthermore, elements such as cultural patterns in different countries, governmental programs and policies on social

security or demographics are not taken into account. Likewise, the relative value of different roles is not considered in the calculation of the unadjusted gender pay gap. Therefore, the ratio has very limited significance in this form. As of 31 December 2025, the respective RBI ratio is 38 per cent (previous year: 38 per cent).

RBI voluntarily discloses the gender pay gaps per country, including the unweighted RBI total average. The individual gender pay gaps of all countries are added together and then divided by the total number of countries considered. This results in a RBI ratio of 27 per cent in 2025 (previous year: 27 per cent); (details are shown in the table below). The unweighted average is reported as supplementary information because it consolidates the strongly varying country-specific conditions into a single figure and thus provides an additional way to interpret the group-wide value. In addition, an analysis of the equal pay gap is currently underway within RBI in accordance with the Pay Transparency Directive (EU) 2023/970, which examines whether equal pay is provided for the same positions.

Gender pay gap per country

in per cent	31/12/2025	31/12/2024
Albania	21 %	19 %
Austria and other	15 %	18 %
Bosnia and Herzegovina	23 %	23 %
Croatia	20 %	21 %
Czech Republic	36 %	38 %
Hungary	30 %	31 %
Kosovo	19 %	15 %
Poland[1]	20 %	20 %
Romania	27 %	27 %
Russia	39 %	42 %
Serbia	24 %	25 %
Slovakia	30 %	32 %
Ukraine	44 %	45 %
Total (unweighted average)	**27 %**	**27 %**

1 Previous-year figure adapted (reported in 2024: 10 per cent; due to non-FTE-adjusted 2024 remuneration data)

Total remuneration ratio

The ratio of the annual total remuneration of the highest-paid individual to the median of the annual total remuneration of all employees (excluding the highest-paid individual) for 2025 is 82 (previous year: 89)[1]. The ratio of the total annual remuneration includes the base salary, the function-related allowance and – where applicable – the annual variable target remuneration. The compensation data was adjusted for working hours to create a common basis and ensure comparability of the data. Foreign currency amounts were converted into euros, thereby accounting for exchange rate effects in the case of countries with local currencies different from the euro.

1 The ratio includes the compensation elements described in the text; additional compensation elements, such as remuneration for supervisory board mandates in subsidiaries, have so far been excluded for better year-to-year comparability. A corresponding adjustment of the ratio would not lead to a significant change for the year 2025, but for 2024 it would likely increase to approximately 95.

S1-17: Incidents, complaints and severe human rights impacts

	31/12/2025	31/12/2024
Number of incidents of discrimination (including harassment)[1]	12	10
Number of complaints filed through channels for people in the undertaking's own workforce to raise concerns (including grievance mechanisms)	58	63
Total amount of fines, penalties and compensations for damages as a result of the incidents and complaints disclosed above	0.0	0.0
Number of severe human rights incidents connected to the undertaking's workforce	0	0
Total amount in € million of fines, penalties and compensations for damages related to severe human rights incidents	0.0	0.0

1 Previous-year figure adapted (reported in 2024: 4; rectification of an identified data input inconsistency)

The channels through which complaints regarding discrimination are collected include written channels (e. g. e-mail, letter, fax, website submission, social media, online banking, etc.) and oral channels (e. g. telephone, personal, etc.).

Fines, penalties and compensation payments related to serious human rights violations are recognized as operating expenses and, if material, are disclosed separately (see (7) General administrative expenses in the consolidated financial statements).

Workers in the value chain

S2-1: Policies relating to value chain workers

Policy	Code of Conduct
General objective	see chapter Business conduct
Related IRO	Workers in the value chain, human rights protection; The ESRS topic related to this policy is Workers in the value chain, human rights protection and is connected to a a potential negative impact, which might be related to the human rights topics of forced labor, child labor, health and safety, working conditions and non-discrimination.
Key contents	Key aspects of the Code of Conduct related to human rights emphasize that RBI respects and supports the protection of human rights and is determined to avoid involvement in business relating to products that could contribute to violations of human rights. RBI respects and supports the protection of human rights as stipulated in the European Convention on Human Rights, the Universal Declaration of Human Rights, and the UN Guiding Principles on Business and Human Rights. RBI aims to engage in business that is in line with these principles and strives to neither directly nor indirectly finance any transactions, projects or parties, nor cooperate with any business partners (including customers, service providers and suppliers) that do not adhere to these standards or are suspected of human rights violations, including any form of modern slavery and human trafficking. RBI seeks to avoid any business involving products that are intended to be used for the abolition of demonstrations, political unrest or any other violations of human rights. This applies in particular to countries where political unrest, military conflicts or other violations of human rights are either ongoing or expected. RBI is aware of sensitive business fields (especially, but not limited to, nuclear power, coal, military goods and technologies in the defense sector and gambling), which are handled with care and for which internal policies have to be followed by staff members (see the description of RBI policies below). For further information on the content of the Code of Conduct see chapter Business conduct.
Value chain / Own operations	Downstream value chain - corporate customers and financial institutions
Affected stakeholders	Corporate customers
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments
Other details regarding the policy	see chapter Business conduct

Policy	Human rights policy
General objective	The policy serves as a starting point for implementing a procedure to fulfill human rights due diligence at the customer level, aiming to avoid or mitigate negative impacts, such as those related to working conditions, equal opportunities or any other work-related rights.
Related IRO	Workers in the value chain, human rights protection
Key contents	RBI's human rights policy sets out values, areas of impact and influence, as well as its responsibilities in relation to human rights in accordance with the Code of Conduct. It describes the measures that RBI takes to achieve its human rights objectives and fulfill these responsibilities, such as respecting, promoting and strengthening human rights within its sphere of influence and not supporting any form of child labor, forced labor, human trafficking or modern slavery. A key element for assessing compliance with human right principles is the risk-based human rights due diligence process. The due diligence process regarding human rights issues aims to identify, track, prevent, mitigate and, if necessary, remedy the potential human rights impacts associated with the activities of the analyzed company. When identifying the human rights impacts of RBI's activities, the local and national contexts and involved industries must be taken into consideration (e.g. a local business in a high-risk industry within the European Union may have a lower impact than a low-risk industry within a high-risk country). For more information regarding general key contents of the human rights policy please refer to chapter S1: Own workforce.
Process for monitoring	More information regarding RBI's human rights policy can be found in the sub-chapter Human rights policy in the chapter Own workforce.
Scope / Exclusions	More information regarding RBI's human rights policy can be found in the sub-chapter Human rights policy in the chapter Own workforce.
Value chain / Own operations	Downstream value chain
Affected stakeholders	Customers
Most senior level responsible	More information regarding RBI's human rights policy can be found in the sub-chapter human rights policy in the chapter Own workforce.
Reference to third party standards	UN Guiding Principles on Business and Human rights; the Universal Declaration of Human Rights, International Covenant on Civil and Political Rights, International Covenant on Economic, Social and Cultural Rights, Fundamental Principles of the International Labour Organization (ILO) and Standards of the Global Reporting Initiative (GRI)
Consideration of key stakeholders	Ludwig Boltzmann Institut für Grund- und Menschenrechte
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

Process policies (lending business)

Corporate rating manual and counterparty credit policy

Policy	Corporate rating manual
General objective	Assess customers in terms of their social and governance performance – as well as their long-term repayment ability. Any kind of ESG risks are thus considered in lending decisions too.
Related IRO	Workers in the value chain, human rights protection; Protection of human rights of workers in the value chain connected to human rights topics of forced labor, child labor, health and safety, working conditions and non-discrimination
Key contents	Any corporate customer of RBI will be assessed and screened if negative impacts are identified, or if the customer is in the process of taking action or implementing remediation to remove potential negative impacts. ESG scores are used for credit portfolio steering via risk costs and pricing impacts. On a mid-term horizon, ESG scores will be incorporated into the credit ratings of RBI's customers. A corresponding monitoring process is in place, as the ESG score will be determined as part of the annual credit rating process. Thus, when a credit rating is updated, the ESG score will also be revised and any new information on the value chain workers or affected communities will be collected to calculate the ESG score. In addition, the counterparty credit policy includes ESG assessments of the customer and the industry the customer is operating in into the final lending decision. The procedure for implementing or facilitating remedial actions is also regulated in the counterparty credit policy. The policy refers to RBI's entire corporate loan portfolio, irrespective of the customers' geographical location. Therefore, across RBI, all corporate customers are required to be assessed in terms of their ESG performance via the ESG scoring approach (details can be found in the chapter S2-3: Processes to remediate negative impacts and channels for value chain workers to raise concerns).
Process for monitoring	The manual has to be amended on a continuous basis to ensure that the most recent standards and aspects relating to ESG performance are covered. Several meetings of the stakeholders (with account managers, underwriting departments etc.) take place within a calendar year to ensure the effectiveness of the process described in the manual. Changes to the manual are coordinated with the stakeholders in advance and communicated to them in a timely manner.
Scope / Exclusions	RBI
Value chain / Own operations	Downstream value chain - corporate customers
Affected stakeholders	Vendors, corporate customers, data providers
Most senior level responsible	The Head of the Group Corporate Credit Analysis department is responsible for the corporate rating manual as well as the ESG scoring model. The Head of the Group Corporate Credit Management division is responsible for the counterparty credit policy.
Reference to third party standards	EBA guideline 2020/06 – Loan origination and monitoring; Regulation 2020/852 – EU taxonomy; EBA Guideline 2025/01 on management of environmental, social and governance risks
Consideration of key stakeholders	Credit portfolio management (country, industry limits); Underwriting departments (for credit risk management statement); Account managers: Risk controlling (climate-related stress tests)
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

RBI business compliance framework for institutional clients and corporate customers

Policy	Business compliance framework for institutional and corporate customers
General objective	RBI's business compliance framework is a policy which serves as the guiding document that determines RBI's compliance risk appetite in the institutional and corporate customers segments or equivalent areas of responsibility at RBI. By incorporating human rights topics into the overall customer risk assessment, material customer-related risks in this area should be identified
Related IRO	Workers in the value chain, human rights protection
Key contents	The policies outline the definition and weighting of each compliance risk indicator and the follow-up measures depending on the final risk assessment, which can range from enhanced due diligence through to the termination or rejection of a customer relationship. Among the various indicators defined within the scope of the framework, adverse information derived from media on countries and customers plays a significant role in the weighted risk assessment. Human rights implications form part of the adverse media screening. The policy is updated according to the reputational considerations and regulatory requirements.
Process for monitoring	As the policy is based on RBI business needs as well as the respective regulatory landscape, it has be amended continuously to cover respective changes.
Scope / Exclusions	Institutional and corporate customers segments or equivalent areas of responsibility at RBI
Value chain / Own operations	Downstream value chain
Affected stakeholders	see Scope / Exclusions
Most senior level responsible	Head of CIB Lifecycle Management
Reference to third party standards	The RBI business compliance framework is based on the Austrian Banking Act, EBA Guideline on Internal Governance (GL 44), 5th EU Anti-Money Laundering Directive, Financial Markets Anti-Money Laundering Act (FM-GwG), Beneficial Owner Registry Act (WiEReG) and EU regulations for the implementation of financial sanctions and embargoes, as well as relevant internal policies and regulations.
Consideration of key stakeholders	_
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

Policy	ESG process flow for corporates
General objective	Consider environmental, social and governance performance into credit lending decisions
Related IRO	Workers in the value chain, human rights protection; Protection of human rights of workers in the value chain connected to human rights topics of forced labor, child labor, health and safety, working conditions, non-discrimination
Key contents	RBI has set up a process to screen critical transactions from an ESG point of view, and to avoid business that is in conflict with the UN Global Compact. By joining the UN Global Compact, RBI endeavors to pursue the ten principles expressed by this initiative. They include the following labor rights: › Businesses upholding the freedom of association and the effective recognition of the right to collective bargaining › The elimination of all forms of forced and compulsory labor › The effective abolition of child labor › The elimination of discrimination in respect of employment and occupation ESG criticality checks and ESG expert opinions are part of the ESG process flow for corporates. The ESG risk framework is set up to assess lending transactions that have the potential to negatively impact the environment or society, and hence could be considered critical (ESG-critical) from a sustainability viewpoint. The ESG expert opinions assess the ESG impact of the transaction and present the conclusion on whether the transaction should not be pursued from an ESG impact perspective. The recommendation also includes a qualitative assessment to ensure that ESG impacts are considered in lending decisions. By doing so, RBI prevents financing activities that would have a negative impact on value chain workers. For this process, RBI has developed a reporting tool that provides details such as the name of the responsible expert, the date and time, and a description of the respective ESG expert opinion. The process is monitored through a four-eyes principle.
Process for monitoring	The manual has to be amended on a continuous basis to ensure that the most recent standards and aspects relating to ESG performance are covered. Several meetings of the stakeholders (with account managers, underwriting departments etc.) take place within a calendar year to ensure the effectiveness of the process described in the manual. Changes to the manual are coordinated with the stakeholders in advance and communicated to them in a timely manner.
Scope / Exclusions	RBI
Value chain / Own operations	Downstream value chain
Affected stakeholders	All corporate and institutional customers
Most senior level of responsible	The Head of RBI Financial Institutions, Country and Portfolio Management and Head of RBI Group Corporate Credit Management
Reference to third party standards	EBA guideline 2020/06 – Loan origination and monitoring; Regulation 2020/852 – EU taxonomy; EBA Guideline 2025/01 on management of environmental, social and governance risks UN Global Compact
Consideration of key stakeholders	Under the leadership of Credit Portfolio Management, several departments at head office and the subsidiary banks in Central and Eastern Europe were involved in designing the processes. In addition, Compliance and Group ESG & Sustainability Management were involved in setting up parts of the policy, as well as its implementation. In addition, the following risk department have been involved in credit portfolio management (country, industry limits); Underwriting departments (for credit risk management statement); Account managers: Risk controlling (climate-related stress tests).
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

S2-2: Processes for engaging with value chain workers about impacts

In the event of an adverse social or governance score of the customer (see also chapter Corporate rating manual and counterparty credit policy), RBI involves spokespersons or other representatives of the customer in the downstream value chain to request countermeasures and obtain additional information about the situation of employees in the value chain. There is no direct involvement of employee representatives of the customer.

S2-3: Processes to remediate negative impacts and channels for value chain workers to raise concerns

Risk remediation process

In the event of engagement with a customer with low/poor social or governance scores (see also chapter Corporate rating manual and counterparty credit policy), additional information on countermeasures to improve the situation of value chain workers will be discussed with the customer. This includes continuous monitoring of the measures implemented to remediate negative impacts. Such measures could include:

- Existence of a Staff Council
- Monitoring of employee fluctuations
- Continuous monitoring of negative news relating to value chain workers
- Rejection of additional funding for the customer if no improvement is observed

The coordination and implementation of this process involve the Risk Management and Business (relationship managers) departments to implement and monitor improvements for the workforce in the value chain.

The above measures are also intended as strong incentives to consider negative impacts on value chain workers and to initiate processes at the customer level to improve the situation.

Remediation processes within the framework of due diligence regarding high human rights risks

If negative impacts relating to human rights are identified via the human rights due diligence process (for a description of how negative impacts are identified, see the following chapter S2-4: Taking action on material impacts on value chain workers and approaches to managing material risks and pursuing material opportunities relating to value chain workers, and effectiveness of these actions), RBI strives to play an active role in proposing remediation steps.

Depending on the severity of the findings and the customer's human rights track record, Group Compliance will recommend either engaging with the customer to ensure they make concrete commitments to protect human rights, or limiting the business relationship due to repeated or serious human rights violations.

RBI provides a whistleblowing channel, which can also be used by workers in the value chain to raise concerns in the workplace. More information on how RBI ensures the availability of channels for raising concerns in the workplace can be found in the whistleblowing management policy.

ESG risk framework including ESG process flow for corporate and financial institutional customers

If an ESG-critical transaction receives a negative ESG expert opinion, the relationship manager or another responsible party may contact the customer to ask for clarification, request details of policies or obtain additional documentation. These insights could be helpful in addressing the negative aspects or enhancing the assessment of the situation. If the ESG expert opinion remains negative, the RBI Management Board will decide whether the transaction should proceed.

S2-4: Taking action on material impacts on value chain workers and approaches to managing material risks, and pursuing material opportunities relating to value chain workers and effectiveness of these actions

For several years, RBI has established a working group on human rights to introduce due diligence in relevant processes and comprehensively embed the topic of human rights. Key stakeholders include Group Compliance, Legal Services and Group Corporate Credit Management. The Human Rights Working Group, led by Group ESG & Sustainability Management, sets work priorities such as the integration and adaptation of existing compliance, and risk processes with human rights context. Regular meetings are held to report on the current work status and define further steps in different areas. In 2025, the working group met twice and dedicated focus groups additionally worked on the UK Modern Slavery Statement, which has been published on RBI AG´s website in June 2025 and on the further development on human rights trainings.

Human rights due diligence compliance processes

As outlined in the RBI's human rights policy, RBI aims to respect the UN Guiding Principles on Business and Human Rights, to recognize whether and to what extent its KYC-relevant customers comply with the human rights regulations and with this purpose conducts a corresponding due diligence.

Currently all ESG competencies within the Compliance area have been centralized in the Capital Markets Compliance department. Two full-time employees are responsible for ESG and human rights-related topics, including the development and implementation of the human rights due diligence process.

Country- and sector-specific human rights score

In 2024, RBI head office implemented human rights scores to identify the human rights risks within all know-your-customer (KYC)-relevant customers. The human rights due diligence in general is described in the RBI human rights policy.

The human rights score aims to identify business relationships with customers that pose human rights risks at various levels, such as employment conditions or discriminatory practices. Depending on the assessment, RBI takes appropriate steps to address these risks. The RBI human rights score is determined by the customer's country of domicile and their sector or industry. This ongoing scoring process enables RBI to manage, steer and mitigate the human rights risks that may be associated with its business relationships.

Human rights high risk due diligence

In 2024, RBI head office implemented a human rights due diligence process for customers that are assessed as high risk under the human rights score described above. The due diligence process serves to validate the high risk rating of the customer and to identify whether a dialog with the customer is necessary before any potential limitation of business relationship. In the course of this process, a careful assessment of the customer is conducted regarding the human rights risks they pose and the commitments they have made in this regard. The dialog-based approach aims to encourage customers to enhance their processes and policies for the protection of human rights.

Human rights high risk due diligence for mining companies and traders of minerals

Before onboarding customers engaged in the mining sector or the wholesale trade of minerals, Group Compliance conducts due diligence due to increased human rights risks in this sector.

This due diligence assesses aspects such as human rights commitments made by the customer and the results of third-party evaluations considering human rights risks. Enhanced standards are applied to customers that are involved in mining or trading so-called conflict minerals. If material risks are identified, Group Compliance will recommend aborting the onboarding process.

According to RBI's head office objective, which aims to facilitate the management of the customer portfolio based on the human rights score and improve oversight by management, the results of the human rights scoring and enhanced human rights due diligence are regularly presented by Group Compliance to Sustainability Committee.

Adverse media process and remediation

In accordance with the Business Compliance Framework (see chapter RBI business compliance framework for institutional and corporate customers), quarterly adverse media screening has been established for RBI's customers and associated persons. This media screening process is semi-automated and is conducted by a third-party system, which performs automatic searches for existing customer base names against several global media databases in various languages. A predefined set of key words is used to create alerts and cover various possible indicators of reputational risk (e.g. money laundering, fraud, human rights, sanctions, environmental damage). Generated alerts are analyzed by the first line of defense to determine the need for measures, which includes the evaluation of the severity of an adverse media finding, as well as the potential impact on RBI and customer relationships. The first line of defense consists of the customer relationship management departments, customer management departments, and Group business compliance departments, which are responsible for this process.

If a finding appears severe with the potential for a high impact on the customer relationship, a statement from the customer will be collected to validate the information and ascertain what measures it will take to avoid similar reputational damage in future. Moreover, severe findings are evaluated together with Group Compliance.

Corporate and financial institutional customers ESG score model

The ESG scoring of corporate customers takes place within Group Corporate Credit Management with 25 full-time employees dedicated to this task. The ESG scoring is operationally managed within a pool of developers and testers is responsible for the adequate technical implementation of the ESG scoring (so called IT Tribe). RBI's ESG score model (see chapter Corporate rating manual and counterparty credit policy) includes social risks and assessments that specifically relate to the following aspects:

- Signs of poor working conditions
- Supplier screening regarding human rights
- The existence of code of conducts relating to social topics
- Working conditions
- Critical business profiles (e.g. gambling, tobacco or alcohol)
- Support to and impact on communities
- Educational support to employees
- Customer data protection

These aspects are collected by the corporate analysts (risk area) and are individually assessed for all of RBI's corporate customers on an annual basis at least. Close alignment with the credit rating process ensures that the collection of the social score and data is performed for all of RBI's corporate customers every twelve months.

Since a company's social score influences the pricing of financing and risk costs, RBI uses the following customer documents for its assessment:

- Sustainability report
- Annual report
- Codes of conduct for social topics
- Customer presentation and questionnaire
- Ad hoc information based on news feeds

The social and governance scores are based, in particular, on the EBA guidelines for lending and monitoring.

For financial institutional customers, the similar process of assessing E, S and G scores and combining them into a single ESG score of an entity started in 2025, and the respective information is reflected in the financial institutions ESG scoring manual (see chapter Corporate rating manual and counterparty credit policy). The assessment of social and governance scores follows the same methodology, which is adopted for corporate and institutional customers.

Country ESG score

The ongoing individual assessment of the social score (as a method or tool) for corporates also takes account of the social standards (e.g. labor law, customer data protection, human rights) of the country in which the customer operates its business.

In addition, indicators relating to changes in the labor force and technological changes (to the extent that workers are replaced as a result of changes in technology) are considered. The social score for the respective country was rolled out during the scenario analysis in the second half of 2025 and constitutes another important step in assisting the assessments. The country ESG score is one of the input parameters for calculating the ESG score.

ESG expert opinion (criticality check)

Within the limit review process, responsible product managers or account managers have to indicate whether the transaction is ESG-critical or not. This is monitored by the risk manager. The case-related ESG expert opinion includes an industry impact assessment based on the Principles for Responsible Banking (PRB) Impact Radar. The company- and project-related analysis is loosely based on the ten principles of the UN Global Compact and the topics contained therein, such as labor standards, human rights impacts of corporate activities and environmental impacts. In addition, sector-specific key issues based on the findings of ESG rating agencies are taken into account. The criticality check is part of the ESG process flow for corporates/ESG risk framework which is initiated with each lending transaction that could be ESG critical. An ESG expert opinion is thus written on an ad hoc basis once a lending transaction is identified to be ESG critical. As RBI has developed internal sectoral policies and exclusion criteria, the necessity of an ESG expert opinion is limited. In 2025, a total of 21 ESG expert opinions have been issued, including updates of existing ESG expert opinions.

Human rights training

In 2025, the human rights training module within RBI's internal ESG competency online training was updated and expanded. The due diligence process for human rights-related customer scoring reflects these updated procedures, and a dedicated chapter on modern slavery has been added which reflect the impact of RBI's published Modern Slavery Statement. The updated training is included in the comprehensive online training package available on local training platforms for all RBI employees and will be launched at the beginning of 2026. The objective is to raise awareness about human rights issues, familiarize employees with related policies and regulatory requirements, and develop expertise among colleagues involved in related processes.

Other details

In 2025, there were no (previous year: no) serious incidents related to human rights concerning the workforce in the downstream value chain.

S2-5: Targets relating to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities

For 2025, RBI has set the target of ensuring that more than 97 per cent of all credit rated corporate customers will get an ESG Score. In the base year of 2024, the respective value was 97 per cent. Within the RBI Corporate ESG score model, RBI aimed to ensure that the proportion of unanswered data points among all data points captured in the ESG scoring process, or among all corporate customers, will be below the 2024 base-year value of 45 per cent by the end of 2025. For 2025 RBI has 98 per cent of its corporate rated customers assessed within ESG score. The portion of unanswered data points in 2025 was at 42 per cent. Targets for 2026 will remain unchanged compared to 2025.

Furthermore, RBI plans to implement credit policy measures in 2026 for corporate customers with a low social or governance score. This means that a low related score has to be considered throughout the credit lending and limit application process.

Stakeholders, including representatives of workers in the value chain, have not been involved in setting any of the above targets. The targets for the material topic of affected communities are established within RBI as part of the company's internal planning processes (see chapter RBI's strategy).

Affected communities

This chapter on affected communities addresses two main themes: mitigating negative impacts on human rights and promoting positive societal impacts, including related financial opportunities. The first theme focuses on RBI's commitment to reducing or preventing adverse effects on communities through human rights due diligence processes and exclusion policies in it's downstream business activities. These efforts include excluding or limiting financing in industries like tobacco, gambling, defense, oil and gas, thermal coal, and nuclear power to protect community health and rights. Furthermore, exclusions or limits for investments in coal, controversial weapons and food speculation are in place. Additionally, RBI conducts rigorous assessments of governance risks to promote transparency and accountability.

The second theme highlights RBI's efforts to generate positive impacts through social financing initiatives that support community well-being. By providing loans that enhance access to essential services, education and employment generation, RBI aims to foster societal progress and reduce inequalities. The bank also focuses on empowering small and medium-sized enterprises, particularly in underdeveloped regions, to drive economic growth and social progress.

This chapter about affected communities shall provide a comprehensive understanding of how RBI integrates these dual aspects – risk mitigation and social empowerment – into its business model to uphold its social responsibility and contribute to community well-being.

SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model

In the context of its sustainability efforts, RBI identifies several types of communities that are materially impacted by its financial activities. Primarily, these include communities connected to the corporate and institutional customers in industries where human rights concerns are prevalent. These communities typically reside in areas where industries operate, that potentially affecting social and economic environments.

Additionally, the social financing initiatives target communities that benefit from enhanced access to essential services, education and employment opportunities. Specifically, these initiatives support vulnerable groups such as low-income individuals and people at risk of social and financial exclusion. In parallel, our focus on small and medium-sized enterprises (SMEs) aims to empower businesses in underdeveloped regions, fostering economic growth and social progress. By providing tailored financial solutions, we contribute to the resilience and sustainable development of these communities.

For an overview of significant positive and potential negative impacts on affected communities and related financial opportunities please refer to the chapter on Description of material impacts, risks and opportunities.

S3-1: Policies relating to affected communities

General framework

Regarding RBI's Code of Conduct, please refer to chapter G1-1: Corporate culture for the group-wide view, and to the chapter S2-1: Policies relating to value chain workers for specific topics relating to the human rights business.

Regarding RBI's human rights policy, information on the group-wide view can be found in chapter S1-1: Policies related to own workforce, while information on business-specific topics is provided in chapter S2-1: Policies relating to value chain workers.

Policies related to human rights

Sectoral policies

RBI has developed specific sector policies (described below), including those addressing human rights, which cover sensitive areas that could pose challenges to RBI due to their potential negative impact on affected communities. These policies aim to address the social and environmental impacts of industries with significant ESG considerations. Sectoral policies of RBI include the defense sector policy, gambling sector policy, tobacco policy, nuclear policy, thermal coal policy as well as ESG sectoral strategies.

Policy	Defense sector policy
General objective	Avoid promotion of military (defense) business while recognizing the internationally accepted principles of peacekeeping and self-defense under the United Nations Charter
Related IRO	Affected communities human rights protection relating to the human rights to life, health and a healthy environment
Key contents	RBI respects and supports the protection of human rights, as stipulated in the European Convention on Human Rights as well as in the UN Universal Declaration of Human Rights. As stated above, RBI makes best efforts to avoid promotion of military (defense) business while recognizing the internationally accepted principles of peacekeeping and self-defense under the United Nations Charter. For that reason, defense related entities are not primary target customers of RBI, whereas any type of business activities, respectively any provision of banking services related to controversial weapons or to companies engaged in controversial weapons, is restricted without exception.
Process for monitoring	Group Compliance analyzes, annually or, if necessary, on an ad-hoc basis, the development of the defense-related customer portfolio and, in case of necessity, proposes adjustments to the defense policy.
Scope / Exclusions	The policy is applicable to all RBI entities providing banking, investment and asset management services.
Value chain / Own operations	Downstream value chain
Affected stakeholders	The defense sector policy is applicable to any existing and prospective customers involved in defense-related business activities as well as to the banking, investment or asset management services provided to such customers or intended to be provided to the prospective customers.
Most senior level responsible	Responsibility for the defense sector policy resides with Group Compliance. The policy is subject to Management Board approval.
Reference to third party standards	Austrian War Material Act (Kriegsmaterialgesetz); Austrian Criminal Code (Strafgesetzbuch); Convention on the Prohibition of the Development, Production and Stockpiling of Bacteriological (Biological) and Toxin Weapons and on their Destruction, London, Moscow and Washington, 10 April 1972; Convention on Prohibitions or Restrictions on the Use of Certain Conventional Weapons which may be deemed to be Excessively Injurious or to have Indiscriminate Effects, Geneva, 10 October 1980 (including Protocols I, II, III, IV and V); Convention on the Prohibition of the Development, Production, Stockpiling and Use of Chemical Weapons and on their Destruction, Geneva, 3 September 1992; Comprehensive Nuclear-Test-Ban Treaty, New York, 10 September 1996; Convention on the Prohibition of the Use, Stockpiling, Production and Transfer of Anti-Personnel Mines and on their Destruction, Ottawa, 18 September 1997; Convention on Cluster Munitions, Dublin, 30 May 2008; Arms Trade Treaty, New York, 2 April 2013
Consideration of key stakeholders	Group ESG & Sustainability Management, Risk and Business divisions
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments; RBI publishes its position statement for the defense sector on its website under defense sector: https://www.rbinternational.com/en/raiffeisen/sustainability-esg/responsible-banking/code-of-conduct.html.

Policy	Gambling sector policy
General objective	Minimize reputational and compliance risks associated with business activities involving customers from the betting and gambling industry
Related IRO	Affected communities human rights protection; Protection of human rights of workers in the value chain connected to the right to health
Key contents	In accordance with the policy, RBI strives to provide services only to reputable, transparent corporates in the European Economic Area or other European countries with regulated gambling markets, ensuring that they are supervised and follow responsible gambling principles, and comply with EEA-wide standards for anti-money laundering and countering the financing of terrorism.
Process for monitoring	Group Compliance analyzes the development of gambling-related customer portfolio annually or, if necessary, on an ad-hoc basis and may propose adjustments to the gambling policy on a regular basis.
Scope / Exclusions	RBI
Value chain / Own operations	Downstream value chain
Affected stakeholders	All RBI customers involved in gambling business
Most senior level responsible	Responsibility for the gambling policy resides with Group Compliance. The policy is subject to Management Board approval.
Reference to third party standards	The policy on the gambling sector takes into account relevant provisions of the Austrian gambling law (Glücksspielgesetz), the Financial Markets Anti-Money Laundering Act (Finanzmarktgeldwäschegesetz), the Payment Services Act (Zahlungsdienstegesetz) as well as global standards such as the United Nations Global Compact (UNGC).
Consideration of key stakeholders	–
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments; (position statement): https://www.rbinternational.com/en/raiffeisen/sustainability-esg/responsible-banking/code-of-conduct.html. The position statement shall is updated by RBI Group Compliance.

Policy	Tobacco policy
General objective	Mitigate the negative health and social impacts of tobacco consumption by setting strict criteria for client acceptability
Related IRO	Affected communities human rights protection; Protection of human rights of affected communities connected to the right to health
Key contents	The tobacco policy establishes clear business rules for engaging with tobacco producers, distributors and suppliers, categorizing customers as acceptable, critical or non-acceptable. Furthermore, companies not complying with the tobacco policy are not accepted. Business with customers classified as critical is required to be reduced and run down to 0 subsequently. Acceptable producers must demonstrate high transparency and governance, a commitment to responsible labeling, packaging and marketing – particularly regarding health warnings and the protection of minors – and must be transitioning away from traditional tobacco products by offering at least one reduced-health-risk product brand in each main market. Tobacco distributors, in turn, must derive at least 75 per cent of their sales from such responsible producers.
Process for monitoring	The policy is monitored on a quarterly basis on relevant regulatory or process required updates
Scope / Exclusions	The policy applies to all group units involved in the lending business
Value chain / Own operations	Downstream value chain
Affected stakeholders	Customers across the tobacco value chain
Most senior level responsible	Head of Group Corporates
Reference to third party standards	› The World Health Organization (WHO) Framework Convention on Tobacco Control - the first legally binding global public health treaty addressing tobacco consumption › The UN's Sustainable Development Goals: SDG3 Ensure healthy lives and promote well-being for all at all ages › Directive 2014/40/EU of the European Parliament and of the Council of 3 April 2014 on the approximation of the laws, regulations and administrative provisions of the Member States concerning the manufacture, presentation and sale of tobacco and related products › Directive 2010/13/EU of the European Parliament and of the Council of 10 March 2010 on the coordination of certain provisions laid down by law, regulation or administrative action in Member States concerning the provision of audiovisual media services (Audiovisual Media Services Directive)
Consideration of key stakeholders	Sustainability Committee, Sustainable Finance, Supply Chain Finance
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments

Policy	Thermal coal policy
General objective	The guideline defines how to engage with customers in the value chain and is applicable for all group units involved in the lending business.
Related IRO	Affected communities human rights protection connected to the rights to health and a healthy environment, as well as to cultural rights
Key contents	Due to the environmental risk posed by thermal coal, RBI has established a policy to phase out by 2030. As the policy primarily stems from environmental concerns and predates other sectoral policies, it therefore captures such important social factors as reducing environmental harm. For more information please see chapter E1-2: Policies: thermal coal policy
Other details regarding the policy	See chapter E1 -2: Policies: thermal coal policy

Policy	ESG sectoral strategies
General objective	The guideline defines how to engage with customers in the value chain and is applicable for all group units involved in the lending business for the sectors of oil and gas, steel, real estate and construction.
Related IRO	Affected communities human rights protection connected to the rights to health and a healthy environment
Key contents	The sectoral policies mainly take environmental risks into consideration. In addition, to incorporate social aspects, the policies includes references to RBI's Code of Conduct and human rights policy. By reducing environmental harm, these policies take account of human rights to health and a healthy environment. The sectoral strategies foresees that financing transactions which relate to forced or child labor, health hazards or in violation of the European Convention on Human Rights or the rights of local populations or indigenous people must be avoided. Obligations under the labor and social law of the respective country as well as applicable regulations issued by international organizations (including the relevant UN conventions), economic sanctions must be followed. For more information please see chapter E1-2 Policies: Sectoral strategies and policies
Other details regarding the policy	See E1-2: Sectoral strategies and policies

Policy	Nuclear energy policy
General objective	Avoid the mobilization and promotion of nuclear energy business (as to financing, advisory or other banking services, participation, investment funds focusing on nuclear energy)
Related IRO	Protection of human rights of affected communities connected to the the right to health and a healthy environment
Key contents	RBI recognizes the serious risks associated with nuclear fuel mining and processing, the generation of nuclear energy and nuclear waste management. Recent experiences show that incidents at nuclear power plants may have serious negative impacts on the life and health of human beings, and on the environment overall. Therefore, the policy contains restrictive approaches regarding the construction and maintenance of the nuclear reactors of nuclear power plants (NPPs), companies mining, processing of and trading with nuclear fuel, or nuclear waste management providers (including storage of spent fuel of NPPs). RBI seeks to continue the cooperation with electricity providers (usually operating nuclear power plants), however with a strict segregation between nuclear energy generation and other business activities. The nuclear energy policy is applicable to any existing and prospective customers involved in nuclear-related business activities as well as to the banking, investment or asset management services provided to such customers or intended to be provided to the prospective customers.
Process for monitoring	The nuclear energy policy is subject to annual and, if necessary, ad-hoc reviews of Group Compliance. Based on the policy, RBI Group Compliance is authorized to design and implement group controls to ensure risk-based monitoring of compliance with the policy.
Scope / Exclusions	The policy is applicable to all RBI group entities providing banking, investment and asset management services.
Value chain / Own operations	Downstream value chain
Affected stakeholders	Any existing and prospective customers involved in nuclear-related business activities as well as to the banking, investment or asset management services provided to such customers or intended to be provided to the prospective customers
Most senior level responsible	The responsibility for the nuclear energy policy resides with Group Compliance. The policy is subject to Management Board approval.
Reference to third party standards	EURATOM Treaty, Nuclear Non-Proliferation Treaty
Consideration of key stakeholders	Group ESG & Sustainability Management, Risk and Business divisions
Availability to pot. stakeholders	RBI publishes its position statement on nuclear energy on its website under the following link: https://www.rbinternational.com/en/raiffeisen/sustainability-esg/responsible-banking/code-of-conduct.html.

Policy	Biodiversity policy
General objective	Defines RBI vision and goals related to measuring, awareness, materiality assessment, and managing its dependencies and footprint related to biodiversity and ecosystem services. Aims to raise RBI's contribution and customers´ engagement to enhance the protection of natural capital and biodiversity, while acting in line with the Principles of Responsible Banking and UNEP FI.
Related IRO	Protection of human rights of affected communities connected to the the right to health and a healthy environment - Biodiversity and ecosystems
Key contents	RBI aims to raise awareness and act efficiently to mitigate its impact (footprint) on biodiversity, nature and ecosystem services, as well as maximize positive and minimize losses related to biodiversity and nature. By following its biodiversity policy, RBI aims to carry on its business with full responsibility related to nature and biodiversity, and work towards the rights of society for all ecosystem services' types: › supporting services (e.g. photosynthesis, soil formation, nutrient cycling) › provisioning services (resources such as quality food, fresh water, pharmaceuticals, etc.), › regulating services (such as climate control, erosion control, soil health, water purity etc.) › cultural services (recreation, spiritual, tourism, etc.) › broadly summarizing - this RBI policy therefore takes account of human rights to health and a healthy natural environment For more information see chapter E4-2 Policies: biodiversity policy
Other details regarding the policy	see chapter E4-2 Policies: biodiversity policy

Process policies

The policies relating to the due diligence process for human rights, including remediation, are the same for affected communities and workers in the value chain. Further information on these policies can be found in chapter S2-1: Policies relating to value chain workers.

Policy	ESG rulebook
General objective	A key goal is identifying sustainability-responsible customers and socially sustainable transactions – those that support human rights, fair labor and community well-being. To guide this, RBI introduced the ESG rulebook in 2020, providing a group-wide standard for assessing customersts and projects through ESG criteria.
Related IRO	Social progress enablement and reduction of social inequalities
Key contents	Social finance products, as defined in the ESG rulebook, include instruments like social loans and social bonds that are used exclusively to fund qualifying social projects. These products must align with recognized standards such as the LMA Social Loan Principles or ICMA Social Bond Principles, and may require approval from RBI Sustainable Finance and a positive second-party opinion. The EU Taxonomy Regulation may also be extended to cover social objectives in the future. For more information see: E1-2 Policies: ESG rulebook
Other details regarding the policy	see E1-2: ESG rulebook

Sectoral/topic specific policies for assets under management

With regard to assets under management, specific regulations that go beyond the policies for financing, and also focus on reducing or avoiding potential negative impacts on the human rights on affected communities, are relevant:

Policy on coal

The policy on coal of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. as described in E1-2: Policies related to climate change mitigation and adaptation outlines the measures taken by the company to exit financing the coal industry and is related to the IRO affected communities human rights protection (right to a clean, healthy and sustainable environment, right to health).

Climate strategy

The climate strategy of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. as described in E1-2: Policies related to climate change mitigation and adaptation outlines the targets and measures the company is taking to make a suitable contribution to fighting the climate crisis and to actively support the necessary transformation as a financial market participant. It is related to the IRO affected communities human rights protection (right to a clean, healthy and sustainable environment).

Policy	Controversial weapons policy - Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
General objective	Raiffeisen Kapitalanlage-Gesellschaft m.b.H. excludes companies that are actively involved in the production of controversial weapons.
Related IRO	Affected communities human rights protection (right to life, liberty and security of person)
Key contents	The specific definitions of controversial weapons are set out in international conventions and contain cluster munitions, chemical or biological weapons, nuclear weapons and uranium munitions, landmines and phosphorus munitions. The conventions referred to include the Convention on Cluster Munitions (2008), the Anti-Personnel Landmines Convention (1997), the Nuclear Non-Proliferation Treaty (1968), as well as the Biological Weapons Convention (1972) and the Chemical Weapons Convention (1993).
Process for monitoring	Limit system
Scope / Exclusions	Direct investments of self-managed mutual funds within Raiffeisen Kapitalanlage-Gesellschaft m.b.H. When selecting investment funds that are managed by other investment companies, this obligation is complied with as far as possible. In the management of special funds, any agreements concluded with the investor are taken into account.
Value chain / Own operations	Downstream value chain
Affected stakeholders	Fund investors
Most senior level responsible	Head of Corporate Responsibility within Raiffeisen Kapitalanlage Gesellschaft m.b.H.
Reference to third party standards	Convention on Cluster Munitions (2008), Anti-Personnel Landmines Convention (1997), Nuclear Non-Proliferation Treaty (1986), Biological Weapons Convention (1972), Chemical Weapons Convention (1993)
Consideration of key stakeholders	–
Availability to pot. stakeholders	Published via webpage (see https://issuu.com/raiffeisencapitalmanagement/docs/202304_policy_kontroverse_waffen_en?fr=sYmM0ZTU5Mjg0NDk).-

Policy	Food speculation policy - Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
General objective	The policy excludes investments that allow or support food speculation
Related IRO	Affected communities human rights protection (right to adequate food)
Key contents	Raiffeisen Kapitalanlage-Gesellschaft m.b.H. takes a clear position on speculation on food and agricultural commodities, which leads to the exclusion of investments in such derivative instruments for the entire range of self-managed mutual funds.
Process for monitoring	Limit system
Scope / Exclusions	Scope: all self-managed mutual funds within Raiffeisen Kapitalanlage-Gesellschaft m.b.H. When selecting investment funds that are managed by other investment companies, this obligation is complied with as far as possible. In the management of special funds, any agreements concluded with the investor are taken into account.
Value chain / Own operations	Downstream value chain
Affected stakeholders	Fund investors
Most senior level responsible	Head of Corporate Responsibility within Raiffeisen Kapitalanlage Gesellschaft m.b.H.
Reference to third party standards	–
Consideration of key stakeholders	–
Availability to pot. stakeholders	Published via webpage (see https://issuu.com/raiffeisencapitalmanagement/docs/202403_nahrungsmittelspekulation_en?fr=xPf81NTU).

Policy	Nuclear policy - Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
General objective	Raiffeisen Kapitalanlage-Gesellschaft m.b.H. strives to systematically exit the financing of the nuclear industry by 2030. Nuclear power plants harbor incalculable risk. They not only pose a significant danger in the event of technical malfunctions, earthquakes and natural disasters but also in the case of potential terror attacks or in connection with acts of war. Also, there is the resulting radioactive waste, which in some cases takes hundreds of thousands of years to stop emitting dangerous radiation.
Related IRO	Affected communities human rights protection (right to health and a healthy environment)
Key contents	Exit pathway for investments in equities and bonds related to the nuclear industry
Process for monitoring	Limit system
Scope / Exclusions	Scope: all self-managed mutual funds with a dedicated ESG investment strategy within Raiffeisen Kapitalanlage-Gesellschaft m.b.H.; exclusions: mutual funds accord. to Art. 6 of the Sustainable Finance Disclosure Regulation (Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector). In the management of special funds, any agreements concluded with the investor are taken into account. In the case of outsourcing of fund management, the rules may be waived.
Value chain / Own operations	Downstream value chain
Affected stakeholders	Fund investors
Most senior level responsible	Head of Corporate Responsibility within Raiffeisen Kapitalanlage-Gesellschaft m.b.H
Reference to third party standards	EURATOM Treaty, Nuclear Non-Proliferation Treaty
Consideration of key stakeholders	–
Availability to pot. stakeholders	Published via webpage (see https://issuu.com/raiffeisencapitalmanagement/docs/20221123_nuclear_policy_ok_en?fr=sNml1ZjU2NTkzMjU).

Biodiversity strategy

The biodiversity strategy of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. as described in E4-2 Policies related to biodiversity and ecosystems sets the objectives and actions the company is undertaking to contribute to the protection of biodiversity and natural capital, while actively supporting the essential transformation as a responsible participant in the financial market. It is related to the IRO affected communities human rights protection .

Process policies for assets under management

Engagement strategy

The engagement strategy of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. as described in E1-2 Policies related to climate change mitigation and adaptation outlines the measures and actions taken to effectively conduct engagement activities as part of the company's fiduciary obligations in relation to its customers and is related to the IRO affected communities human rights protection, among others.

Sustainability strategy

The sustainability strategy of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. as described in E1-2 Policies related to climate change mitigation and adaptation outlines the company's framework for integrating sustainability at organizational and product level, and is related to the IRO affected communities human rights protection, among others.

S3-2: Processes for engaging with affected communities about impacts

In the event of a low (i.e. poor) social or governance score for a customer which could potentially affect the human rights of communities in a negative way (see chapter Corporate rating manual and counterparty credit policy), RBI involves customer representatives to gather additional information about the situation of affected communities and to demand countermeasures (see chapter S3-4: Taking action on material impacts on affected communities, approaches to managing material risks and pursuing material opportunities relating to affected communities, and the effectiveness of these actions).

S3-3: Processes to remediate negative impacts and channels for affected communities to raise concerns

For a description of human rights-related processes to remediate negative impacts and channels for affected communities to raise concerns see chapter S2-3: Processes to remediate negative impacts and channels for value chain workers to raise concerns.

Whistleblowing channels

For a description of whistleblowing channels, see the sub-chapter titled Whistleblowing in G1 Business Conduct.

S3-4: Taking action on material impacts on affected communities, approaches to managing material risks and pursuing material opportunities relating to affected communities, and the effectiveness of these actions

Actions for social financing and SME financing

RBI's aim is to offer financial products and services in a way that supports its customers in their transformation towards a sustainable future, thereby making a positive contribution to society (see chapter RBI's strategy). The management of social financing is handled in the areas of Sustainable Finance and Retail Lending Product Management (see the sub-chapter Sustainable Finance of chapter GOV-1: The role of the administrative, management and supervisory bodies).

Social financing for corporate and institutional customers (excluding mid-market customers)

The credit line utilized by corporate and institutional customers with a positive social impact was around € 854 million as at 31 December 2025 (previous year: € 837 million). The mid-market segment, which was previously reported within the corporate and institutional customers segment, is now included under social financing for small and medium-sized enterprises below. Due to this change in scope, the 2025 figures presented in this chapter are not directly comparable with those disclosed in the corresponding section of the 2024 Annual Report. To enhance comparability, the table therefore presents both the 2025 data and the 2024 figures recalculated to exclude the mid-market segment.

Social loans (including utilized and unutilized lines) for corporate and institutional customers amounted to € 902 billion as of 31 December 2025 (previous year: € 939 million). Out of € 854 million (previous year: € 837 million) of utilized volume, 73 per cent (previous year: 76 per cent) focused on access to essential services, 26 per cent (previous year: 24 per cent) related to training and education, and 0.6 per cent (previous year: 0 per cent) related to employment generation.

The categories mentioned mainly cover loans used to finance the construction or renovation of hospitals, regional development and basic infrastructure in underserved/underdeveloped regions, employment generation and retention as well as the construction and renovation of schools and kindergartens.

Breakdown of social financing by category:

Financing with a positive social impact – corporate and institutional customers (excluding mid-market customers)

in € million	31/12/2025	31/12/2024[1]	31/12/2024[2]
Access to essential services	624	633	642
Training and education	225	204	204
Employment generation	5	0	575
Subtotal (utilized line)	**854**	**837**	**1,421**
Unutilized line	48	102	277
Financing with a positive impact on society and societal issues	**902**	**939**	**1,698**

1 previous year revised: excluding financing to mid-market customers, which were included in the consolidated non-financial statement 2024
2 figures as reported in the consolidated non-financial statement 2024 - not comparable

One key aspect of the definition of the social category is the existence of a vulnerable target group. Details of financing with a positive impact on society and social issues are shown below.

Access to essential services

As at 31 December 2025, the volume of RBI social financing in this category utilized by corporate and institutional customers amounted to € 624 million (previous year: € 633 million).

At RBI AG, the following areas are primarily covered in financing activities: health and healthcare (e.g. hospitals and clinics, care facilities), regional development and infrastructure (e.g. school buses, road construction and renovation), and drinking water supply. Subsidiary banks in CEE mainly cover the following areas: health and healthcare (e.g. hospitals and clinics, care facilities), regional development and infrastructure (e.g. road construction and renovation, bridge renovation, provision of high-speed internet access in rural areas).

Training and education

As at 31 December 2025, the volume of RBI financing utilized by corporate and institutional customers for training and education amounted to € 225 million (previous year: € 204 million).

Employment generation

In 2025, the volume of financing utilized at RBI in this category was € 4.9 million (previous year: € 0.3 million) as at 31 December 2025.

All of these aforementioned actions can be classified as an ongoing process, with no specific time horizons set for completion. The actions will continue in the form described and at present no plans exist to discontinue them.

Social financing for small and medium-sized entities (including mid-market customers)

As of 2021, RBI progressively developed its ESG framework by defining the use of proceeds for green and social assets. This groundwork enabled socially responsible financial products to be offered and incorporated social impact goals into RBI's lending strategies. Concurrently, the retail ESG strategy was refined to ensure that RBI's offerings not only meet the financial needs of small and medium-sized enterprises including mid-market customers, but also have a positive social impact.

As part of the climate and environmental business strategy, the main focus is on providing social loans aimed at employment generation and protection in enterprises that are located in less developed regions or majority-owned by women.

As of 31 December 2025, the total volume of social financing for small and medium-sized enterprises (including mid-market customers) amounted to € 2.341 billion.

The new sales volume of social financing for small and medium-sized enterprises (including mid-market customers) in 2025 reached around € 1.063 billion (previous year revised: € 1.110 billion; € 763 million excluding mid-market customers as reported in the consolidated non-financial statement 2024).

These actions are meant to contribute to the achievement of the target set for social financing for small and medium-sized enterprises and defined in chapter S3-5: Targets relating to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities and are in line with the definitions set out in the in process policies related to social financing.

The action can be classified as an ongoing process, with no specific time horizons set for its completion. The action will persist in the described form and there are presently no plans to discontinue it.

Actions for human rights due diligence

Human rights due diligence compliance processes

Country- and industry-specific human rights score

For details see chapter S2-4: Taking action on material impacts on value chain workers and approaches to managing material risks and pursuing material opportunities relating to value chain workers, and effectiveness of these actions.

Human rights high risk due diligence

For details see chapter S2-4: Taking action on material impacts on value chain workers and approaches to managing material risks and pursuing material opportunities relating to value chain workers, and effectiveness of these actions.

Human rights high risk due diligence for mining companies and traders of minerals

For details see chapter S2-4: Taking action on material impacts on value chain workers and approaches to managing material risks and pursuing material opportunities relating to value chain workers, and effectiveness of these actions.

Sensitive business policies

Two sectors that are significantly exposed to human rights issues are the defense and gambling sectors. However, due to restrictive policies, the human rights risk for RBI in these areas remains low. RBI avoids mobilizing or promoting sensitive business activities (such as financing, advisory or other banking services, participations, or investment funds focused on sensitive sectors) by applying a restrictive approach under its relevant policies and processes. This includes enhanced KYC / due diligence for customers, incl. specific criteria and mandatory compliance assessment as well as continuous evaluations of customer relationships within sensitive industries.

Sensitive business fields (defense, nuclear and gambling) are subject to internal training in the RBI Group, which has to be completed every two years. The training contributes to the objective of reducing negative impacts associated with risks connected to such industries for financing, by increasing compliance with the relevant policies and processes. All employees of business, risk and compliance units of RBI head office are obliged to complete the training.

Corporate ESG score model

A detailed description of the ESG score model for corporate and FI customers concerning governance risks is provided in the relevant sub-chapter Corporate ESG score model of the main chapter S2-4: Taking action on material impacts on value chain workers and approaches to managing material risks and pursuing material opportunities relating to value chain workers, and effectiveness of these actions.

Other details

In 2025, there were no (previous period: no) serious incidents related to human rights concerning affected communities in the downstream value chain.

All information provided in the sub-chapter Other details of chapter S2-4: Taking action on material impacts on value chain workers and approaches to managing material risks and pursuing material opportunities relating to value chain workers, and effectiveness of these actions also applies to affected communities.

Actions for assets under management related to human rights

Engagement process

A detailed description of the engagement process of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. is provided in the relevant sub-chapter Assets under management of the main chapter E1-3: Actions and resources in relation to climate change policies.

Investment process

A detailed description of the investment process of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. is provided in the relevant sub-chapter Assets under management of the main chapter E1-3: Actions and resources in relation to climate change policies. The investment process ensures that the topics of coal, controversial weapons and food speculation are addressed through company-wide negative criteria.

Actions on nuclear power

In 2025, Raiffeisen Kapitalanlage-Gesellschaft m.b.H. continued its systematic exit from financing the nuclear and uranium industry, with a complete exit planned by 2030 and certain milestones to be achieved by end of 2025. This includes phasing out investments in equities and corporate bonds related to nuclear energy and uranium production. The policy also involves avoiding investments in countries with expansive nuclear policies, as reflected in Raiffeisen Kapitalanlage-Gesellschaft m.b.H.'s sovereign ESG indicator. Assets under management with a dedicated ESG investment strategy are in scope of this policy.

Key actions target corporate activities in the field of nuclear energy and uranium production, energy generation and services related to nuclear energy and specify revenue thresholds in order to support the exit from equities and bonds related to the nuclear energy. After reaching a milestone limiting the exposure to relevant activities of investees by 2025, future actions include the complete phase out by 2030. With regard to sovereign issuers, the nuclear exposure is integrated into the investment process via various ecological factors which are summarized in one dedicated indicator developed by Raiffeisen Kapitalanlage-Gesellschaft m.b.H. (Raiffeisen ESG Sovereign Indicator). The actions are monitored on a daily basis via the limit system.

Actions on coal, climate and biodiversity

A detailed description of the actions of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. on coal and climate is provided in the relevant sub-chapters Actions for assets under management of the main chapter E1-3: Actions and resources in relation to climate change policies, and for biodiversity of the main chapter E4-3: Actions and resources in relation to biodiversity and ecosystems change.

Actions on controversial weapons

The action on controversial weapons of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. constitutes a company-wide exclusion of direct investments in such weapons systems (cluster munitions, chemical or biological weapons, nuclear weapons and uranium munitions, landmines and phosphorus munitions) for all self-managed mutual funds of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. The action is monitored on a daily basis via the limit system.

Actions on food speculation

The action on food speculation of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. constitutes a company-wide exclusion of investments in derivative instruments on food and agricultural commodities (grains, livestock and soft commodities such as sugar, coffee and cocoa) for all self-managed mutual funds of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. The action is monitored on a daily basis via the limit system.

S3-5: Targets relating to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities

Targets related to human rights due diligence

Corporate customers

All targets mentioned in chapter S2-5: Targets relating to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities also apply to affected communities. The targets for the material topic of affected communities are established within RBI as part of the company's internal planning processes (see chapter RBI's strategy). Representatives of the affected communities were not involved.

In addition, the targets in the chapter E1-4 Targets related to climate change mitigation and adaptation also impact the affected communities human rights to health and a healthy environment.

Assets under management

For a description of targets see sub-chapter Assets under management in chapter E1-4: Targets related to climate change mitigation and adaptation.

Targets related to social financing for small and medium-sized enterprises

Social financing for small and medium-sized enterprises is a material business opportunity and is therefore included in RBI's climate and environmental business strategy.

As part of RBI's commitment to achieving ESG goals, RBI sees significant business opportunities in granting social loans to small and medium-sized enterprises in the CEE region. These loans represent a strategic pathway for RBI AG and its subsidiary banks to drive social impact, while supporting the long-term growth and resilience of the region's small and medium-sized enterprise sector.

In managing the portfolio, RBI set a target for 2025 whereby ten per cent of new loans granted in the retail segment (including small and medium-sized enterprises and private individuals) will come from ESG-relevant loans, including social and green loans. This is one of the annual targets for the total loan volume set by the Retail Board at head office.

As of 31 December 2025, the share of ESG new sales (green and social) of mortgage loans and unsecured purpose loans (to small and medium-sized enterprises as well as private individuals) accounted for 18.4 per cent of the total retail loans, which means that the target for 2025 was fulfilled.

For 2026 the target is set as an absolute value: ESG new sales (green and social) of mortgage loans and unsecured purpose loans to small and medium-sized enterprises as well as private individuals amounting to € 1.07 billion.

Consumers and end-users

ESRS 2 SBM-3: Description of consumers and end-users

RBI offers its private and private banking customers a broad range of products (e.g. account packages, payment services, consumer finance, car leasing, mortgage loans and investment products). In Austria, RBI provides investment advisory and asset management services to private customers via its subsidiary Kathrein Privatbank AG, as well as housing loans via the building society Raiffeisen Bausparkasse Gesellschaft mb.H. and credit cards via the Raiffeisen CardService of RBI AG. The distribution of products by Raiffeisen Kapitalanlage-Gesellschaft m.b.H. in Austria is carried out not through RBI, but through the sales organization of the Raiffeisen Banking Group. When talking about consumers and end-users in RBI's business, RBI means private individuals who use RBI's products and services for personal use, either for themselves or for others, and not for professional purposes, including private individuals who will potentially become customers of RBI. RBI has customers of all ages and from all types of socio-economic backgrounds.

When it comes to investment products, customers who are not professional customers according to the definition in Raiffeisen Kapitalanlage-Gesellschaft m.b.H.'s directive on the application of WAG obligations are retail customers. This also applies to companies for which it cannot be determined whether the relevant size criteria are met or not (large companies that meet at least two of the following criteria at company level are considered professional customers: a balance sheet total of at least € 20 million, net sales of at least € 40 million, equity of at least € 2 million). The target market is defined for the standardized asset management concepts and for all mutual funds that can potentially be sold to an advisory customer. For special funds and individual asset management, individual contractually defined investment guidelines are typically agreed on.

Types of consumers:

- Existing customers (private individuals) of RBI
- Prospective customers (private individuals) of RBI
- All other private individuals who do not fall under the two points mentioned above, but are exposed to the marketing and communication activities of RBI
- The aforementioned types furthermore include disadvantaged private individuals, such as people with disabilities, elderly people, consumers from economically underdeveloped areas, migrants and refugees.

Consumers who are particularly vulnerable to privacy impacts or to the effects of marketing strategies also include vulnerable individuals such as minors, as well as elderly customers, who may have difficulty keeping up with the digitalization of banking services and the associated necessary data protection requirements.

ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with the strategy and business model

For an overview of significant positive and potential negative impacts on and risks related to consumers please see chapter Description of material impacts, risks and opportunities.

Further impacts on cyber security and resilience

All perceptions of consumers, including customers, can impact trust in the financial sector and digital services. RBI AG and several subsidiary banks constitute critical infrastructure in their respective countries and are therefore essential for the functioning of the financial market, either locally or internationally, as well as for meeting the basic financial needs of customers.

Security incidents or weaknesses in the information security management system could result in negative impacts on individuals, groups or society. This can lead to the following:

- Reputational damage could lead to a loss of trust in financial services or digital products.
- Unauthorized access to and manipulation of confidential information could lead to misuse and financial losses.
- Incidents or unavailability of systems and services could lead to legal consequences, like fines or penalties.
- Disruption or unavailability of systems and data could result in customers being unable to use RBI's services.
- Certain RBI subsidiaries in CEE are classified as operators of essential services (critical infrastructure) in their respective countries and are therefore essential for the functioning of national and international financial markets.

A robust information security management system fosters trust in financial institutions and in digital services provided by the banking group. Secure and resilient business processes and associated systems reduce the likelihood and impact of security incidents allowing financial services to be delivered consistently, even in adverse conditions. The impacts of a secure, resilient and reliable organization have both immediate and long-term positive effects on customers, groups of individuals and society.

Consistently maintaining high security standards in financial services benefits all end-users across various social groups.

For further details regarding cyber security see RBI's Corporate Governance Report 2025, which provides comprehensive information on the cyber threat landscape, reported incidents, incident handling, and resulting enhancements.

S4-1: Policies relating to consumers and end-users

General frameworks

Policy	Code of Conduct
General objective	Raiffeisen Bank International's Code of Conduct aims to ensure transparency, fairness, and respect in interactions with customers, prioritizing their needs and fostering trust while adhering to legal and ethical standards.
Related IRO	Privacy, cyber security and resilience; access to (quality) information; non-discrimination; access to products and services;
Key contents	Among others, the Code of Conduct covers basic rules for customer relations, including confidentiality and data protection, fairness, investor protection, avoidance of conflicts of interest and non-discrimination. Raiffeisen Bank International protects and uses personal and confidential customer information appropriately. Furthermore, the bank is committed to providing its products and services according to the interests of the consumers in the best possible way - by applying a high level of integrity in its dealings. In terms of discrimination of consumers in connection with its business decisions, RBI generally does not take into account the customer's sex, race, color, ethnic or social origin, genetic features, language, religion or belief, political or any other opinion, membership of a national minority, property, birth, disability, age or sexual orientation.
Value chain / Own operations	Downstream value stream
Other details regarding the policy	see chapter G1-1: Corporate culture

Policy	Human rights policy
General objective	The policy outlines the universal values that guide the business conduct of RBI and the measures RBI is taking to fulfill its responsibility to respect human rights and manage negative impacts on human rights that it may cause, contribute to or be directly linked to.
Related IRO	Privacy
Key contents	Awareness of the importance and implementation of measures to protect privacy
Value chain / Own operations	Own operations
Affected stakeholders	Customers/consumers
Availability to pot. stakeholders	see chapter Policy frameworks as governance instruments
Other details regarding the policy	see chapter S1-1 Policies related to own workforce

Policies specifically associated with information-related impacts for consumers and end-users

Policy	Retail credit policy
General objective	The retail credit policy sets out minimum standards for all retail lending activities across network banks, ensuring consistency, risk control and alignment with market conditions in Central and Eastern Europe.
Related IRO	Access to (quality) information, Non-discrimination
Key contents	RBI is committed to responsible lending practices that ensure fairness, transparency and inclusivity. Customers have to be thoroughly informed about the implications and risks associated with different loan types, including foreign currency loans. Loan decisions are documented and stored to ensure transparency and clarity for customers regarding their loan applications within the framework of local legal requirements.
Process for monitoring	Compliance with the policy is monitored primarily by management and the relevant departments at RBI as part of regular internal processes.
Scope / Exclusions	The retail credit policy establishes the rules and minimum requirements for lending to private individuals (consumers) across the entire banking group. It outlines detailed eligibility criteria and procedural checks for the lending process, including provisions relating to access to (quality) information.
Value chain / Own operations	Own operations
Affected stakeholders	Retail lending customers
Most senior level responsible	Head of International Retail Risk Management
Reference to third party standards	EBA Guidelines on loan origination and monitoring, Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms
Consideration of key stakeholders	–
Availability to pot. stakeholders	The retail credit policy is published through the policy framework of RBI AG for all RBI units that are involved in retail lending.

Policy	Retail investment product distribution policy
General objective	The retail investment product distribution regulation defines the principles and guidelines for distributing investment products to retail customers under the MiFID II regime across all retail segments.
Related IRO	Access to products and services
Key contents	The regulation governs the sale of investment products to retail customers across all segments. It applies to all employees involved in retail investment product sales.
Process for monitoring	The process covers the advisory part, which is the most important part. This regulation requires firms to provide clear, accurate and comprehensive information about financial instruments, ensuring that investors understand the risks, costs and features of the products
Scope / Exclusions	The scope of the regulation includes investment products offered to retail customers from all retail segments. Entities covered by this document are subsidiary banks based in the EU. RBI follows a segment-based approach when it comes to investment product sales and distribution (i.e. tailored offerings aligned with the respective market and target audience). There is no explicit exclusion. Customers have to pass MiFID II appropriateness test. The product offer in general differs depending on customer segment (mass, premium, private) and channel (digital, branch).
Value chain / Own operations	Sales of in-house products is favored especially in case of premium and mass banking segment, where the customer gets only in-house products offered in branches. However in digital channels, if available in a given country or NWB, customers can chose from a wide range of products.
Affected stakeholders	Retail customers
Most senior level responsible	Head of Retail Products & Steering
Reference to third party standards	–
Consideration of key stakeholders	–
Availability to pot. stakeholders	Available internally under RBI Group Policies

Policy	Marketing policy
General objective	The policy regulates procedures and responsibilities for uniformly controlled brand management to ensure group-wide responsible marketing practices.
Related IRO	Access to (quality) information and responsible marketing practices
Key contents	It covers the following areas: Brand management, brand architecture, brand (design) guidelines, marketing communication, marketing budgets, marketing tools; It makes the ICC Advertising and Marketing Communications Code binding as the foundation for responsible marketing practices in RBI.
Process for monitoring	Compliance with the respective policy is monitored primarily by management and the relevant departments at RBI as part of regular internal processes.
Scope / Exclusions	The policy governs brand management and marketing communication/advertising across the RBI, covering all brands used in RBI, regardless of whether it uses the Raiffeisen name or not. The policy does not cover Brand Management within the Raiffeisen Sector (Raiffeisen Banking Group Austria).
Value chain / Own operations	Own operations
Affected stakeholders	Due to the public nature of marketing communication/advertising, all stakeholder groups are affected, as they can be exposed to RBI Group marketing activities
Most senior level responsible	Head of Group Marketing
Reference to third party standards	The policy makes adherence to the ICC Advertising and Marketing Communications Code issued by the International Chamber of Commerce mandatory for all marketing communication of RBI.
Consideration of key stakeholders	–
Availability to pot. stakeholders	Available under RBI group policies; The International Chamber of Commerce Advertising and Marketing Communications Code is publicly accessible via the website of the International Chamber of Commerce.

Responsible marketing statement: RBI Group Marketing is committed to responsible marketing practices and will comply with all applicable laws and regulations. Upholding moral and ethical standards is fundamental to how we engage with consumers, and misleading practices have no place in marketing within RBI.

Policy	Product governance policy - Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
General objective	The policy governs the transparent and sustainable product policy, which is committed to the interests of customers. It describes sales strategy processes with regard to product solutions and main customer groups, as well as aspects of product governance and sustainability. Compliance with legal requirements must be met in a manner that is appropriate and proportionate to the nature of the financial instrument, the investment service and the target market of the product.
Related IRO	Access to quality information, responsible marketing practices
Key contents	Sales strategy and organizational aspects of product governance (related processes, sustainability, target market, fees and charges et al.)
Process for monitoring	Product launches and closures are approved by the Management Board. For mutual funds, these are dealt with in advance or, in exceptional cases, subsequently by the Product Committee. The central body responsible for product launches, changes, closures and the annual product review in the mutual fund segment is the Product Committee. The Product Governance Working Group consists of the Compliance Officer, the heads of Risk Management and Product Management, and the Fund Registration Team Leader, and convenes at least once a year and as required. The tasks of the working group include, for example, the annual review of the target market, the principles for determining performance-related fees, the investor profile and holding period.
Scope / Exclusions	The policy is valid for Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
Value chain / Own operations	Own operations. The funds are distributed both in Austria within the Raiffeisenbank Group and internationally through other distribution partners.
Affected stakeholders	Key stakeholder groups are retail customers, institutional customers and suitable counterparties (e.g. authorized or supervised entities, governments, international or supranational organizations etc.).
Most senior level responsible	Head of Product Management of Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
Reference to third party standards	Section 30 of the Securities Supervision Act (WAG 2018)
Consideration of key stakeholders	–
Availability to pot. stakeholders	The policy is published internally.

Policy	WAG application policy (Securities Supervisory Act 2018) - Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
General objective	The policy implements the provisions of the Austrian Securities Supervision Act (Wertpapieraufsichtsgesetz 2018, BGBl. I Nr 107/2017 – WAG 2018) and Delegated Regulation (EU) 2017/565 of 25 April 2016 supplementing Directive 2014/65/EU of the European Parliament and of the Council as regards organizational requirements and operating conditions for investment firms and defined terms for the purposes of that Directive (hereinafter jointly: "MiFID II") which apply for Raiffeisen Kapitalanlage-Gesellschaft m.b.H. The goal is to ensure user-friendly compliance with duties under MiFID II as stipulated by law. The document contains among others the customer classification according to Art. 66 Securities Supervision Act, i.e. suitable counterparties (not relevant for Raiffeisen Kapitalanlage-Gesellschaft m.b.H.), professional and private customers. The Austrian Alternative Investment Funds Manager Act (Alternative Investmentfonds Manager–Gesetz, AIFMG) distinguishes between professional investors (= professional customers within the meaning of the Securities Supervision Act) and private customers(= private customers within the meaning of the Securities Supervision Act). Art. 48 Securities Supervision Act regulates the provision of appropriate information to customers.
Related IRO	Responsible marketing practices
Key contents	Definition of customer groups, provision of information, sales activities (e.g. facilitation of business services which do or do not require a license, internal control system and document management)
Process for monitoring	Dual control principle for checking of Securities Supervision Act and anti-money laundering documentation, which involves a separate documentation in the business partner database (upload by account manager, approval process by the superior). Compliance will verify the completeness and plausibility of all MiFID II/anti-money laundering documents. Risk Management will compare the customers risk propensity – as indicated in the investor profile – with the product's risk classification.
Scope / Exclusions	The policy is valid for all employees of Raiffeisen Kapitalanlage-Gesellschaft m.b.H. who provide investment advice or individual portfolio management services or who prepare reports associated with individual portfolio management.
Value chain / Own operations	Own operations. The policy includes the definition of retail customers and subsequently the target market which in turn is the basis for a responsible and target group-oriented product distribution.
Affected stakeholders	Key stakeholder groups are retail customers, institutional customers and suitable counterparties (e.g. authorized or supervised entities, governments, international or supranational organizations, etc.).
Most senior level responsible	Legal and Compliance of Raiffeisen Kapitalanlage-Gesellschaft m.b.H.
Reference to third party standards	The policy refers to the Securities Supervision Act, which in turn complies with European requirements of the Markets in Financial Instruments Directive (MiFID) II and the Markets in Financial Instruments Regulation (MiFIR).
Consideration of key stakeholders	–
Availability to pot. stakeholders	The policy is published internally.

Policy	Data protection policy
General objective	To ensure that the protection of personal data and its risks are adequately and consistently managed within the whole RBI to ensure the protection of the human right of data privacy, and ensure compliance with the General Data Protection Regulation/ GDPR (Regulation (EU) 2016/679) and local data protection laws.
Related IRO	Privacy
Key contents	Scope, roles, GDPR principles, minimum standards, accountability
Process for monitoring	Internal audits,compliance reviews, reporting lines
Scope	To define the framework, principles, and minimum standards in order to comply with GDPR and protect data privacy rights.
Exclusions	Conflicts with local regulatory demands, if any, shall be dealt with case by case in co-operation with RBI Group Data Protection Office. Any exception has to be approved in writing by GDPO.
Value chain / Own operations	Applies to RBI entities,suppliers and processors
Affected stakeholders	Consumers, employees, contractors
Most senior level responsible	Group Data Protection Office (GDPO)
Reference to third party standards	UN Guiding Principles on Business and Human Rights, International Labour Organization (ILO) Declaration on Fundamental Principles and Rights at Work, Organization for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises
Consideration of key stakeholders	Rights of data subjects, regulators, Group companies
Availability to pot. stakeholders	Accessible internally in the RBI-Intranet and on the RBI Website at https://www.rbinternational.com/en/raiffeisen/legal/data-protection-cookies.html

RBI engages with consumers transparently, providing clear information on data collection practices and obtaining consent where required. This approach ensures that consumers are aware of their rights and RBI's data protection practices.

Policy	Information & cyber security policy
General objective	The primary goal is to mitigate or prevent security risks and threats that could compromise the confidentiality, integrity or availability of data, thereby safeguarding RBI's customers, end-users, RBI's organization and reputation. A key objective is to provide reliable and secure services and products to customers by effectively managing risks and minimizing the likelihood and impact of security incidents.
Related IRO	Cyber security & resilience
Key contents	The information & cyber security policy details the scope, objectives, principles, roles, responsibilities and compliance with external regulations relating to information security. It sets forth the security requirements for the protection of information of the organization, its employees and its customers, and the secure use of IT services within RBI.
Process for monitoring	The implementation of the information security policy is regularly assessed and tested.
Scope / Exclusions	RBI's information security policy and the respective standard framework applies to the entire group, the entire workforce and measures must be applied following a risk-based approach.
Value chain / Own operations	Own operations
Affected stakeholders	Potential and actual customers, employees, suppliers and other business partners
Most senior level responsible	The Chief Operating Officer (COO) is the most senior management level accountable for the implementation of the information security policy
Reference to third party standards	The information security policy incorporates key legal frameworks and-international standards: › Digital Operational Resilience Act (DORA) › Payment Service Directive 2 (PSD2) › Network and Information Security Directive 2 (NIS2) › European Banking Authority (EBA) Guidelines › General Data Protection Regulation (GDPR) › International standards: RBI AG is ISO/IEC 27001:2022 certified
Consideration of key stakeholders	The interests of stakeholders – including customers, employees, regulatory and supranational authorities, business partners, employee representatives, and membership organizations - are analyzed annually, and adjustments to RBI's security requirements are derived as necessary.
Availability to pot. stakeholders	All information security standards within RBI are made accessible to every employee via the RBI group policies section in the intranet, and corresponding training is provided on a regular basis. In addition, contractual security requirements are agreed with third-party providers whose product or service offering could pose a security risk, and the providers are checked for an appropriate security level.

RBI has established a comprehensive information security policy and a standard framework comprising 15 standards that outline the organizational and technical requirements for information and cyber security. Given the recent widespread usage of Artificial Intelligence (AI) across various domains, a new security standard has been established to define requirements for mitigating related information and cyber security risks. The protection of confidentiality and privacy are essential objectives of the information security policy (Article 12 of the Universal Declaration of Human Rights of the United Nations).

The information security management system (ISMS) is continuously improved to enhance the security measures and their effectiveness. Adjustments to requirements in security standards are reported to and approved by the CSO (Chief Security Officer). The implementation status of the security requirements across RBI is regularly checked and reported to the management.

Information on technical and organizational security measures is publicly accessible on the RBI website under security (https://www.rbinternational.com/en/raiffeisen/rbi-group/leadership-governance/security.html). Inquiries regarding information security are handled through the relationship managers.

S4-2: Processes for engaging with consumers and end-users about impacts on them

RBI strives to achieve active engagement with consumers directly in order to understand and address their interests and concerns, as well as actual and potential impacts on them, as shown in the following table:

Sustainability matter	Engagement format	Consideration of consumer perspectives in RBI's decision-making	Operational responsibility for engagement	Stage(s) of engagement	Type of engagement	Frequency of engagement
Data privacy	Privacy notes consent forms website information personal information info sheet part of contract	Used for further improving the processing of private data (particularly risk assessments, adjustments to information obligations, strengthening of data subject rights management, and governance decisions regarding data processing practice)	Head of Group Security, Resilience and Portfolio Governance (B-1)	Onboarding Update in event of changes	Information Confirmation	Onboarding
Access to (quality) information and Responsible marketing practices	Market research: customer satisfaction surveys/customer experience surveys	The feedback is the basis for RBI's service quality and improvement.	Head of Retail	Ongoing	Consultation	Regular
	Market research: brand health tracking surveys	The feedback is the basis for monitoring RBI's past and planning RBI's future.	Head of Marketing	Ongoing	Consultation	Regular
	Market research: pre-tests for new marketing campaigns	The feedback is essential for the understandability of the marketing messages and helps to avoid potentially misleading communication.	Head of Marketing	Upon new marketing campaigns	Consultation	Irregular
	Financial education initiatives	The initiatives show the maturity of the financial literacy of the consumers and effect, if relevant, the product range.	Local Sustainability Officers with respective Retail and Marketing colleagues	Ongoing	Information	Regular/ irregular
Non-discrimination (social inclusion)	Financial education initiatives	The initiatives show the maturity of the financial literacy of the consumers and effect, if relevant, the product range.	Local Sustainability Officers with respective Retail and Marketing colleagues	Ongoing	Information	Regular/ irregular
Access to products and services (barrier-free)	Customer service center (call center)	If relevant, reflected by constant product and service development	Head of Retail	We test products and journeys before launching them to ensure customers are clear on the information and steps needed, and the journeys are accessible and easy to complete. Post-launch, we conduct regular research via quantitative surveys, in-depth interviews or focus groups.	Product journey redesign based on feedback	Regular
	Consumer surveys	If relevant, reflected by constant product and service development	Head of Retail	We test products and journeys before launching them to ensure customers are clear on the information and steps needed, and the journeys are accessible and easy to complete. Post-launch, we conduct regular research via quantitative surveys, in-depth interviews or focus groups.	Product journey redesign based on feedback	Regular
	Focus groups	Reflected by constant product and service development	Head of Retail/Head of Marketing	We test products and journeys before launching them to ensure customers are clear on the information and steps needed, and the journeys are accessible and easy to complete. Post-launch, we conduct regular research via quantitative surveys, in-depth interviews or focus groups.	Product journey redesign based on feedback Consultation	Regular

S4-3: Processes to remediate negative impacts, and channels for consumers and end-users to raise concerns

Policy	Customer complaint management policy
General objective	RBI's customer complaint policy aims to ensure consistent and effective handling of customer complaints across RBI, enhance customer satisfaction, and facilitate compliance with legal and regulatory requirements.
Related IRO	Privacy; Access to (quality) information; Non-discrimination; Access to products and services
Key contents	› RBI's customer complaint policy establishes a structured framework for managing customer complaints within the RBI Group, focusing on consistency, transparency and effectiveness. It defines key terms like complaint and complainant, and outlines the roles of the Group Complaints Management Function (CMF) and Local CMFs, which are responsible for overseeing complaints handling at both group and local levels. › The complaints handling process includes receiving complaints through various channels, registering them in a state-of-the-art case management system (CMS), and providing responses within specified timeframes. Ongoing monitoring and reporting are emphasized, with local CMFs required to analyze complaint data, identify trends, and report findings to management at least annually. › The policy also stresses legal compliance, clear communication with customers regarding the complaints process, and the importance of training employees to handle complaints effectively.
Process for monitoring	The Group Complaint Management Function oversees the Groups customer complaint handling process. Regular reports are provided to the Management Board and remediation measures for systematic root causes are implemented and tracked.
Scope / Exclusions	All complaints issued by customers of the bank that match the complaint definition as outlined in the Joint Committee Guidelines on complaint handling.
Value chain / Own operations	RBI's customer complaint policy affects all internal processes that deal with banking products, services and customers.
Affected stakeholders	Customers and employees of RBI
Most senior level responsible	The most senior level that is accountable for the implementation of the customer complaint policy management is the RBI Management Board.
Reference to third party standards	The customer complaint management policy aligns with human rights principles by ensuring that complaints are treated seriously, handled transparently and customers are kept informed about the status of their complaints.
Consideration of key stakeholders	–
Availability to pot. stakeholders	All the information is available to customers and other external stakeholders on RBI's website under Complaint Management.

RBI has established an independent complaint management function and procedures for the operational handling of customer complaints. Consumers who are dissatisfied with RBI's products or services may address their concerns in the form of statements of dissatisfaction directly to RBI. Legitimate customer complaints are brought to the attention of all concerned business units, carefully investigated, evaluated and documented in a state-of-the art case management system by an independent complaint officer. Once an investigation is successfully completed, complaints receive the decision rationale of RBI in written form. Furthermore, mitigation measures are implemented for all identified systematic root causes for customer complaints by the end of each business year. Auditors periodically examine the effectiveness of RBI's customer complaint procedures.

Consumers may address customer complaints to RBI via a variety of official communication channels, including email, social media, website, letter and personal hearings. Additionally, RBI participates in Alternate Dispute Resolution mechanisms and provides contact details for external authorities, that may be addressed for escalation.

RBI assesses whether its customers have similar procedures for customer complaints in place, as part of the Know-Your-Customer (KYC) principle.

RBI is open to any kind of feedback on its customer complaint procedures by affected consumers. Furthermore, data on customer complaints is collected, analyzed and monitored on a regular basis to identify potential for further improvements of RBI's products and services as well as defining mitigation measures for systematic root causes.

Information on RBI's customer complaints procedures is made available on RBI's website to all consumers and end-users: https://www.rbinternational.com/en/raiffeisen/rbi-group/leadership-governance/compliance/management-of-customer-complaints.html. To prevent retaliation measures, RBI has established an additional anonymous whistleblowing channel, that might be used by any third party to address RBI.

At the Austrian subsidiary Raiffeisen Kapitalanlage-Gesellschaft m.b.H., end-users have the option of contacting Raiffeisen Kapitalanlage-Gesellschaft m.b.H. directly through the complaint management channel instead of communicating with customer advisors. Relevant information can be found on the homepage in the complaints section at https://www.rcm.at/at-en/global/corporate-governance/. Complaint management is situated within the Risk Management department. Relevant processes are embedded in the organizational structure in accordance with the service directive for complaint management at Raiffeisen Kapitalanlage-Gesellschaft m.b.H. The Raiffeisen Kapitalanlage-Gesellschaft m.b.H. customer complaint management directive implements relevant regulatory national and international requirements, such as the guidelines of ESMA and EBA and the MiFID provisions. The instructions of the complaint management policy describe measures that Raiffeisen Kapitalanlage-Gesellschaft m.b.H. takes to provide or enable remediation in relation to an actual material impact. These measures include complaint management, encompassing documenting and reporting complaints, training employees and regularly reviewing policies.

If RBI identifies data privacy risks according to the specific categorization within GDPR, such as a data breach with a high level of risk to customers' personal data, RBI has processes in place to proactively notify the data protection authority and affected

customers. These notifications should typically explain the nature of the risk, what personal data is affected and the steps taken to address the issue. This allows the affected customers to take any necessary precautions (e.g. changing passwords or monitoring their accounts). RBI offers dedicated email contacts to raise privacy concerns or requests. Consumer privacy teams are trained to escalate privacy complaints.

S4-4: Taking action on material impacts on consumers and end-users, and approaches to managing material risks and pursuing material opportunities related to consumers and end-users, and the effectiveness of these actions and approaches

Privacy-related action plan

- Clear communication with users about data handling practices and obtaining consent when required, after providing appropriate information
  - to address transparency and control for data subjects over personal data
- Development and implementation of a response plan
  - to prevent, contain or remedy data breaches involving personal data
- Following predefined processes to notify data subjects and authority , when required
  - to ensure incident and data breach readiness
- Conducting regular risk-based assessments of data processing activities
- Conducting employee training sessions; e-learning GDPR training, workshops and practical guidance that improve the understanding and implementation of data protection regulations
  - to address Internal accountability and governance, and the risk of non-compliance with data protection laws

The company has also allocated resources to promote awareness of GDPR, and to ensure transparency and effective oversight. The management structure includes a Data Protection Officer (Head of the Group Data Protection Office) and a team of nine employees in the Group Data Protection Office. This structured allocation of resources enables users to gain a clear understanding of how the company manages its impact on data protection and privacy, demonstrating a strong commitment to these important areas.

The privacy actions above are based on GDPR and apply across all relevant internal processing functions, employees and affected user groups. They are implemented on an ongoing and continuously updated basis, and contribute to the prevention, containment and remediation of adverse impacts on customers, and are monitored through structured governance by the group Data Protection Office, periodic reviews, training completion tracking and regular assessment outputs.

Cyber security-related actions plan

The technical and organizational security requirements defined in the information & cyber security policy and its supporting standards are implemented to protect the confidentiality, integrity and availability of information and information systems. The security roadmap is derived from the yearly defined information security strategy and the security guiding principles. The group security strategy is approved by the Management Board of RBI AG. Adequate financial, human and technological resources are allocated to manage information security throughout the organization.

As of the reporting date of 31 December 2025, 340 employees (previous year: 321 employees) were working in the field of information security. To raise awareness that information security is everyone's responsibility, the organization offers both mandatory and voluntary training sessions, information campaigns and events. All employees, including the Management Board, must successfully complete mandatory information security training annually. This training addresses current security topics, including appropriate responses to suspected security incidents, phishing attempts, emerging threats and general information protection strategies.

RBI implements a range of technical and organizational measures that establish multiple layers of defense to address potential threats, reduce vulnerabilities and mitigate the impact of attacks. Security considerations are integrated from the beginning in initiatives and product developments.

The effectiveness of security measures, processes and procedures is continuously evaluated through various testing methods, and by both internal and external audits. Furthermore, information about (potential) threats to RBI's customers and end-users, as well as to the bank itself, is continuously gathered. Actions and measures are derived from the insights gained from the conducted tests, exercises, assessments, incidents, near-misses as well as the threat information obtained. This approach aims to continuously improve technical and organizational safeguards to provide secure and resilient products, and to protect customers, end-users and their information. Potential negative impacts should be prevented as far as possible.

RBI has implemented robust processes, procedures and measures designed to swiftly identify, react to and respond to security incidents. Incident response plans enable RBI to minimize the impact, quickly restore services to normal operation, and provide effective remedies for customers and end-users. This proactive approach includes continuous monitoring and a dedicated

incident response team that is regularly trained. Lessons learned are derived from past incidents. By implementing and continuously improving efficient processes, procedures and measures to maintain information security, RBI strengthens the resilience of its operations and upholds the trust and confidence of its stakeholders.

Actions related to access to (quality) information and social inclusion of consumers and/ or end-users

Overview of action fields

RBI material topics related to impacts, risks and opportunities

	Actions related to			Austria						CE			SEE						EE	UA
Topic	Access to (qual.) information	Non-discrimination	Access to products and services	RBI AG	RBSPK	RKAG	RL	Valida	Kathrein	CZ	HU	SK	AL	BH	KO	HR	RO	RS	RU	UA
Financial education initiatives	x			✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Partnerships with governmental organizations or NGOs with regard to financial education	x								✓	✓	✓	✓	✓		✓	✓	✓	✓		✓
Guidance/training for dealing with people with (non-visible) disabilities and impairments or further training measures (in addition to the Code of Conduct) to prevent discrimination		x				n.a.				✓	✓	✓	✓	✓		✓[2]	✓	✓	✓	✓
Barrier-free branch access[1]			x	n.a.	✓[2]	n.a.	n.a.	n.a.	✓[2]	✓[2]	✓[2]	✓[2]	✓	✓	✓	✓[2]	✓[2]	✓	✓	✓
Barrier-free ATM access[1]			x	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	✓[2]	✓[3]	✓[2]	✓	✓		✓[2]	✓[3]			
Website adaption for people with visual impairment			x	✓[2]	✓[2]	✓[2]	✓[2]	✓[2]	✓[2]	✓[2]	✓[3]	✓[2]			part.	✓[2]	✓[2]		✓	✓
Adaptation of ATMs for people with visual impairment			x	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	✓[2]	✓[3]	✓[2]	✓			✓[2]	✓[3]		✓	
Services or product offers for women			x	n.a.		n.a.								✓	✓	✓				
Services or product offers for children			x	✓	✓	n.a.	n.a.	n.a.	n.a.	✓		✓		✓	✓	✓	✓			✓
Services or product offers students and/or youths			x	✓	✓	n.a.		n.a.	n.a.	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
Services or product offers for people in rural or hard-to-reach areas/with poor infrastructure			x			n.a.			n.a.											✓
Services or product offers for people with disabilities			x	✓		n.a.					✓				✓	✓				✓
Services or product offers for retirees			x			n.a.		n.a.					✓	✓	✓	✓		✓		

1 Considered implemented if this applies to at least 90 percent

2 EAA: European Accessibility Act

3 In progress

part.: partially implemented

RBSPK: Raiffeisen Bausparkasse Gesellschaft m.b.H.

RKAG: Raiffeisen Kapitalanlage-Gesellschaft m.b.H.

RL: Raiffeisen-Leasing Gesellschaft m.b.H.

Valida: Valida Holding AG

Kathrein: Kathrein Privatbank AG

RBI follows all the relevant legislation and regulation, as well as additional frameworks such as the Group human rights policy and the International Chamber of Commerce Code, in order to prevent negative material impacts from its communication with and provision of information to consumers. As the measures are implemented across various departments, there is no clear allocation of resources at this level.

Ongoing initiatives to illustrate the action plan:

Financial education key initiatives in 2025

In order to achieve the best possible impact when providing information on products and services, financial literacy among RBI's private customers is a prerequisite for their ability to make informed investment decisions and to repay loans. But it is also an important prerequisite for access to products and services, and therefore social inclusion. The financial education programs RBI offers are therefore not only intended for its customers but the general public. Financial literacy is implemented in various programs within the Group. The expected outcome of the financial education initiatives is to strengthen the financial awareness, knowledge, understanding and skills of the people. The time horizons of the individual initiatives are considered short- to medium-term.

To boost financial literacy among children in the Czech Republic, on the other hand, Raiffeisenbank a.s., Prague, uses My Financial Adventure in 2025; a free Minecraft-based game that combines fun and learning to improve financial literacy for children aged 8-15. It features four interconnected stories/minigames designed to be played during a single lesson. The game is available to download from the bank's website for free.

A further initiative launched in 2024 is TABI, a mobile banking app from Tatra banka, a.s., Bratislava, for children, teenagers and their parents in Slovakia that provides a safe, age-appropriate way to learn money management and dealing with financial responsibility under parental guidance, with the aim of improving financial literacy and money-management skills (understanding saving, spending, budgeting and basic banking) among children and teens). A further goal of TABI is for the users to develop responsible financial habits (setting and reaching savings goals, prioritizing purchases, reducing impulsive spending).

Raiffeisen Bank d.d. Bosna i Hercegovina, Sarajevo, contributes to financial literacy initiatives within the Group by sponsoring of the fifth Economic Olympiad, a nationwide competition held in June 2025 for high-school students aged 14-20 across Bosnia and Herzegovina. This Olympiad combines economic theory with practical financial-literacy tasks.

Since 2010, Raiffeisen Bank S.A., Bucharest, for example, together with Junior Achievement Romania, has offered free financial education resources in Romanian schools. Overall, this initiative was supported by over 300 Raiffeisen Bank professionals volunteering more than 1,600 hours, thereby preparing generations for financial independence.

Lastly, the 2025 Financial Fitness campaign from Raiffeisen banka a.d. Beograd focused on online security as part of the Association of Serbian Banks' European Money Week initiative. The campaign ran throughout 2025 with flagship activities timed to coincide with European Money Week and aimed to raise practical awareness of online-security risks (phishing, social-engineering, unsafe Wi-Fi, payment fraud) using practical examples.

Digital financial know-how at your fingertips

To enable people to learn about a specific topic within the complex field of financial knowledge at their own pace and according to their own level of understanding, the Group offers blog articles, dedicated sections, tutorial-style videos and YouTube content, so people can learn about financial topics at their own pace and level. Two examples illustrate this approach:

Since 2018, Raiffeisen Bank S.A., Bucharest, has provided free public access to comprehensive financial education. In 2025, the monthly study About Money 1:1 – covering Romanians' financial behaviors – was integrated into dedicated website articles. The site also offers expert guidance across seven personal-finance areas.

Secondly, Raiffeisen banka a.d. Beograd has a dedicated page on its website that serves as a knowledge hub with blog articles on current accounts, home budgeting, loans, interest rates, credit cards and online banking services since 2024. Connected to the 2025 Financial Fitness campaign from Raiffeisen banka a.d. Beograd, the website also offers information on online security to raise awareness on the topic through practical examples.

Any additional actions relating to the provision of access to (quality) information are conducted individually by each of the Raiffeisen subsidiary banks in line with the local regulatory requirements and legislation.

To provide the same chances for all consumers, several initiatives regarding non-discrimination are in place within the Group. Initiatives like trainings as well as products and services are provided on an ongoing basis:

Raiffeisen Smart Finance

To ensure equal access to financial services and quality information, Raiffeisen Bank S.A., Bucharest, promotes financial inclusion both in the community and through its core banking, thereby relying on innovative digital solutions that provide standardized, unbiased assistance to all customers. Launched in 2023 and still in active use in 2025, Raiffeisen Smart Finance (TAT) is used to help customers, by allowing the branch employee to standardize the presentation of information regarding the products offered by Raiffeisen Bank S.A., Bucharest. Moreover, TAT offers the option to simulate a configuration of a financial plan – based on the information a consumer provides – adapted to their objectives, needs and wishes.

Specialized financial products and services

An action taken by the Raiffeisen Bank Sh.a., Tirana, is the social loan initiative for low-income customers. By collaborating with the Municipality of Tirana, this initiative focuses on offering a mortgage loan to people in financial distress.

Raiffeisen Bank d.d. Bosna i Hercegovina, Sarajevo, offers a pensioners' package that includes all digital services, including a free savings account and insurance. Persons up to 65 years of age can insure themselves – and, if applicable, their children and grandchildren – against death caused by accident or illness. For account holders aged 65 to 75, the coverage applies only in the case of fatal accidents. In addition, UNIQA insurance will cover any negative balance on the current (giro) account up to the agreed insurance amount in the event of an insured incident.

One action comes from Raiffeisenbank Austria d.d., Zagreb, which waived the fee for its basic account on March 2025. Another action to highlight is the RBA SENIOR current account package for retirees offered by the Raiffeisenbank Austria d.d., Zagreb. This package includes, among other benefits, a 50 per cent discount on fees for national transfers to other banks as well as a 50 per cent lower fee for euro credit transfers abroad within the SEPA area executed via online banking . Additionally, two special insurance packages are offered: the ORYX home assistance, a 24-hour assistance and accidental death insurance, or the UNIQA insurance in case of accidental death.

By offering specialized financial products and support services designed to assist low-income customers and those facing financial difficulties, Raiffeisen Bank Kosovo J.S.C., Pristina, aims to promote financial inclusion. For instance, affordable banking products (accounts with low or no maintenance fees to reduce financial burdens), flexible loan options , financial counseling and support as well as debt restructuring are offered. Not least, in cooperation with the Ministry of Social Welfare, Raiffeisen Bank Kosovo J.S.C., Pristina, offers special pension accounts, i.e. accounts with preferential terms, reduced fees and easy access to pension payments. Correspondingly, special loan products for customers aged 65 to 70 are provided and unique financial concerns of retirees are addressed with the bank's dedicated customer support.

Initiatives for improving access to financial products and services for disadvantaged groups of the population

Removing barriers for consumers offers independence in financial matters. In accordance with the EU Accessibility Act and to ensure barrier-free access to banking services for people with disabilities across all channels (digital, remote and physical), several measures and improvements for accessibility within the Group took place in 2025. The subsidiaries in the EU worked on implementing a guaranteed equivalent, usable access for people with disabilities across all services. Inspired by their example, the non-EU subsidiaries also improved the consumer experience for disabled people:

In Serbia, the Raiffeisen banka a.d. Beograd focused on continuously improving the physical accessibility (barrier-free/ wheelchair access) of branch offices and ATMs for wheelchair users in 2025. With this ongoing and long-term project, Raiffeisen banka a.d. Beograd, plans to make as many branch offices/ATMs on site as possible barrier-free.

Since 2023, Raiffeisen Bank JSC, Kiev, has been adapting branches and ATMs for customers with limited mobility, visual or hearing impairments and veterans, with work continuing through 2026 and a target of at least 75% of branches being fully barrier-free by 2026. Digital channels and the contact center are being upgraded between 2024 and 2026, while contact centers have offered extended sign-language interpretation since 2024. Last but not least, to improve competencies in serving customers with disabilities and thus reduce any interaction barriers, the bank offers inclusivity training for employees in the branches, contact center as well as for the back-office staff.

S4-5: Targets relating to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities

Targets and metrics for privacy protection

For data protection, RBI has developed qualitative targets instead of quantitative targets. This reflects the Group's governance model for data protection, under which operational data protection compliance and the implementation of GDPR requirements are managed locally by the respective entities, taking into account national legal specificities. At Group level, the current focus is therefore on qualitative oversight, coordination and risk transparency.

This approach is reviewed periodically. Group Data Protection Office monitors the effectiveness in relation to material data protection-related risks and impacts. This is achieved through the centralized collection, consolidation and analysis of reports provided by local entities, including information on personal data breaches, regulatory proceedings and fines. These metrics are reviewed as part of regular Group-level oversight and reporting processes.

The Group's governance model is therefore defined qualitatively and aims to ensure consistent oversight, early risk identification and effective support of local entities in meeting their legal obligations under GDPR. Progress is assessed using qualitative and quantitative indicators, including the number of material breaches and regulatory fines, analyzed on a regular basis.

Throughout 2025 reporting year, all GDPR relevant events were recorded, assessed, and documented in line with Group -wide standards and regulatory reporting:

- Number of data breaches notified to the relevant Supervisory Authority in 2025: 34 (2024: 23)

  The incidents were identified through internal control mechanisms and notified within regulatory timeline. The measures to resolve these data breaches included immediate containment measures to limit any potential impact, structured root-cause analysis, targeted technical and organizational remediation and preventive improvements integrated into the relevant control frameworks to avoid recurrence.
- Number of complaints[1] from individuals that were submitted by the relevant Supervisory Authority in reporting year 2025: 6 (2024: 1)

  1 Individuals may raise data protection-related concerns with the competent data protection authority. In such instances, the authority may review the matter to confirm compliance with GDPR requirements and, where appropriate, provide guidance and indicative timelines for the company´s response.

  All complaints were handled and answered in line with regulatory requirements. Data protection complaints are monitored and analyzed as part of Group´s ongoing risk management and governance framework.
- Number of material penalties imposed by the Supervisory Authority in reporting year 2025: 0 fines (2024: 0)

Figures reported include RBI entities which are in the scope of the monitoring by Group Data Protection Office, and the Polish branch as well as the Raiffeisen Digital Bank AG.

Targets and metrics for information and cyber security

Measurable, time-bound information and cyber security targets are derived from the security ambition level approved by the RBI AG Management Board and are reflected in key performance indicators (KPIs) and objectives and key results (OKRs). Metrics are defined, collected, regularly reported under established processes and acted upon. The implementation status of group-wide security measures is monitored centrally and reported to the relevant committees.

RBI requires all employees, including the Management Board, to complete mandatory information and cybersecurity awareness training annually. Completion is recorded in the learning management systems (LMS) for the reporting period 2025.

Progress is measured via a KPI defined as the percentage of employees with valid completion during the reporting period. Data are sourced from the LMS. Performance is monitored and reported quarterly to the Group Security Committee and is part of the Supervisory Board reports.

The awareness training mitigates social engineering risk and informs the employees about new security related topics. It also supports legal and supervisory compliance. Under the established governance model, accountability for the KPI and target resides with the Group CISO (Chief Information Security Officer), with operational support provided by HR/Learning and security departments. Target levels (e.g. the percentage of staff with current security awareness training) are reviewed annually as part of the security strategy update approved by the Management Board; any changes are reported to the Group Security Committee and the Supervisory Board. When setting these targets, RBI considers the impact of its operations on consumers and end-users, as well as applicable supervisory and regulatory requirements.

Targets regarding access to (quality) information and responsible marketing practices

With the regulations in place, such as the Code of Conduct, the relevant internal policies and the voluntary adherence to the International Chamber of Commerce Advertising and Marketing Communications Code, RBI aims to minimize complaints or issues relating to access to (quality) information or responsible marketing practices. To promote the financial health of consumers, the goal is to further develop products and solutions in the retail banking sector. Furthermore, the decision to continue pursuing our existing initiatives regarding financial education has been made despite the strained economic and geopolitical situation, and the current backlash against ESG. Thus, no specific targets relating to access to (quality) information have been defined other than those set by individual Raiffeisen subsidiary banks in line with local regulatory requirements and legislation.

Monitoring at Raiffeisen Kapitalanlage-Gesellschaft m.b.H. includes tracking the number of complaints (open and closed) and the duration of complaint handling and resolution (duration < 10 days; between 10 and 30 days; longer than 30 days). The goal is to transparently capture and measure direct interaction with retail customers.

Targets regarding non-discrimination and access to products and services

Following the rules of the Code of Conduct, RBI aims to ensure that it does not discriminate against any of its customers and that a proper complaint and remediation process is in place should the case arise. Therefore, RBI has not set out any specific targets for non-discrimination.

Currently, there are no group-wide targets set at the RBI level for access to products and services, because local subsidiary banks within RBI may establish their own time-bound and outcome-oriented targets to address specific local needs and challenges.

Governance

Business conduct

G1-1: Corporate culture

Policy	Code of Conduct
General objective	The main objective of the Code of Conduct is to positively impact society by promoting fair business practices and reducing the likelihood of unethical conduct that could harm communities and RBI's own workforce.
Related IRO	Culture of integrity; Fair partner to suppliers supporting high ESG standards
Key contents	In the Code of Conduct, RBI's culture of equal treatment and opportunities for all employees is described under the heading of Employee Relations. Key principles include fair employment practices, no discrimination or harassment and no violence. It also prohibits any form of modern slavery and human trafficking. The Code of Conduct emphasizes the political neutrality of RBI. The Management Board of RBI may only authorize contributions to political parties under strict policy conditions. Engaging in lobbying is restricted to authorized staff only. This includes presenting RBI's position or opinion during legislative or rule-making processes. Furthermore, RBI is committed to the promotion of free and competitive markets.
Process for monitoring	The Code of Conduct is reviewed annually and, if necessary, on an ad hoc basis and adjusted to regulatory requirements and international standards.
Scope / Exclusions	RBI
Value chain / Own operations	The Code of Conduct covers RBI's own operations as well as all the activities of its upstream and downstream business relationships. All employees contribute to the Group's positive perception by meeting the standards of the Code of Conduct.
Affected stakeholders	Employees, customers, suppliers (see also Suppliers code of conduct)
Most senior level responsible	RBI's Management Board is responsible for the Code of Conduct and Group Compliance area administered its contents.
Reference to third party standards	European Convention on Human Rights, UN Guiding Principles on Business and Human Rights, Universal Declaration of Human Rights.
Consideration of key stakeholders	The review and updating process is a continuously evolving working process, which includes internal discussions between all key stakeholders of RBI, e.g. Group Compliance, Group ESG & Sustainability Management, Legal Services and Group People, Culture & Organization. All RBI subsidiaries participate in the adjustment process and update their local versions accordingly. The final version is subject to review by the Sustainability Committee and approval by the Management Board.
Availability to pot. stakeholders	The Code of Conduct is published across the Group in English as well as in the respective national languages on the website of RBI (https://www.rbinternational.com/en/raiffeisen/sustainability-esg/responsible-banking/code-of-conduct.html) and its subsidiaries. Furthermore, all employees receive an email from the CEO regarding updates to the Code of Conduct. To ensure awareness of the Code of Conduct's principles, all employees must periodically complete an e-learning exercise on the basics of the Code of Conduct. In addition, all employees must sign a compliance statement in which they commit to observe the Code of Conduct, including the disclosure and regular updating of statements on conflicts of interest. Supplier Code of Conduct: (https://www.rbinternational.com/en/raiffeisen/sustainability-esg/responsible-banking/code-of-conduct.html)

The pillars for ethical dealings

The Code of Conduct defines six pillars of RBI's standard for ethical business practices:

- Customer Relations: RBI protects and uses personal and confidential customer information appropriately, trains staff to enable informed decisions, avoids misleading marketing, treats customers experiencing repayment difficulties fairly, and does not discriminate against customers on the basis of personal attributes.
- Investor Relations: RBI continuously, comprehensively and transparently informs about the company as well as the performance of the business and of its stock.
- Employee Relations: The Code of Conduct forms an integral part of employment conditions, ensuring ethical behavior and compliance within RBI.
- Compliance with Laws and Regulations: RBI promotes a compliance culture that adheres to legal and ethical standards, ensuring safe and correct organizational practices.
- Combating Financial Crime: RBI implements guidelines and procedures to prevent, detect and report suspicious transactions, ensuring proactive measures against financial crimes.
- Social and Environmental Responsibility: RBI strives to achieve long-term profitable business while avoiding social and environmental harm by related proper due diligence practices.

Human rights

RBI is aware of specific industries (in particular nuclear power, gambling and defense) that, due to their sensitivity, have a potential impact on human rights. The specific policies in respect of these industries are made available internally and the position statements on defense, nuclear power and the gambling sector are published internally and externally (for details see sensitive business at https://www.rbinternational.com/en/raiffeisen/sustainability-esg/responsible-banking/code-of-conduct.html).

Further information can be found in chapter S2-1 Policies relating to value chain workers and S3-1 Policies relating to affected communities.

Environmental protection

RBI's goal is to minimize the negative impact of its business activities on the environment and to reduce CO_2 emissions. RBI also expects its service providers and suppliers to comply with these standards. Financing or participating in businesses or projects that pose a risk of significant environmental harm (e.g. destruction of rainforests, pollution of land, air or water) is not in line with RBI's business policy. Employees with related responsibilities must consider the potential negative environmental impacts and the resulting possible reputational damage to RBI in every decision regarding a business or project, especially when RBI is providing the financing.

Diversity and inclusion

RBI believes that embracing diversity enriches perspectives, while also positively impacting business decisions and outcomes. RBI strives to create an inclusive workplace that establishes conditions and frameworks that are equally attractive and beneficial for all employees. RBI is actively committed to ensuring equal opportunities for all employees, regardless of age, gender, nationality, social origin, sexual orientation and identity, disability or religious beliefs. The importance of diversity and inclusion is also demonstrated in the Code of Conduct as well as in the RBI diversity & inclusion policy.

UN Environment Programme Finance Initiative: Principles for Responsible Banking

As a long-standing member of the UNEP Finance Initiative, RBI signed up to the Principles for Responsible Banking (PRB) in 2021, thereby committing to implement the six associated principles within RBI. These principles provide RBI with a framework for taking a holistic ESG approach. The implementation of these Principles anchor sustainability at a strategic, portfolio and transaction level, as well as in all business areas. It guides the bank in its ESG alignment activities and, most importantly, in integrating ESG principles in its business strategy. This is underlined by dedicated ESG KPIs and advanced ESG training modules, a portfolio impact analysis and respective target setting, tailor-made financial ESG products and services, an active stakeholder engagement process within the ESG universe and, ultimately, a transparent and accountable disclosure of RBI´s externally audited progress report. RBI thereby emphasizes its efforts to navigate its ESG risks, business opportunities and impacts across four interconnected priorities — climate, nature, human rights, healthy and inclusive economies, while redirecting capital flows towards sustainable activities. Detailed information can be found in the Responsible banking progress statement for PRB signatories.

Corporate governance

Corporate Governance encompasses rules, processes and structures for responsible and transparent corporate management. It provides the framework for strategic direction and oversight by the Management and Supervisory boards. Effective communication between governing bodies, clear behavioral guidelines for employees and robust compliance support an environment that embodies ethical standards and builds trust among stakeholders. Likewise, a culture of transparency and diversity not only promotes adherence to requirements but also significantly strengthens the company's stability and reputation.

Detailed information can be found in the Corporate Governance Report as well as in the Governance chapter of the consolidated non-financial statement.

G1-1: Business conduct policies

Policy	Anti-bribery & corruption policy
General objective	Prevention and combatting bribery and corruption (B&C) by a robust Anti-Bribery & Corruption (ABC) program that ensures compliance with relevant legal and industry standards, thereby protecting the organization's reputation and promoting ethical business behavior among employees and management.
Related IRO	Prevent corruption
Key contents	RBI has implemented group-wide anti-corruption measures in accordance with its anti-bribery & corruption policy. The policy outlines the key duties and responsibilities of employees as well as for compliance and management functions. It also defines bribery and corruption risks and describes organizational anti-bribery and corruption standards applicable in RBI. Members of the management bodies (Management Board, Supervisory Board) and key function holders receive specific anti-bribery and corruption training as part of the Fit/Proper training program.
Process for monitoring	The policy is revised once per year.
Scope / Exclusions	RBI
Value chain / Own operations	Own operations, upstream and downstream value chains
Affected stakeholders	Employees; Management Board; business partners; public officials; other external stakeholders
Most senior level responsible	Head of Group Compliance
Reference to third party standards	The legal basis of the policy for RBI is guided by relevant laws, i.e. the Austrian Criminal Code, the UK Bribery Act and the US Foreign Corruption Practices Act as well as further governance standards and principles. The anti-bribery & corruption policy is consistent with international legal instruments such as the United Nations Convention against Corruption published in United Nations Treaty Series vol. 2349 no. 42146 and their guiding principles.
Consideration of key stakeholders	Group Compliance, Group People, Culture & Organization, Group Security, Resilience & Portfolio Governance, Group Risk Controlling, Group Internal Audit
Availability to pot. stakeholders	RBI's anti-bribery and corruption policy is accessible on RBI's website under https://www.rbinternational.com/en/raiffeisen/rbi-group/leadership-governance/compliance/abc-programme.html; see the chapter Policy frameworks as governance instruments; The anti-bribery & corruption policy is regularly communicated via various channels (e.g. training, awareness messages, publication of core principles) to all internal stakeholders.

Policy	Whistleblowing management policy
General objective	Providing a transparent framework for handling Whistleblowing reports, ensuring minimum standards and a consistent approach for whistleblowing across RBI and protecting whistleblowers from retaliation, including promoting accountability and improvement within the organization.
Related IRO	Protected whistleblowers
Key contents	For the reporting of Code of Conduct violations, including market abuse, fraud, theft, embezzlement, bribery and corruption, including violations related to harassment and discrimination in the workplace, RBI provides the whistleblowing platform Whispli, which is operated by an external service provider, which enables anonymous electronic reporting. Alternatively, employees and external stakeholders can use alternative channels (e.g. telephone, email, in person, etc.). Detected violations are properly documented and followed up with the respective business units. All reports are processed in accordance with RBI group-wide standards and internal compliance investigation mechanisms on the basis of the following principles: › All investigations are conducted by a dedicated team of carefully trained employees (investigators) following strict guidelines, including the need-to-know principle. › All investigations consider all evidence provided by stakeholders via whistleblowing or other channels, and are conducted fully independently. › Findings and conclusions are presented to management and responsible functions to take risk-appropriate actions. › Investigation results and conclusions are documented in a case management system in accordance with market standards. All reports are treated as confidential and specific whistleblowing protection measures are implemented in accordance with the EU Directive on the protection of persons who report breaches of Union law (Directive (EU) 2019/1937) and the Whistleblower Protection Act (WPA) in Austria. If violations are detected, RBI imposes appropriate risk-based actions, in accordance with the internal violation management policy. RBI constantly analyzes its rules and regulations to mitigate future risks as much as possible. RBI reports on violations and breaches of the Code of Conduct to the Management Board of RBI AG and to the relevant committees (Risk Committee, Audit Committee) of the Supervisory Board of RBI AG on a regular basis (at least annually). In order to ensure awareness among RBI employees, RBI's whistleblowing mechanism forms an integral part of the compliance training program. Whistleblowing managers who receive reports are experienced and skilled experts. They are Certified Fraud Examiners (CFE), attend regular training courses and participate in both external and internal conferences and seminars to continuously enhance their expertise. Furthermore, a refreshment training campaign was conducted in 2025 to further increase the awareness of the whistleblowing topic among RBI's employees.
Process for monitoring	The policy is revised once per year.
Scope / Exclusions	RBI
Value chain / Own operations	Own operations, upstream and downstream value chains
Affected stakeholders	RBI employees, Management Board, business partners and contractors, whistleblowers
Most senior level responsible	Head of Group Compliance
Reference to third party standards	RBI's whistleblowing policy takes into consideration the EU Directive 2019/1937, Austria's Hinweisschutzgesetz, Article 71 of Directive 2013/36/EU, Article 99g of the Austrian Banking Act, and EBA Guidelines (EBA/GL/2017/11).
Consideration of key stakeholders	Group Compliance, Group Internal Audit
Availability to pot. stakeholders	See the chapter Policy frameworks as governance instruments; RBI regularly communicates the aforementioned mechanisms to its employees through RBI's training programs.

Policy	Compliance training policy
General objective	Fulfilling regulatory training requirements to educate and build capabilities and of compliance-relevant topics across the organization, thereby minimizing operational risk. The compliance training policy forms part of the internal Compliance Governance Regulation.
Related IRO	Culture of integrity, Prevent corruption
Key contents	We consider consistent and targeted training to form a core element in establishing a compliant corporate culture. The compliance training policy establishes a structured training program across the Group that ensures periodic compliance trainings for all levels of expertise and on various business conduct-related subject matters. It seeks to fulfill regulatory training requirements to educate and build capabilities and awareness of compliance-relevant topics across the organization, thereby minimizing operational risk. The training program includes but is not limited to providing education on the Code of Conduct, anti-bribery & corruption, fraud, conflicts of interest, whistleblowing, anti-money laundering, international sanction compliance as well as countering the financing of terrorism and tax evasion. Attendance is mandatory for all employees, and is recorded and monitored on a continuous basis. Target audience and frequency: all employees must complete annual compliance training on a minimum standard of compliance-related topics to refresh their existing knowledge and to be informed about relevant changes and developments. All new employees must complete training courses on the topic of compliance. In particular, these cover aspects of preventing economic crime (especially combating money laundering and the financing of terrorism, international sanctions and embargoes as well as corruption and fraud prevention), market abuse and conflicts of interest as well as learning about appropriate measures and rules concerning internal reporting obligations. Employees operating in risk-sensitive areas receive additional regular targeted training that covers more in-depth knowledge. The frequency and target groups of advanced training is determined on the basis of compliance risks and incidents identified within RBI and any changes to regulatory requirements. The content of the training is structured into different modules and tailored to employees' specific roles and responsibilities, compliance risk exposure and relevant regulatory requirements (e.g. customer relationship manager, areas of confidentiality). Updates to the training materials are triggered by new laws and regulations, products and customer groups, or when internal procedures change. The modules are offered as interactive training with testing components as well as classroom training courses to ensure the effectiveness of the training.
Process for monitoring	The policy is reviewed every second year with regard to regulatory changes and new business requirements.
Scope / Exclusions	RBI
Value chain / Own operations	Own operations
Affected stakeholders	All RBI employees
Most senior level responsible	Head of Group Compliance
Reference to third party standards	–
Consideration of key stakeholders	The training concept is the result of the work and cooperation between RBI Group Compliance and relevant stakeholders in the subsidiary banks.
Availability to pot. stakeholders	See the chapter Policy frameworks as governance instruments

Group-wide and local compliance awareness initiatives to further improve the compliance culture and compliance awareness complement the compliance training program. The most notable compliance awareness initiatives since 2021 include the group-wide whistleblowing awareness campaign (Bring corporate misconduct to light) in 2021 and the compliance culture awareness campaign (Make compliance culture happen) in 2024, with a focus on international sanctions compliance. In 2025, RBI Group Compliance launched an awareness communication series as part of the go live of the new app –Compliance in your Pocket. Since 2022, additional trainings and awareness activities concerning sanctions were launched to address the increased level of sanctions risk.

G1-3: Prevention and detection of corruption and bribery

RBI's Anti-Bribery and Corruption program is revised continuously and a condensed overview is available to all stakeholders on RBI's website. RBI's main objective within this program is to prevent, detect and address allegations of corruption and bribery via whistleblowing as outlined in the corresponding chapter.

RBI has developed several specific anti-bribery and corruption related actions, which are continuously reviewed, enhanced and reimplemented within RBI's organization. Those actions include, among others, internal investigations through audits of business performed on a regular and an ad hoc basis, annual training and awareness campaigns, specified risk management and internal controls.

RBI's actions on anti-bribery and corruption are designed to raise awareness on ABC topics among its employees and other staff members, to build trust among external stakeholders and to strengthen RBI's overall resilience and thereby to directly and pro-actively prevent and mitigate incidents in relation to bribery and corruption.

Internal investigations are performed by highly qualified and specialized compliance officers whenever suspicions of unlawful or unethical behavior arise. Investigations through audits of business cover all banking products and banking services, employees at all organizational levels and any business area and environment where RBI currently operates. If a suspicion of bribery and corruption is validated, RBI follows a strict zero-tolerance policy and immediately implements risk-based actions.

RBI's value chains are covered end-to-end with no exceptions. Stakeholders are primarily employees and other staff members of RBI.

RBI's actions on anti-bribery and corruption are performed periodically during the business year or on an ad hoc basis.

Training and awareness: all RBI employees must undergo periodic anti-bribery and corruption training activities and programs in order to establish and maintain a high level of awareness of bribery and corruption risks and to inform employees about their role and responsibilities within the anti-bribery and corruption program. Training is provided via e-learning modules, including tests, classroom training courses and additional awareness activities. The percentage of functions-at-risk covered by the RBI ABC training program in 2025 is 95 per cent. All functions-at-risk (all tier management levels, members of the administrative, management and supervisory bodies) receive specific anti-bribery and corruption training as part of the Fit/Proper training program.

Training courses and awareness campaigns cover a variety of ABC-specific topics, including guidelines on how to identify and prevent unlawful or unethical behavior and on obligations regarding reporting to the Compliance function. Training courses are mandatory for all employees and must be completed on at least an annual basis. Risk management aims to identify, assess and prioritize ABC-specific risks, while internal controls are executed to further prevent RBI's organization in relation to incidents of bribery and corruption.

Groups covered by anti-corruption trainings

in headcount	2025		2024	
Supervisory Board[1]	133	63 %	128	58 %
Management Board[1] (first tier of management)	103	90 %	108	91 %
B-1 (second tier of management)	593	90 %	604	90 %
B-2 (third tier of management)	1,700	96 %	1,648	94 %
Other managers	2,039	98 %	1,829	83 %
Other employees	37,116	97 %	37,818	97 %

1 In contrast to ESRS 2, these figures include not only the head office but the entire group.

Risk assessments: A holistic and periodic risk assessment of bribery and corruption risks for all relevant business lines and processes is a key pillar of RBI's anti-bribery and corruption program. This is in line with the methodology and standards of RBI's Operational Risk Controlling Management Framework. The periodic risk assessment gives a comprehensive picture of those parts of the business lines and processes that might be most vulnerable to corrupt practices and whether the controls that are in place mitigate existing inherent risks. In addition, ad hoc risk analyses are carried out, particularly for new or modified processes or products and after the occurrence of certain incidents.

Internal controls: All RBI units perform regular controls to prevent or mitigate bribery and corruption risks. Key control process that may be executed by first line of defense functions (e.g. Human Resources, Procurement etc.) or second line of defense functions (e.g. Compliance) include, among other things:

- Conflict of interest disclosure and assessment (mandatory reporting of gifts/invitations offered/received, professional activities, close relationships, economic interests etc.)
- Expense reimbursement controls (e.g. invoices for entertainment are matched with related compliance disclosures)
- Know-your-customer checks (e.g. before onboarding, based on specific triggers)
- Know-your-employee checks (e.g. before onboarding, based on specific triggers)
- Know-your-business partner checks (e.g. before onboarding, based on specific triggers)
- Compliance check/mandatory involvement of Compliance with regard to making contributions to external parties (e.g. compliance checks sponsorships, donations, membership fees exceeding defined thresholds or based on specific triggers)

Cooperation and exchange: In line with RBI's corporate values, strong cooperation and ongoing exchanges between all RBI units facilitate experience sharing, allowing RBI's anti-bribery and corruption program to be constantly improved and enhanced. Key function holders (e.g. line managers, product-owners, etc.) and employees working in areas of confidentiality (e.g. Compliance, etc.) are involved in functions most at risk.

Management reporting: The local Compliance functions report directly to local management and periodically report on incidents, gaps or general developments with regard to the anti-bribery and corruption program in their entity. Group Compliance periodically reports to RBI's Management Board and Supervisory Board.

Accountability and sanctions: In line with RBI's zero-tolerance policy for bribery and corruption, all employees and management functions are held accountable for their actions or potential omissions that lead to in violations of RBI's anti-bribery and corruption program. In case of such events, internal sanctions and disciplinary measures – irrespective of any potential criminal law sanctions or other legal consequences – are applied and enforced.

In 2025, 110 (2024: 99) reports were investigated in total via the whistleblower system in RBI. Investigations confirmed the allegations in 37 (2024: 28) cases. Out of the 37 (2024: 28) reports, 12 (2024: 10) cases were related to harassment, discrimination and retaliation, 12 cases (2024: 11) to other breaches of the Code of Conduct (internal misconduct), 1 (2024: 0) case to bribery and corruption, 7 (2024: 1) cases to conflicts of interest, 3 (2024: 2) cases to fraud and theft, 2 (2024: 3) cases to suspicions of money laundering and breaches of financial sanctions regimes, and 0 (2024: 1) cases to protection of personal data.

G1-4: Incidents of corruption or bribery

All suspicions of bribery or corruption are processed in accordance with RBI's internal compliance investigation and reporting mechanism. Adequate internal sanctions and disciplinary measures, i.e. dismissal of employees, were applied and enforced, irrespective of criminal law sanctions and legal consequences.

All suspicions and confirmed incidents of bribery or corruption are documented in a market-standard case management system and reviewed on a regular basis. ABC specific parameters, as outlined below, are not validated by an external validator.

Incidents of corruption or bribery

	2025	2024
Number of convictions for violation of anti-corruption and anti-bribery laws	0	0
Number of confirmed incidents of corruption or bribery	4	0
Amount in € millions of fines for violation of anti-corruption and anti-bribery laws	0.0	0.0

The four confirmed incidents of corruption and bribery in 2025 were qualified as passive bribery cases.

Anti-money laundering and countering the financing of terrorism

Policy	Anti-money laundering policy
General objective	Effectively combating money laundering/the financing of terrorism and managing related regulatory, reputational and other compliance risks. Mismanagement of anti money laundering and countering the financing of terrorism activities can lead to an increase in criminal activities, and weaken public safety and the economy. Conversely, effective management contributes to higher public safety, a strengthened economy and positively impacts business relationships. Combatting money laundering/ the financing of terrorism strengthens RBI's reputation and contributes to RBI's target of conducting business only with reputable customers involved in legitimate business activities and whose funds derived from legitimate sources.
Related IRO	Anti-money laundering and counter-terrorism financing
Key contents	Basis for identifying, evaluating and appropriately mitigating potential money laundering / terrorism financing risks. Establishes key requirements for KYC and transaction/customer monitoring procedures for relevant business areas and processes
Process for monitoring	The policy is monitored on an ongoing basis. Reviews and updates can take place throughout the year but are conducted at least annually. Given that combating money laundering is a constantly evolving process, RBI recognizes the importance of continuously evaluating, developing and adapting its anti-money laundering/countering the financing of terrorism policy Updates and reviews are i.a. made on the basis of legal/regulatory changes, external reviews as well as market developments and observations.
Scope / Exclusions	RBI
Value chain / Own operations	Own operations, downstream value chain
Affected stakeholders	All employees and management functions; existing/potential customers; relevant authorities
Most senior level responsible	Management Board
Reference to third party standards	The policy is in line with applicable legislation and considers international standards, such as the recommendations of the Financial Action Task Force (FATF).
Consideration of key stakeholders	Group Compliance
Availability to pot. stakeholders	See the chapter Policy frameworks as governance instruments. The policy is available to and addresses all employees and management functions in all countries and areas of responsibility and requires them to perform their duties in accordance with applicable laws, regulations as well as internal standards and procedures.

Key actions taken as result of the anti-money laundering/countering the financing of terrorism policy include:

- Appointment of an anti-money laundering/countering the financing of terrorism officer who reports directly to management bodies
- Risk identification and classification of customers and products as well as risk-based due diligence obligations
- Systematic, continuous due diligence obligations for customers (including identifying politically exposed persons and beneficial owners), comprising enhanced due diligence for high-risk customers and management approval for certain types of customers (e.g. customers associated with politically exposed persons or certain high-risk countries)
- Targeted and additional requirements for companies domiciled in offshore territories
- Customer data, transaction and account monitoring, including coherency screening
- Reporting of money laundering/terrorism financing suspicions to relevant authorities (e.g. an FIU)
- Reporting, exchanging information and cooperating with relevant authorities
- Systematic controls and evaluations through the internal control system as well as internal and external audits
- Periodic and target-audience-based training and awareness programs (classroom-based, e-learning, micro-learnings, etc.)
- Proactive support of and contribution to further development of industry and legal standards through participation in e.g. working groups and initiatives on a national, European and international level

These actions are continuously applied but may additionally be taken on an event-driven basis. The actions support RBI's goal of effectively combatting money laundering and the financing of terrorism, while ensuring full compliance with relevant legislation and international standards.

Tax compliance

Tax Strategy

RBI's tax strategy is shaped by statutory requirements, the Code of Conduct and internal policies. The fulfillment of applicable tax obligations is a priority and RBI adheres to this principle across all jurisdictions and markets where it operates.

As a stock corporation based and managed in Austria, RBI AG is subject to unlimited tax liability in Austria for its global income. Outside Austria, it is subject to unlimited tax liability through its subsidiaries and limited tax liability concerning its permanent establishments and their generated income. Additionally, RBI AG has extensive tax obligations arising from its interactions with customers and business partners.

Tax obligations inherently carry risks due to uncertainties in tax assessments, often stemming from the complexity of economic matters and tax systems. To mitigate these risks, RBI AG has established internal processes and control systems.

Tax Concept

Aligned with the Code of Conduct, RBI rejects all forms of tax evasion and is committed to complying with laws and regulations against tax evasion and financial crimes in all markets where it operates. These principles guide all business activities and decisions.

When developing new products, RBI strives to ensure compliance with applicable tax provisions. RBI also adheres to tax transparency regulations and initiatives, such as the Foreign Account Tax Compliance Act (FATCA), Common Reporting Standard (CRS), US Qualified Intermediary Program (QI), Austrian Transfer Pricing Documentation Act (TPDA) and the Directive on Administrative Cooperation - DAC 6 and Pillar 2.

RBI's internal processes and controls are designed to support compliance with both internal and external regulations, thereby identifying and prohibiting undesirable tax practices at an early stage. The primary goal is to meet tax obligations accurately and promptly, thereby preventing compliance-related tax risks. The Code of Conduct as well as internal policies and processes strive for a uniform understanding of this tax strategy across all RBI locations to ensure proper implementation. In 2025, RBI maintained and if necessary enhanced its control mechanisms and governance system, especially its tax control system, to prevent potential tax abuse and evasion. These principles are outlined in the Code of Conduct, which applies to the entire Group and is regularly reviewed and expanded through various guidelines. The business model of RBI AG avoids any presence in tax havens, with plans to terminate any outstanding activities in such locations.

Tax governance, control, and risk management

The CEO holds ultimate responsibility for RBI AG's tax obligations, delegating this to the CFO, who further delegates to the Head of Group Tax Management. Local management assumes tax responsibility for foreign subsidiaries.

Tax risks are identified, managed and monitored through internal processes. Employee expertise on tax matters is maintained via internal and external training, with some Group Tax Management employees subject to ongoing training obligations due to their qualifications as tax advisors. Regular training sessions for internal departments by Group Tax Management and external consultants form part of RBI's internal tax compliance program. Measures are derived from an annual analysis of group-wide tax compliance risks, supplemented by audits from external consultants.

Compliance with tax provisions and the control framework is monitored at multiple levels and reinforced by internal controls and external audits. External expert opinions are sought for clarification on certain complex issues. Incidents or suspicions of tax misconduct can be reported internally or by third parties through established compliance communication channels, including the whistleblowing platform (for details see chapter Whistleblowing). Tax reporting in the Annual Report undergoes external audits as part of the annual financial statement review.

Stakeholder engagement and management of tax concerns

Important tax topics, tax audits and projects are presented to the CEO or the full Management Board of RBI AG for acknowledgment or approval. External opinions are sought to ensure that stakeholder perspectives are considered in decision-making and that tax risks are identified and documented. Group Tax Management engages in intensive dialog with tax authorities to foster partnership-based cooperation and regularly consults with finance ministries. Active participation in tax committees of various institutions, such as the Austrian Economic Chambers and the Federation of Austrian Industries, allows RBI to anticipate and respond to trends in tax law promptly. Detailed figures per country related to taxation can be found in note (49) Key figures pursuant to § 64 (1) 18 of the Austrian Banking Act (BWG) in the consolidated financial statements.

G1-5: Political influence and lobbying activities

Policy	Political influence and lobbying activities
General objective	Lobbying is subject to high standards of transparency, both for specialized lobbying companies and their own employees – known as corporate lobbyists – as well as for RBI and its relevant employees. RBI is required to register lobbyists who act on its behalf in the national lobbying register. RBI's lobbying work is carried out by its qualified employees and the Association of Raiffeisen Banks (Fachverband der Raiffeisenbanken), which forms part of the Austrian Economic Chambers. Accordingly, RBI is registered in the Austrian Lobbying Register. Corporate lobbyists of RBI are obliged to observe the following points in their contact with office holders: they are committed to the truth and any information that they provide must be – to the best of their knowledge – undistorted, complete, up to date and not misleading. The officials must know who they are, that they work for RBI and declare that they are registered in the Lobbying Register.
Related IRO	Enabling informed policy decisions & industry insights;
Key contents	The Management Board of RBI is solely authorized to approve contributions to political parties, election committees, party-affiliated organizations and political figures (politicians, candidates) and such contributions are permitted only if the following conditions are fulfilled: › The contribution does not violate any statutory regulations. › The contribution is in line with the customary extent of the respective country. › The contribution is not apt to have any improper impact. If such contributions are granted, they must be handled transparently and with the involvement of RBI Group Compliance. The transparency provisions regarding party financing and lobbying, which have been in place in their latest version since 1 January 2013, must be complied with and are implemented in the Group Executive Office of RBI. The legally responsible person is the CEO of RBI, Johann Strobl. The person in charge of EU relations is Paul Pasquali, Executive Director Group Government & Stakeholder Affairs. He is also the senior executive responsible for the political engagement process. This process is monitored on a regular basis. Lobbying is essential in parliamentary democracies, allowing stakeholders, including banks, to inform decision-makers and shape policies that affect their industry. While political engagement can provide valuable insights and enhance a bank's reputation, it also carries risks such as public backlash, regulatory scrutiny and the need for strict compliance with campaign finance laws.
Process for monitoring	Regular review of the process
Scope / Exclusions	RBI
Value chain / Own operations	Own operations
Affected stakeholders	Employees
Most senior level responsible	Head of Group Government & Stakeholder Affairs
Reference to third party standards	Lobbying Act (Lobbying-Gesetz, LobbyG)
Consideration of key stakeholders	Group Compliance
Availability to pot. stakeholders	See the chapter Policy frameworks as governance instruments

All lobbyists who work for RBI obtain information and make decisions exclusively by fair means. They inform themselves about the restrictions on activities and rules on incompatibility that apply to office holders and comply with these restrictions and rules. Office holders must not be induced to infringe applicable rules and standards of behavior and unfair or inappropriate pressure must never be exerted on office holders. The Compliance Policies rules as well as the Code of Conduct according to Article 7 of the Lobbying Act are to be observed.

RBI intends to make a positive impact on enabling informed policy decisions and industry insights. By engaging politically, RBI intends to provide well-prepared information and arguments, thereby helping legislators to understand complex issues and make decisions in society's best interest.

The main current topics of lobbying activities are current legislative projects and initiatives in the areas of financial services, European law, corporate law and taxes, investments, industry and competition, among others. Current concerns are also focused, in particular, on the Capital Markets Union (CMU), the Single Resolution Mechanism (SRM), the Financial Transaction Tax (FTT), the Single Supervisory Mechanism (SSM), the European Fund for Strategic Investments (EFSI), the Deposit Guarantee Scheme (DGS), the European Deposit Insurance Scheme (EDIS), Total Loss Absorbing Capacity/ Minimum Own Funds and Eligible Liabilities (TLAC/MREL), the Markets in Financial Instruments Directive (MiFID), Undertakings for Collective Investment in Transferable Securities, the Capital Requirements Directive/Capital Requirements Regulation (CRD/CRR) and intra-EU investment protection.

In 2025, RBI's lobbying activities did not concern any topics that interact with RBI's material impacts, risks and opportunities. In 2025 and in the previous year, RBI did not make any financial or in-kind contributions to any politicians or parties.

RBI is registered in the following lobbying and transparency registers:

- Austrian Transparency Register (identification number in the register: LIVR-00104)
- German Lobbying Register (identification number in the register: R005510)
- EU Transparency Register (identification number in the register: 33858106461-10)

Regarding the appointment of members to management and supervisory bodies of RBI who have held comparable positions in public administrations within the two years preceding the appointment, we confirm that no such instances exist. None of the recently appointed members of RBI committees have held comparable roles in public administration during the specified timeframe.

RBI AG is a member of the Austrian Federal Economic Chamber (Wirtschaftskammer Österreich/WKO). Furthermore, an affiliation exists to the Federation of Austrian Industries (Industriellenvereinigung IV).

G1-2: Management of relationships with suppliers

RBI is conscious of its position in the finance industry in Austria and CEE. RBI has approximately 12,500 suppliers, mainly in IT, facility management, consulting services and marketing. RBI thereby plays a significant role as a customer for businesses in these sectors in RBI's domestic markets. RBI has set itself the goal of exploiting the potential of its role as a customer by setting high environmental and social principles for contractual relationships and by incorporating sustainability criteria when selecting suppliers. RBI head office is responsible for the management of suppliers of RBI AG and its subsidiary banks in Central and Eastern Europe as well as certain Austrian subsidiaries, thereby covering the vast majority of RBI's suppliers and purchasing volume.

Being a fair partner to RBI's suppliers and demanding fairness towards its employees and suppliers as well as sustainable behavior not only safeguards RBI's operational banking activities. RBI also sees it as an opportunity to make a positive contribution to society and the environment.

All RBI suppliers must comply with the supplier code of conduct and its principles, which, among other considerations, include compliance with the law, the prohibition of corruption and bribery, respect for the fundamental rights of employees, all key aspects of human rights and environmental regulations. The Supplier Code of Conduct is included in contracts agreed with suppliers. In exceptional cases, a supplier's code of conduct with comparable content is accepted as part of the contract. The principles defined in the Supplier Code of Conduct are to be regarded as a minimum level for environmental and social criteria, based on the various regulations and directives with which RBI has undertaken to comply. This approach highlights compliance with selected social and environmental standards as a fundamental requirement for working with RBI. If RBI identifies a material breach of the regulations by a supplier, it assesses the impact and defines rectification measures. If a supplier were to fail to meet its obligations, RBI would terminate the contractual relationship. As part of the supplier management process, RBI's top suppliers are assessed in relation to their ESG fulfillment.

G1-6: Payment practices

RBI is a fair partner for its customers suppliers. This includes providing fair payment terms and the complying with contractually agreed payment terms. The table below shows the payment terms for suppliers of RBI AG and selected subsidiary banks in Central and Eastern Europe, based on a representative sampling.

Payment practices

2025	Head office	RBCZ	RBHU	RBHR	RBRO	TBSK
Average time the entity takes to pay the invoice (in days)	4	16	25	25	27	11
Payments aligned with the standard payment terms (in %)	93	92	88	95	69	96
Standard payment terms	30 days net	30 days net	30 days net	25 days net	23 days net	30 days net

2024	Head office	RBCZ	RBHU	RBHR	RBRO	TBSK
Average time the entity takes to pay the invoice (in days)	10	14	15[2]	25[1]	24[1]	18
Payments aligned with the standard payment terms (in %)	78	94	93	95	70[1]	94
Standard payment terms	30 days net	30 days net	30 days net	25 days net	22[1] days net	30 days net

RBCZ: Raiffeisenbank a.s., Prague (CZ)

RBHU: Raiffeisen Bank Zrt., Budapest (HU)

RBHR: Raiffeisenbank Austria d.d., Zagreb (HR)

RBRO: Raiffeisen Bank S.A., Bucharest (RO)

TBSK: Tatra banka, a.s., Bratislava (SK)

1 Previous-year figures adapted (reported in 2024 for: average time the entity takes to pay the invoice in days RBHR: 0, mistake; RBRO: 22; payments aligned with standard payment terms RBRO: 85 per cent; standard payment terms RBRO: 15. For RBRO the 2024 value now reflects data from the Romanian bank only.)
2 Variance to 2025 due to expanded, full-scope supplier database

The above figures are based on invoices due between January and September 2025. The fourth quarter figures were estimated based on the trends observed in the first three quarters to provide a comprehensive view of the financial year. Intra-group invoices/payments were not taken into account. The data shown includes external suppliers. No differentiation is applied in terms of size of company.

RBI works consistently on optimizing its payment processes including communication with employees but also with vendors. This already lead to a reduction of time to payment in 2025 in head office and Tatra banka a.s., Bratislava.

No significant differences were present in payment terms or practices depending on the country, type and size of supplier or purchasing category.

Although the specific information about whether a supplier is a small- or medium-sized enterprise (SME) may not be readily available during the payment process, it is crucial for invoice requesters and approvers to consider the size and financial situation of the supplier. Employees of RBI are advised to expedite the processing of invoices from suppliers that are or could be SMEs. This proactive approach ensures that smaller suppliers, which may have tighter cash flow constraints, receive timely payments, thereby fostering positive business relationships and supporting the financial health of these enterprises. For any potential delays, specific RBI contacts are available.

	2025	2024
Legal proceedings currently outstanding for late payments	0	0

Responsible banking progress statement for PRB signatories

The following section contains all relevant information regarding the reporting and self-assessment obligations of RBI as a signatory to the UNEP FI Principles for Responsible Banking (PRBs) The presentation is based on the reporting template revised by UNEP FI in 2025.

Principle 1: Alignment

Brief description of RBI's sustainability strategy

RBI's group-wide sustainability strategy focuses on creating sustainable value through three core areas: being a responsible banker, a fair partner and an engaged citizen. This overall sustainability strategy is complemented by RBI's climate and environmental business strategy, which specifically revolves around supporting customers in their climate and ecological transitions and defines RBI´s transition plan.

Alignment with frameworks and goals

RBI's sustainability efforts align with several international frameworks, notably the UNEP FI PRB, the UNGC Principles and the European Union's ESG regulation and supervisory expectations. RBI focuses on managing ESG impacts, risks and opportunities across four key areas: climate, nature, human rights and inclusive economies, while redirecting capital towards sustainable activities.

Links and references: UN Environment Programme Finance Initiative: Principles for Responsible Banking; RBI's sustainability strategy; RBI's climate and environmental business strategy.

Principle 2: Impact and target setting

Significant impact areas and steps taken to identify and measure impacts

RBI has used the double materiality analysis (DMA) in accordance with the CSRD and ESRS standards to assess which environmental, social, and governance topics have financial and/or impact materiality. The DMA distinguishes between impacts, risks and opportunities arising directly from RBI's own operations and those connected to its value chain. Stakeholder perspectives were integrated through multiple channels as described in SBM-2: Interests and views of stakeholders. The material topics and resulting impacts, risks and opportunities are presented in SBM-3: Material impacts, risks and opportunities and their interaction with the strategy and business model. For the impact materiality assessment, RBI was guided by the UNEP FI methodology and UNEP FI Impact Tool.

Main progress indicators:

- Corporate loans: Reduction of GHG emissions by 27% compared to 2023;
- Investment funds: Reduction of financed emissions by 50% compared to 2020;
- Own operations: Reduction of GHG emissions by 42% compared to 2024.
- Target 2026: up to 22 % of corporate loans are ESG-compliant and € 1,070 million of new business volume in the retail segment are green and social loans
- Circularity Target: For the packaging industry portfolio's relevant customers, all post-consumer packaging waste must be recycled according to the EU Packaging Waste Directive by 2030. At least 90 per cent of customer engagement in the packaging industry is to include circularity topics by 2028.
- Further and continuous improvements and development of human rights due diligence processes within RBI.

Links and references: SBM-2: Interests and views of stakeholders; SBM-3: Material impacts, risks and opportunities and their interaction with the strategy and business model, IRO-1: Process to identify and assess material impacts, risks and opportunities; E1-1: Transition plan for climate change mitigation; E1-4: Targets related to climate change mitigation and adaptation; Financed emissions by PCAF asset classes; E5-3: Targets related to resource use and circular economy; Workers in the value chain ESG-related Board objectives for the financial year 2026; Workers in the value chain; Greenhouse gas emissions from own operations; Consolidated non-financial statement; Assurance report on the consolidated non-financial statement.

Principle 3: Clients and customers

RBI's client engagement

RBI operates responsibly with its customers under its group-wide sustainability strategy as well as its climate and environmental business strategy. RBI offers a variety of sustainable products, including green loans and sustainability-linked financing, in order to support customers in their transition to sustainable practices. RBI's Code of Conduct and sectoral business policies ensure that all financing activities meet the bank's ethical and environmental standards.

Robust risk, compliance and business processes are implemented to support sustainable initiatives targeting both climate and circularity as well as human rights. This includes thorough assessments of client operations to prevent greenwashing and ensure compliance. Engagement with customers focuses on developing action and transition plans that encourage sustainable practices, particularly in high-impact sectors.

Main progress indicators:

- ESG Customer Score: Evaluating ESG performance of customers, identifying risks, and informing underwriting decisions. This score incorporates both quantitative measures (e.g. CO_2 emissions, energy consumption) and qualitative factors (e.g. company sustainability practices).
- Advisory: RBI provides in-depth advisory services on net-zero strategies and circularity topics.

Links and references: SBM-1: Strategy, business model and value chain; SBM-2: Interests and views of stakeholders; RBI Code of Conduct; ESG customer score; Customer data collection; Corporate and Investment Banking (CIB) Products & Solutions; ESG-related Board objectives for the financial year 2026; E5-2: Actions and resources related to resource use and circular economy Consolidated non-financial statement.

Principle 4: Stakeholders

RBI's stakeholder engagement

RBI actively consults, engages and collaborates with stakeholders to implement the Principles for Responsible Banking. Key stakeholders include shareholders, customers, employees, regulatory authorities, business partners, NGOs, employee representatives and external ESG expert groups. Engaging these groups allows RBI to gather insights and address material issues related to climate stability, biodiversity and circularity as well as on Financial Inclusion & Health and Human Rights.

RBI conducts stakeholder engagement through various methods, including meetings, workshops, advisory sessions, and customer feedback mechanisms. This structured engagement ensures that stakeholders' interests and views are taken into adequate consideration. Against this background, the second Biodiversity Day at Raiffeisen Bank International, held in Vienna in early November 2025, brought together around 120 experts from business, science, politics and international institutions to discuss biodiversity as both a key topic on the sustainability agenda and as a business opportunity for both banks and industry. The event highlighted how biodiversity loss creates real financial risks for companies and banks, while also opening new business cases, such as Financial Health & Inclusion Summit together with the UNICO banking, nature-positive projects, carbon and nature credit markets as well as innovations that support food security. These topics were further discussed in industry-specific, deep-dive sessions for the agriculture, real estate and energy sectors. In addition, RBI hosted a Financial Health & Inclusion Summit in collaboration with the UNICO Banking Group, bringing together experts and representatives from Europe to discuss strategies to promote financial health and inclusion. To build on these discussions, particularly in the CESEE region, and to promote knowledge exchange, the UNEP FI CESEE Community of Practice Roundtable was held at RBI's head office in Vienna.The insights gathered from stakeholders are used to refine RBI's strategy and inform materiality assessments in accordance with the Corporate Sustainability Reporting Directive and European Sustainability Reporting Standards. This feedback enables the identification and prioritization of sustainability goals, contributing to the development of clear action and transition plans that align with the bank's commitment to climate stability and circularity as well as social topics.

Links and references: SBM-2: Interests and views of stakeholders

Principle 5: Governance and culture

Key governance structures and accountability mechanisms

RBI follows Austria's legally mandated dualistic board system, with a Management Board responsible for operations and a Supervisory Board overseeing management. The Management Board and the Supervisory Board share responsibility for addressing the most significant impacts, risks and opportunities related to RBI's business activities and its value chain. The Management Board is responsible for monitoring and managing these impacts, risks and opportunities, while the Supervisory Board ensures their appropriate oversight. Supporting the boards are the Sustainability Council, composed of internal and external experts advising on sustainability agendas, and the cross-functional internal Sustainability Committee, which assists the Management Board in ESG decision-making and monitors progress against sustainability targets. A robust framework of

policies and compliance structures ensures adherence to regulatory requirements and guides sustainability practices across the organization, including due diligence processes to identify and mitigate potential negative impacts associated with business activities as well as internal controls and risk management systems that uphold the accuracy of sustainability processes and related reporting.

Culture of responsible banking

RBI fosters a culture of responsible banking through structured training and continuous learning on sustainability and ESG topics. Employees participate in ESG-focused workshops, expert-led seminars and digital learning programs, supported by dedicated sustainability resources on the intranet. ESG principles are also integrated into leadership development, risk management and compliance training, ensuring responsible decision-making is embedded across daily operations and long-term strategy throughout the Group.

Progress indicators – remuneration practices and board KPIs

- The Management Board, the Supervisory Board and their committees receive regular updates from senior management on key sustainability topics and integrate related impacts, risks and opportunities into strategic oversight, decision-making and risk management, aligning short- and long-term objectives with RBI's long-term goals.
- Management Board performance targets for 2026 combine financial criteria (at least 40%) and non-financial criteria (up to 60%), reflecting RBI's strategy and ESG commitments. Non-financial targets cover strategic projects, efficiency, innovation, customer satisfaction, governance and risk compliance, employee engagement, leadership and social and environmental responsibility, with the Personnel Committee setting, reviewing and approving targets and bonus allocation.

Links and references: GOV-1: The role of the administrative, management and supervisory bodies; GOV-2: Information provided to and sustainability matters addressed by administrative, management and supervisory bodies; GOV-3: Integration of sustainability-related performance in incentive schemes; GOV-4: Statement on due diligence; GOV-5: Risk management and internal controls over sustainability reporting; RBI Group total rewards management policy; RBI's strategy.

Principle 6: Transparency and accountability

Reporting on sustainability practices

RBI publishes its consolidated non-financial statement, aligned with the Corporate Sustainability Reporting Directive and the European Sustainability Reporting Standards. This report is essential for fulfilling legal requirements and enhancing transparency in sustainability practices. It details RBI's non-financial agendas and activities, including the economic, environmental and social impacts of its business based on a double materiality assessment. Additionally, the reporting includes regulatory disclosures regarding environmental, social and governance (ESG) risks, as mandated by EBA standards.

Assurance of sustainability information

To ensure reliability, the contents of the consolidated non-financial statement have been independently limited assured by Deloitte Audit Wirtschaftsprüfungs GmbH, Vienna, thereby confirming adherence to established regulatory standards and the accuracy of the reported sustainability data.

Links and references: BP-1: General basis for preparation of the consolidated non-financial statement; Disclosures stemming from other legislation or generally accepted sustainability reporting pronouncements.