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Table of correspondence with Law 11/2018 and Taxonomy Regulation

In accordance with the provisions of Law 11/2018 of 28 December on non-financial information and diversity, CaixaBank presents in the Statement of Non-Financial Information, among other matters, the information necessary to understand the evolution, results and situation of the Group, and the impact of its activity with respect to environmental and social issues,

respect for human rights and the fight against corruption and bribery, as well as in relation to staff. The following shows the content requirements to be disclosed as specified in the Law and their agreement with the contents of the 2025 Consolidated Management Report.

Law 11/2018 of 28 December	Section or subsection of the CMR 2025 index/Direct Response	P.	Reporting Framework
Description of the business model and strategy			
Description of the business model	Section "Value creation model - Business model" Consolidated Management Report (CMR 2025)	##	ESRS 2 SBM-1: Market position, strategy, business model(s) and value chain
	Section "Sustainability Information - ESRS 2 - General Introduction - Sustainability Strategy and Business Model" CMR 2025	##	
	Section "Our identity - Presentation of the CaixaBank Group" CMR 2025	##	
	Note 1.1 "Nature of the Entity" Consolidated Financial Statements 2025 (CFS 2025)		
Business environment and markets in which the Group operates	Section "Corporate Strategy and Environment - Environment" CMR 2025	##	ESRS 2 SBM-1: Market position, strategy, business model(s) and value chain ESRS 2 SBM-2: Interests and views of stakeholders
	Section "Value creation model - Business model" CMR 2025	##	
	Section "Sustainability Information - ESRS 2 - General Introduction - Sustainability Strategy and Business Model" CMR 2025	##	
	Section "Sustainability reporting - ESRS 2 - General introduction - Sustainability strategy and business model - Integration of stakeholder opinions into the strategy" CMR 2025	##	
	Note 8 "Segment information" CFS 2025		
Organisation and structure	Section "Glossary and Structure - Group Structure" CMR 2025	##	ESRS 2 GOV-1: The role of the administrative, supervisory and management bodies ESRS 2 SBM-1: Market position, strategy, business model(s) and value chain
	Section "Sustainability Information - ESRS 2 - General introduction - Sustainability governance" 2025 CMR	##	
	Section "Corporate Governance" CMR 2025	##	
	Note 8 "Segment information" CFS 2025		

Law 11/2018 of 28 December	Section or subsection of the CMR 2025 index/Direct Response	P.	Reporting Framework
Description of the business model and strategy			
Objectives and strategies	Section "Corporate Strategy and Environment - Strategy" CMR 2025	##	ESRS 2 SBM-1: Market position, strategy, business model(s) and value chain ESRS 2 MDR-T: Tracking effectiveness of policies and actions through targets ESRS EI-4 Targets related to climate change mitigation and adaptation ESRS SI-5: Targets related to managing material impacts, advancing positive impacts, as well as to risks and opportunities ESRS S3-5: Targets related to managing material impacts, advancing positive impacts, and managing material risks and opportunities ESRS S4-5: Targets related to the management of material adverse incidents, the promotion of positive incidents and management of material risks and opportunities
	Section "Sustainability Information - ESRS 2 - General Introduction - Sustainability Strategy and Business Model" CMR 2025	##	
Main factors and trends that could affect future performance	Section "Corporate Strategy and Environment - Environment" CMR 2025	##	ESRS 2 SBM-1: Market position, strategy, business model(s) and value chain
	Section "Sustainability Information - ESRS 2 - General Introduction - Sustainability Strategy and Business Model" CMR 2025	##	
Description of the policies applied to the Group, which will include due diligence procedures applied to identify, assess, prevent and mitigate significant risks and implications, and control and verification procedures, including any measures adopted	Section "Risk Management" CMR 2025	##	ESRS 2 GOV-4: Statement on sustainability due diligence ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS EI-2 Policies related to climate change mitigation and adaptation ESRS EI-3 Actions and resources in relation to climate change policies ESRS SI-1: Policies related to own workforce ESRS S3-1: Policies related to affected communities ESRS S4-1: Policies related to consumers and end-users ESRS GI-1: Corporate culture and business conduct policies and corporate culture
	Section "Sustainability information - ESRS 2 - General introduction - Sustainability governance - Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	
	Section "Sustainability Information - ESRS 2 - General Introduction - Sustainability Governance - Statement on due diligence" 2025 CMR	##	
The result of the policies, including key indicators that allow for progress to be monitored and assessed	The outcomes of the policies, along with key indicators and their trends, are outlined in the following thematic sections: Climate change, Own workforce, Affected Communities, Customers, Business conduct, and in entity-specific areas: Sustainable finance and Cybersecurity.	-	ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS 2 MDR-M: Metrics in relation to material sustainability matters ESRS 2 MDR-T: Tracking effectiveness of policies and actions through targets ESRS EI-1 ESRS EI-2 ESRS EI-3 ESRS EI-4 ESRS SI-1 ESRS SI-3 ESRS SI-4 ESRS SI-5 ESRS S3-1 ESRS S3-3 ESRS S3-4 ESRS S3-5 ESRS S4-1 ESRS S4-3 ESRS S4-4 ESRS S4-5 ESRS GI-1 ESRS GI-2 ESRS GI-3 ESRS GI-5

Law 11/2018 of 28 December	Section or subsection of the CMR 2025 index/Direct Response	P.	Reporting Framework
Description of the business model and strategy			
The main short, medium and long-term risks associated with the group's activities. These include, inter alia, trade relations, products or services that can have negative effects in these areas	Section "Risk Management" CMR 2025	##	
	Section "Sustainability information – ESRS 2 – General introduction – Sustainability strategy and business model – Material impacts, risks and opportunities and their interaction with the strategy and business model" 2025 CMR	##	ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model ESRS 2 IRO-1: Description of the processes used to identify and assess material impacts, risks and opportunities
	Section "Sustainability information – ESRS 2 – General introduction – Materiality Assessment" 2025 CMR	##	
General			
Reporting framework	Section "Sustainability Information – ESRS 2 – General Introduction – Basis of Preparation" CMR 2025	##	ESRS 2 BP-1: General basis for preparation of the sustainability statement ESRS 2 BP-2: Disclosures in relation to specific circumstances
Principle of materiality	Section "Sustainability information – ESRS 2 – General introduction – Materiality Assessment" 2025 CMR	##	ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model ESRS 2 IRO-1: Description of the processes used to identify and assess material impacts, risks and opportunities
	Section "Sustainability information – ESRS 2 – General introduction – Sustainability strategy and business model – Material impacts, risks and opportunities and their interaction with the strategy and business model" 2025 CMR	##	
Human rights issues and ethical conduct			
Application of human rights due diligence procedures; prevention of risks of human rights abuses and, where appropriate, measures to mitigate, manage and redress possible abuses committed	Section "Sustainability Information – ESRS 2 – General Introduction – Sustainability Governance – Due Diligence Statement – Human Rights Due Diligence Process" CMR 2025	##	ESRS 2 GOV-4: Statement on sustainability due diligence ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS SI-1: Policies related to own workforce ESRS S3-1: Policies related to affected groups (ref. Human Rights Policy) ESRS S4-1: Policies related to consumers and users (ref. Human Rights Policy)
	Section "Sustainability information – ESRS 2 – General introduction – Sustainability governance – Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	
Reported breaches of human rights	Section "Sustainability Information – Governance – Mechanisms for detection and investigation of illegal behaviour" CMR 2025	##	ESRS SI-17: Incidents, complaints and severe human rights impacts
Promotion and enforcement of the provisions of the core conventions of the International Labour Organisation relating to respect for freedom of association and the right to collective bargaining.	Section "Sustainability information – Social – Own workforce – Work environment" 2025 CMR	##	ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS SI-1: Policies related to own workforce
	Section "Sustainability information – ESRS 2 – General introduction – Sustainability governance – Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	
The elimination of discrimination in employment and work	Section "Sustainability information – Social – Own workforce – Diversity and equal opportunities" 2025 CMR	##	ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS SI-1: Policies related to own workforce
	Section "Sustainability information – ESRS 2 – General introduction – Sustainability governance – Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	

Law 11/2018 of 28 December	Section or subsection of the CMR 2025 index/Direct Response	P.	Reporting Framework
Human rights issues and ethical conduct			
The elimination of forced or compulsory labour and the effective abolition of child labour	Section "Sustainability information – Social – Own workforce – Work environment" 2025 CMR	##	ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS SI-1: Policies related to own workforce
	Section "Sustainability information – ESRS 2 – General introduction – Sustainability governance – Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	
Measures adopted to prevent corruption and bribery	Section "Sustainability information – Governance – Prevention and detection of corruption and bribery" CMR 2025	##	ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS 2 MDR-M: Metrics in relation to material sustainability matters ESRS GI-1: Corporate culture and business conduct policies and corporate culture ESRS GI-3: Prevention and detection of corruption and bribery ESRS GI-4: Confirmed incidents of corruption or bribery
	Section "Sustainability information – Governance – Business conduct policies" 2025 CMR	##	
	Section "Sustainability information – Governance – Training and dissemination of business conduct" 2025 CMR	##	
	Section "Sustainability Information – ESRS 2 – General introduction – Sustainability governance" 2025 CMR	##	
	Section "Sustainability information – ESRS 2 – General introduction – Sustainability governance – Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	
Measures to fight against money laundering	Section "Sustainability information – ESRS 2 – General introduction – Sustainability governance – Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS 2 MDR-M: Metrics in relation to material sustainability matters ESRS GI-1: Corporate culture and business conduct policies and corporate culture ESRS GI-3: Prevention and detection of corruption and bribery
	Section "Sustainability information – Governance – Business conduct policies" 2025 CMR	##	
	Section "Sustainability information – Governance – Training and dissemination of business conduct" 2025 CMR	##	
	Section "Sustainability information – Governance – Prevention and detection of corruption and bribery" CMR 2025	##	
Contributions to foundations and non-profit entities	Section "Sustainability Information – Social – Affected communities – Social action" CMR 2025	##	GRI 413-1
Subcontracting and suppliers: inclusion of social, gender equality and environmental matters in the procurement policy; in relationships with suppliers and subcontractors, consideration of their social and environmental responsibility; oversight systems and their audit and results	Section "Sustainability information – Governance – Management of relations with suppliers" 2025 CMR	##	ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS 2 MDR-M: Metrics in relation to material sustainability matters ESRS GI-2: Management of relationships with suppliers
	Section "Sustainability information – ESRS 2 – General introduction – Sustainability governance – Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	

Law 11/2018 of 28 December	Section or subsection of the CMR 2025 index/Direct Response	P.	Reporting Framework
Environmental issues			
Detailed information on the current and foreseeable effects of the company's activities on the environment.	Section "Sustainability information – ESRS 2 – General introduction – Sustainability strategy and business model – Material impacts, risks and opportunities and their interaction with the strategy and business model" 2025 CMR	##	ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model ESRS 2 IRO-1: Description of the processes used to identify and assess material impacts, risks and opportunities
	Section "Sustainability information – ESRS 2 – General introduction – Materiality Assessment" 2025 CMR	##	ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS 2 MDR-M: Metrics in relation to material sustainability matters
	Section "Sustainability information – Environment – Climate change" CMR 2025	##	ESRS 2 SBM-3 EI: Material impacts, risks and opportunities and their interaction with strategy and business model ESRS 2 IRO-1 EI: Description of the processes used to identify and assess material climate-related impacts, risks and opportunities
	Section "Sustainability information – Sustainable finance – ESG risk management" CMR 2025	##	ESRS EI-6: Gross Scopes 1, 2, 3 and Total GHG emissions ESRS EI-9: Expected financial effects of material physical and transition risks and potential opportunities related to climate change
	Section "Sustainability Information – Sustainable Finance – Sustainable Business" 2025 CMR	##	
Detailed information on the current and foreseeable effects of the company's activities on health and safety.	Section "Sustainability Information – Social – Own staff – Working environment – Promoting well-being in a healthy and sustainable environment" CMR 2025	##	
	Section "Sustainability information – ESRS 2 – General introduction – Sustainability strategy and business model – Material impacts, risks and opportunities and their interaction with the strategy and business model" 2025 CMR	##	ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model ESRS 2 IRO-1 EI: Description of the processes used to identify and assess material climate-related impacts, risks and opportunities
	Section "Sustainability information – ESRS 2 – General introduction – Materiality Assessment" 2025 CMR	##	
Environmental assessment or certification procedures	Section "Sustainability information – Environment – Climate change" CMR 2025	##	ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS 2 IRO-1 EI: Description of the processes used to identify and assess material climate-related impacts, risks and opportunities ESRS 2 IRO-1 E2: Description of the processes used to identify and assess material pollution-related impacts, risks and opportunities ESRS 2 IRO-1 E3: Description of the processes used to identify and assess material impacts, risks and opportunities related to water and marine resources ESRS 2 IRO-1 E4: Description of processes for identifying and assessing material impacts, risks, dependencies and opportunities related to biodiversity and ecosystems ESRS 2 IRO-1 E5: Description of processes for identifying and assessing material impacts, risks, dependencies and opportunities related to the use of resources and the circular economy
	Section "Sustainability information – ESRS 2 – General introduction – Materiality Assessment" 2025 CMR	##	
Resources dedicated to preventing environmental risks	Section "Sustainability information – Environment – Climate change" CMR 2025	##	ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS EI-3 Actions and resources in relation to climate change policies
	Section "Sustainability information – Sustainable finance – ESG risk management" CMR 2025	##	ESRS EI-7 GHG removals and GHG mitigation projects financed through carbon credits

Law 11/2018 of 28 December	Section or subsection of the CMR 2025 index/Direct Response	P.	Reporting Framework
Environmental issues			
Application of the principle of precaution	Section "Sustainability information – ESRS 2 – General introduction – Sustainability governance – Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS 2 MDR-M: Metrics in relation to material sustainability matters ESRS 2 MDR-T: Tracking effectiveness of policies and actions through targets
	Section "Sustainability information – Environment – Climate change" CMR 2025	##	ESRS EI-1 Transition plan for climate change mitigation ESRS EI-3 Actions and resources in relation to climate change policies
Amount of provisions and guarantees for environmental risks	Considering the nature of the Group's operations, there is no substantial environmental risk to the Group, and therefore, no provisions have been made to mitigate such risks. CaixaBank has not been subject to any significant fines or sanctions related to compliance with environmental regulations in 2025.		ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS 2 IRO-1 EI: Description of the processes used to identify and assess material climate-related impacts, risks and opportunities
	Section "Sustainability information – ESRS 2 – General introduction – Sustainability governance – Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	ESRS EI-1 Transition plan for climate change mitigation ESRS EI-3 Actions and resources in relation to climate change policies ESRS EI-7 GHG removals and GHG mitigation projects financed through carbon credits ESRS EI-9: Expected financial effects of material physical and transition risks and potential opportunities related to climate change
	Section "Sustainability information – Environment – Climate change" CMR 2025	##	
	Note 20 "Provisions" CFS 2025		
Measures to prevent, reduce or restore carbon emissions that seriously affect the environment, taking into account any activity specific form of air pollution, including noise and light pollution	Section "Sustainability information – Environment – Climate change" CMR 2025	##	ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS EI-3 Actions and resources in relation to climate change policies ESRS EI-7 GHG removals and GHG mitigation projects financed through carbon credits ESRS EI-8: Internal carbon pricing
Prevention, recycling and reuse measures, and other forms of recovering and eliminating waste; actions to fight against food waste	This is not material for CaixaBank Group.		ESRS 2 IRO-1 E5: Description of processes for identifying and assessing material impacts, risks, dependencies and opportunities related to the use of resources and the circular economy
	Section "Sustainability information – Environment – Climate change – Environmental management plan" CMR 2025	##	
Water consumption and supply with respect for local limitations and constraints	This is not material for CaixaBank Group.		ESRS 2 IRO-1 E3: Description of the processes used to identify and assess material impacts, risks and opportunities related to water and marine resources
	Section "Sustainability information – Environment – Climate change – Environmental management plan" CMR 2025	##	
Consumption of raw materials and measures adopted to improve the efficiency of their use	This is not material for CaixaBank Group.		ESRS 2 IRO-1 E5: Description of processes for identifying and assessing material impacts, risks, dependencies and opportunities related to the use of resources and the circular economy
	Section "Sustainability information – Environment – Climate change – Environmental management plan" CMR 2025	##	

Law 11/2018 of 28 December	Section or subsection of the CMR 2025 index/Direct Response	P.	Reporting Framework
Environmental issues			
Direct and indirect energy consumption, measures taken to improve energy efficiency and the use of renewable energy	Section "Sustainability information – Environment – Climate change – Environmental management plan" CMR 2025	##	ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS EI-3 Actions and resources in relation to climate change policies ESRS EI-5 Energy consumption and mix
Significant elements of greenhouse gas emissions generated as a result of the company's activities, including the use of the goods and services it produces	Section "Sustainability information – Environment – Climate change" CMR 2025	##	ESRS 2 SBM-3: Material impacts, risks and opportunities and their interaction with strategy and business model ESRS 2 MDR-M: Metrics in relation to material sustainability matters ESRS EI-6: Gross Scopes 1, 2, 3 and Total GHG emissions
Measures adopted to adapt to the consequences of climate change	Section "Sustainability information – ESRS 2 – General introduction – Sustainability strategy and business model – Material impacts, risks and opportunities and their interaction with the strategy and business model" 2025 CMR	##	
	Section "Sustainability Information – ESRS 2 – General Introduction – Sustainability Strategy and Business Model" CMR 2025	##	ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS 2 SBM-3 EI: Material impacts, risks and opportunities and their interaction with strategy and business model
	Section "Sustainability information – Environment – Climate change" CMR 2025	##	ESRS EI-1 Transition plan for climate change mitigation ESRS EI-3 Actions and resources in relation to climate change policies
	Section "Sustainability information – Sustainable finance – ESG risk management" CMR 2025	##	
	Section "Sustainability Information – Sustainable Finance – Sustainable Business" 2025 CMR	##	
The reduction goals voluntarily established in the mid and long term to reduce greenhouse gas emissions and the measures implemented for this purpose	Section "Sustainability information – Environment – Climate change – Climate strategy and transition plan" CMR 2025	##	ESRS 2 MDR-T: Tracking effectiveness of policies and actions through targets ESRS EI-4: Targets related to climate change mitigation and adaptation
Preservation of biodiversity	Given the nature of CaixaBank's activity, it is not considered material. Section "Sustainability information – ESRS 2 – General introduction – Materiality Assessment" 2025 CMR	233	
	Section "Sustainability information – Sustainable finance – ESG risk management" CMR 2025	##	ESRS 2 MDR-T: Tracking effectiveness of policies and actions through targets ESRS EI-4: Targets related to climate change mitigation and adaptation
Impacts caused by activities or operations in protected areas	This is not material for CaixaBank Group.		ESRS 2 SBM-3 EI: Material impacts, risks and opportunities and their interaction with strategy and business model ESRS 2 IRO-1 E4: Description of processes for identifying and assessing material impacts, risks and opportunities related to biodiversity and ecosystems

Law 11/2018 of 28 December	Section or subsection of the CMR 2025 index/Direct Response	P.	Reporting Framework
Corporate matters and employees			
Dialogue with local communities actions taken to ensure the safeguard and advancement of these communities. Relationships with agents in local communities	Section "Sustainability information - Sustainability governance - Integrating stakeholders' views into strategy" CMR 2025	###	ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS 2 SBM-2: Interests and views of stakeholders ESRS SI-2: Processes for engaging with own workers and workers' representatives about impacts ESRS S3-2: Processes for engaging with affected communities about impacts
	Section "Sustainability information - Social - Own workforce" 2025 CMR	###	
	Section "Sustainability information - Social - Affected communities" CMR 2025	###	
Measures adopted to promote employment. Impact of the company's activity on employment and local development. Impact of the company on local populations and in the surrounding area	Section "Sustainability Information - Social - Affected communities - Social action" CMR 2025	###	ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS 2 SBM-3 S1: Material impacts, risks and opportunities and their interaction with strategy and business model ESRS SI-4: Actions taken to address material impacts on the undertaking's own workforce, approaches to managing material risks and opportunities related to the own workforce, and the effectiveness of those actions. ESRS 2 SBM-3 S3: Material impacts, risks and opportunities and their interaction with strategy and business model ESRS 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
Association and sponsorship actions	Section "Sustainability information - Social - Customers - Social inclusion and promotion of employability" 2025 CMR	###	ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS 2 MDR-M: Metrics in relation to material sustainability matters ESRS GI-5: Political influence and lobbying activities
	Section "Sustainability Information - Sustainable Finance - Commitments and Partnerships" CMR 2025	###	
	Section "Sustainability Information - Governance - Political lobbying" CMR 2025	###	
Anti-discrimination policies and diversity management. Measures to promote equal treatment and opportunities for men and women	Section "Risk Management - Reputational Risk Management" CMR 2025	###	ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS SI-1: Policies related to own workforce ESRS SI-4: Actions taken to address material impacts on the undertaking's own workforce, approaches to mitigating material risks and opportunities related to the own workforce, and the effectiveness of those actions
	Section "Sustainability information - Social - Own workforce - Diversity and equal opportunities" 2025 CMR	###	
	Section "Sustainability information - Social - Own workforce - Work environment" 2025 CMR	###	
	Section "Sustainability information - ESRS 2 - General introduction - Sustainability governance - Framework for policies, principles and statements in the field of sustainability" CMR 2025	###	

Law 11/2018 of 28 December	Section or subsection of the CMR 2025 index/Direct Response	P.	Reporting Framework
Corporate matters and employees			
Equality plans, measures taken to promote employment, protocols against sexual and gender-based harassment, integration and universal accessibility for people with disabilities.	Section "Sustainability information – ESRS 2 – General introduction – Sustainability governance – Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS SI-1: Policies related to own workforce ESRS SI-4: Actions taken to address material impacts on the undertaking's own workforce, approaches to mitigating material risks and opportunities related to the own workforce, and the effectiveness of those actions
	Section "Sustainability information – Social – Own workforce – Diversity and equal opportunities" 2025 CMR	##	
	Section "Sustainability information – Governance – Management of relations with suppliers" 2025 CMR	##	
Social dialogue: (i) Procedures for informing and consulting employees and negotiating with them (ii) Mechanisms and procedures available to the company to promote the involvement of employees in the management of the company, in terms of information, consultation and participation (Law 5/2022, which amends the restated text of the Corporate Enterprises Act).	Section "Sustainability information – Social – Own workforce – Work environment" 2025 CMR	##	ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS SI-2: Processes for engaging with own workers and workers' representatives about impacts ESRS SI-3: Processes to remediate negative impacts and channels for own workers to raise concerns ESRS SI-8: Collective bargaining coverage and social dialogue
	Section "Sustainability information – Corporate – Own employees – Dialogue with employees" CMR 2025	##	
Total number of employees by gender, age, country, occupational classification and contract type	Section "Sustainability information – Social – Own employees – Workforce characteristics" CMR 2025	##	GRI 2-7 GRI 405-1 ESRS SI-6: Characteristics of the undertaking's employees ESRS SI-7: Characteristics of non-employee workers in the undertaking's own workforce
	Section "Sustainability information – Social – Own workforce – Diversity and equal opportunities" 2025 CMR	##	
	Section "Sustainability information – Social – Own workforce – Professional talent development" CMR 2025	##	
Average annual number of permanent, temporary and part-time contracts, broken down by gender, age and occupational classification	The activities of the Group are not significantly cyclical or seasonal. For this reason, the annual average indicator is not significantly different from the number of employees at year-end.		GRI 405-1
	Section "Sustainability information – Social – Own workforce – Diversity and equal opportunities" 2025 CMR	##	
Average remuneration and changes broken down by gender, age and professional category	Section "Sustainability information – Social – Own workforce – Diversity and equal opportunities" 2025 CMR	##	ESRS 2 MDR-M: Metrics in relation to material sustainability matters
	Section "Sustainability information – Social – Own workforce – Professional talent development" CMR 2025	##	
Number of dismissals by gender, age and professional category	Section "Sustainability information – Social – Own workforce – Diversity and equal opportunities" 2025 CMR	##	GRI 401-1
	Section "Sustainability information – Social – Own workforce – Professional talent development" CMR 2025	##	

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Corporate matters and employees			
Salary gap	Section "Our identity - CaixaBank in 2025 - Employees" CMR 2025	##	ESRS 2 MDR-T: Tracking effectiveness of policies and actions through targets ESRS 2 MDR-M: Metrics in relation to material sustainability matters ESRS SI-16: Compensation metrics (pay gap and total compensation)
	Section "Sustainability information - Social - Own workforce - Diversity and equal opportunities" 2025 CMR	##	
Average remuneration of directors and executives by gender	Section "Sustainability information - Social - Own workforce - Diversity and equal opportunities" 2025 CMR	##	GRI 405-2
	Section "Sustainability Information - ESRS 2 - General introduction - Sustainability governance" 2025 CMR	##	
Implementation of policies to disconnect from work	Section "Sustainability information - Social - Own workforce - Work environment" 2025 CMR	##	ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS SI-1: Policies related to own workforce ESRS SI-15: Work-life balance metrics
	Section "Sustainability information - ESRS 2 - General introduction - Sustainability governance - Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	
Number of employees with disabilities	Section "Sustainability information - Social - Own workforce - Diversity and equal opportunities" 2025 CMR	##	ESRS 2 MDR-M: Metrics in relation to material sustainability matters ESRS SI-12: Persons with disabilities
Scheduling of working hours	Section "Sustainability information - ESRS 2 - General introduction - Sustainability governance - Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS SI-1: Policies related to own workforce ESRS SI-4: Actions taken to address material impacts on the undertaking's own workforce, approaches to managing material risks and opportunities related to the own workforce, and the effectiveness of those actions. ESRS SI-15: Work-life balance metrics
	Section "Sustainability information - Social - Own workforce - Work environment" 2025 CMR	##	
Number of hours of absenteeism	Section "Sustainability information - Social - Own workforce - Work environment" 2025 CMR	##	GRI 403-9 GRI 403-10 ESRS SI-14: Health and safety metrics
Measures for fostering parental work-family life balance	Section "Sustainability information - Social - Own workforce - Work environment" 2025 CMR	##	ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS SI-4: Actions taken to address material impacts on the undertaking's own workforce, approaches to managing material risks and opportunities related to the own workforce, and the effectiveness of those actions. ESRS SI-15: Work-life balance metrics
Occupational health and safety conditions	Section "Sustainability information - Social - Own workforce - Work environment" 2025 CMR	##	ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS SI-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 ESRS SI-14: Health and safety metrics
Occupational accidents, in particular their frequency and severity, broken down by gender	Section "Sustainability information - Social - Own workforce - Work environment" 2025 CMR	##	ESRS 2 MDR-M: Metrics in relation to material sustainability matters ESRS SI-14: Health and safety metrics

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Corporate matters and employees			
Type of occupational illnesses and broken down by gender	CaixaBank's activities do not lead to the development in its workers of any of the classified occupational diseases.		ESRS 2 MDR-M: Metrics in relation to material sustainability matters ESRS SI-8: Collective bargaining coverage and social dialogue ESRS SI-14: Health and safety metrics
Percentage of employees covered by a collective bargaining agreement by country	Section "Sustainability information – Social – Own workforce – Work environment" 2025 CMR	##	ESRS 2 MDR-M: Metrics in relation to material sustainability matters ESRS SI-8: Collective bargaining coverage and social dialogue
Overview of collective bargaining agreements, particularly in the field of occupational health and safety	Section "Sustainability information – Social – Own workforce – Work environment" 2025 CMR	##	ESRS SI-2: Processes for engaging with own workforce and workers' representatives about impacts ESRS SI-8: Collective bargaining coverage and social dialogue ESRS SI-14: Health and safety metrics
Policies implemented in the field of training	Section "Sustainability information – Social – Own workforce – Professional talent development" CMR 2025	##	ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS SI-1: Policies related to own workforce ESRS SI-13: Training and skills development metrics ESRS GI-1: Corporate culture and business conduct policies and corporate culture
	Section "Sustainability information – ESRS 2 – General introduction – Sustainability governance – Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	
Total hours of training by professional category	Section "Sustainability information – ESRS 2 – General introduction – Sustainability governance – Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	GRI 404-1
Protocols for integration and universal accessibility for people with disabilities. Universal access for people with disabilities	Section "Sustainability information – Social – Own workforce – Diversity and equal opportunities" 2025 CMR	##	ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS SI-12: Persons with disabilities ESRS 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
	Section "Sustainability information – Social – Customers – Social inclusion and promotion of employability" 2025 CMR	##	
Other information			
Complaint systems available to customers	Section "Sustainability information – Social – Customers – Consumer protection – Customer service channels" CMR 2025	##	ESRS 2 MDR-M: Metrics in relation to material sustainability matters ESRS S4-3: Processes to remediate negative impacts and channels for consumers and end-users to raise concerns
Number of complaints received from customers and their resolution	Section "Sustainability information – Social – Customers – Consumer protection – Customer service channels" CMR 2025	##	ESRS 2 MDR-M: Metrics in relation to material sustainability matters ESRS S4-3: Processes to remediate negative impacts and channels for consumers and end-users to raise concerns ESRS 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. ESRS S4-5: Targets related to managing material impacts, advancing positive impacts, and managing material risks and opportunities.
	Section "Sustainability information – Social – Customers – Customer experience" 2025 CMR	##	

Law 11/2018 of 28 December	Section or subsection of the CMR 2025 index/Direct Response	P.	Reporting Framework
Other information			
Measures to improve customer health and safety.	This is not material for CaixaBank Group due to the nature of its activities.		
	Section "Sustainability information – ESRS 2 – General introduction – Sustainability governance – Framework for policies, principles and statements in the field of sustainability" CMR 2025	##	ESRS 2 MDR-P: Policies adopted to manage material sustainability matters ESRS 2 MDR-A: Actions and resources in relation to material sustainability matters ESRS 2 S4-1: Policies related to consumers and end-users ESRS 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
	Section "Sustainability information – Social – Customers – Customer care" CMR 2025	##	
Amount of profits obtained per country	Section "Sustainability information – Governance – Tax transparency" CMR 2025	##	GRI 201-1
Amount of income taxes paid	Section "Sustainability information – Governance – Tax transparency" CMR 2025	##	GRI 201-1 GRI 207-4
Amount of subsidies received	Section "Grants and public aid received" Appendix 5 CFS 2025		GRI 201-4

Taxonomy Regulation (EU) 2020/852 and Delegated Acts C2022/4987	Section or subsection of the CMR 2025 index/Direct Response	P.
Proportion in total assets of exposures to eligible economic activities under the Taxonomy	Section "Sustainability information – Environment – Green taxonomy" CMR 2025	##
	Section "NFIS – Taxonomy Regulation (EU) 2020/852 and Delegated Acts" CMR 2025	31
Proportion in total assets of exposures to non-eligible economic activities under the Taxonomy	Section "Sustainability information – Environment – Green taxonomy" CMR 2025	##
	Section "NFIS – Taxonomy Regulation (EU) 2020/852 and Delegated Acts" CMR 2025	31
Share of total assets exposed to central governments, central banks and supranational issuers	Section "Sustainability information – Environment – Green taxonomy" CMR 2025	##
	Section "NFIS – Taxonomy Regulation (EU) 2020/852 and Delegated Acts" CMR 2025	31
Share of derivative exposures in total assets	Section "Sustainability information – Environment – Green taxonomy" CMR 2025	##
	Section "NFIS – Taxonomy Regulation (EU) 2020/852 and Delegated Acts" CMR 2025	31
Share in total assets of exposures to companies that are not required to disclose non-financial information, in accordance with Article 19 bis or 29 bis of Directive 2013/34/EU (NFRD).	Section "Sustainability information – Environment – Green taxonomy" CMR 2025	##
	Section "NFIS – Taxonomy Regulation (EU) 2020/852 and Delegated Acts" CMR 2025	31
Share of the trading portfolio in total assets	Section "Sustainability information – Environment – Green taxonomy" CMR 2025	##
	Section "NFIS – Taxonomy Regulation (EU) 2020/852 and Delegated Acts" CMR 2025	31
Share of interbank overnight loans in total assets	Section "Sustainability information – Environment – Green taxonomy" CMR 2025	##
	Section "NFIS – Taxonomy Regulation (EU) 2020/852 and Delegated Acts" CMR 2025	31

Table of correspondence with the Corporate Sustainability Reporting Directive (CSRD)

		Section	Subsection	P.	
ESRS 2 – General Disclosures					
Basis for preparation of the report	BP-1	General basis for preparation of the sustainability statement	Sustainability information – General introduction	Basis for preparation	##
	BP-2	Disclosures in relation to specific circumstances	Sustainability information – General introduction	Basis for preparation	##
Governance	GOV-1	The role of the administrative, supervisory and management bodies	Sustainability information – General introduction	Sustainability governance	##
	GOV-2	Information provided to and sustainability matters addressed by the undertaking's administrative, management and supervisory bodies	Sustainability information – General introduction	Sustainability governance	##
	GOV-3	Integration of sustainability-related performance in incentive schemes	Sustainability information – General introduction	Sustainability governance	##
	GOV-4	Statement on sustainability due diligence	Sustainability information – General introduction	Governance of sustainability – Statement on due diligence	##
	GOV-5	Risk management and internal controls over sustainability reporting	Sustainability information – General introduction	Sustainability management – Risk management and internal control over non-financial reporting	##
Strategy	SBM-1	Market position, strategy, business model(s) and value chain	Sustainability information – General introduction	Sustainability strategy and business model	##
	SBM-2	Interests and views of stakeholders	Sustainability information – General introduction	Sustainability strategy and business model – Integration of the views of key stakeholders into the strategy	##
	SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	Sustainability information – General introduction	Sustainability strategy and business model – Material impacts, risks and opportunities and their interaction with the strategy and business model	##
Management of impacts, risks and opportunities	IRO-1	Description of the processes used to identify and assess material impacts, risks and opportunities	Sustainability information – General introduction	Materiality Assessment	##
	IRO-2	Disclosure requirements in ESRS covered by the undertaking's sustainability statement	Sustainability information – General introduction	Materiality Assessment	##

		Section	Subsection	P.	
ESRS 2 – General Disclosures					
Minimum disclosure requirements	MDR-P	Policies adopted to manage material sustainability matters	Sustainability information – General introduction	Sustainability governance – Framework of sustainability policies, principles and statements	##
			Sustainability information – Environment	Climate change	##
			Sustainability information – Social	Own workforce	##
			Sustainability information – Social	Affected communities	##
			Sustainability information – Social	Customers	##
			Sustainability Information	Governance	##
			Sustainability Information	Sustainable finance	##
			Sustainability Information	Cybersecurity	##
	MDR-A	Actions and resources in relation to material sustainability matters	Sustainability information – Environment	Climate change	##
			Sustainability information – Social	Own workforce	##
			Sustainability information – Social	Affected communities	##
			Sustainability information – Social	Customers	##
			Sustainability Information	Governance	##
			Sustainability Information	Sustainable finance	##
			Sustainability Information	Cybersecurity	##
	MDR-M	Metrics in relation to material sustainability matters	Sustainability information – Environment	Climate change	##
			Sustainability information – Social	Own workforce	##
			Sustainability information – Social	Affected communities	##
			Sustainability information – Social	Customers	##
			Sustainability Information	Governance	##
			Sustainability Information	Sustainable finance	##
Sustainability Information			Cybersecurity	##	

			Section	Subsection	P.
ESRS 2 – General Disclosures					
Minimum disclosure requirements	MDR-T	Tracking effectiveness of policies and actions through targets	Sustainability information – Environment	Climate change	##
			Sustainability information – Social	Own workforce	##
			Sustainability information – Social	Affected communities	##
			Sustainability information – Social	Customers	##
			Sustainability Information	Governance	##
			Sustainability Information	Sustainable finance	##
			Sustainability Information	Cybersecurity	##
ESRS E1 – Climate change					
Governance	ESRS 2 GOV-3	Integration of sustainability-related performance in incentive schemes	Sustainability information – General introduction	Sustainability governance	##
Strategy	EI-1	Transition plan for climate change mitigation	Sustainability information – Environment – Climate change	Climate Strategy and Transition Plan	##
	ESRS 2 SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	Sustainability information – Environment – Climate change	Description of the processes to identify and assess material impacts, risks and opportunities related to climate change	##
Management of impacts, risks and opportunities	ESRS 2 IRO-1	Description of the processes used to identify and assess material climate-related impacts, risks and opportunities	Sustainability information – Environment – Climate change	Description of the processes to identify and assess material impacts, risks and opportunities related to climate change	##
	EI-2	Policies related to climate change mitigation and adaptation	Sustainability information – Environment – Climate change	Active Climate Risk Management – Climate Risk Management and Monitoring – Climate Change Policies	##
	EI-3	Actions and resources in relation to climate change policies	Sustainability information – Environment – Climate change	Active climate risk management	##
			Sustainability information – Environment – Climate change	Climate Strategy and Transition Plan	##
Metrics and targets	EI-4	Targets related to climate change mitigation and adaptation	Sustainability information – Environment – Climate change	Aligning the credit and investment portfolio with the Paris Agreement - Decarbonisation targets	##
			Sustainability information – Environment – Climate change	Environmental Management Plan	##
	EI-5	Energy consumption and mix	Sustainability information – Environment – Climate change	Environmental Management Plan	##

			Section	Subsection	P.
ESRS E1 – Climate change					
Metrics and targets	EI-6	Gross Scopes 1, 2, 3 and Total GHG emissions	Sustainability information – Environment – Climate change	CaixaBank Group carbon footprint – Calculation of financed emissions	##
			Sustainability information – Environment – Climate change	CaixaBank Group's carbon footprint – Calculation of the operational carbon footprint	##
	EI-7	GHG removals and GHG mitigation projects financed through carbon credits	Sustainability information – Environment – Climate change	Environmental Management Plan – Environmental Management Plan 2025-2027 – Main actions carried out in 2025 in the framework of the Environmental Management Plan – Climate change – Offsetting of non-avoided emissions	##
	EI-8	Internal carbon pricing	Sustainability information – Environment – Climate change	Environmental Management Plan – Environmental Management Plan 2025-2027 – Main actions carried out in 2025 within the framework of the Environmental Management Plan – Sustainable mobility plan – Implementation of internal carbon pricing for corporate travel	##
EI-9	Expected financial effects of material physical and transition risks and potential opportunities related to climate change	Sustainability information – Environment – Climate change	Active climate risk management – ESG risk management framework – Climate risk measurement	##	
ESRS E2, E3, E4, E5					
Management of impacts, risks and opportunities	ESRS 2 IRO-1	Description of the processes used to identify and assess material impacts, risks and opportunities	Sustainability information – General introduction	Materiality Assessment	##
ESRS S1 – Own workforce					
Strategy	ESRS 2 SBM-2	Interests and views of stakeholders	Sustainability information – General introduction	Sustainability strategy and business model – Integration of the views of key stakeholders into the strategy	##
			Sustainability information – Social – Own workforce	Dialogue with employees	##
	ESRS 2 SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	Sustainability information – General introduction	Sustainability strategy and business model – Material impacts, risks and opportunities and their interaction with the strategy and business model	##
Management of impacts, risks and opportunities	S1-1	Policies related to own workforce	Sustainability information – General introduction	Sustainability governance – Framework of sustainability policies, principles and statements	##
	S1-2	Processes for engaging with own workers and workers' representatives about impacts	Sustainability information – Social – Own workforce	Dialogue with employees	##
	S1-3	Processes to remediate negative impacts and channels for own workers to raise concerns	Sustainability information – Social – Own workforce	Dialogue with employees	##

		Section	Subsection	P.	
ESRS S1 – Own workforce					
Management of impacts, risks and opportunities	SI-4	Actions taken to address material impacts on the undertaking's own workforce, approaches to mitigating material risks and opportunities related to the own workforce, and the effectiveness of those actions	Sustainability information – Social – Own workforce	Description of the processes used to identify and assess material impacts, risks and opportunities related to the Group's own workforce, and their interaction with the strategy and the business model.	##
	SI-5	Targets related to managing material impacts, advancing positive impacts, as well as to risks and opportunities	Sustainability information – Social – Own workforce	Levers in the framework of the Strategic Plan 2025-2027	##
Metrics and targets	SI-6	Characteristics of the undertaking's employees	Sustainability information – Social – Own workforce	Characteristics of the workforce	##
	SI-7	Characteristics of non-employee workers in the undertaking's own workforce	Sustainability information – Social – Own workforce	Characteristics of the workforce	##
	SI-8	Collective bargaining coverage and social dialogue	Sustainability information – Social – Own workforce	Working environment – Adequate working environment – Collective bargaining and social dialogue	##
	SI-9	Diversity metrics	Sustainability information – Social – Own workforce	Diversity and equal opportunities	##
	SI-10	Adequate wages	Sustainability information – Social – Own workforce	Appropriate and meritocratic remuneration	##
	SI-11	Social protection	Sustainability information – Social – Own workforce	Working environment – Adequate working environment – Collective bargaining and social dialogue	##
	SI-12	Persons with disabilities	Sustainability information – Social – Own workforce	Diversity and equal opportunities – Diversity of persons with disabilities	##
	SI-13	Training and skills development metrics	Sustainability information – Social – Own workforce	Professional development of talent	##
	SI-14	Health and safety metrics	Sustainability information – Social – Own workforce	Work environment – Promoting well-being in a healthy and sustainable environment	##
	SI-15	Work-life balance metrics	Sustainability information – Social – Own workforce	Work environment – Work-life balance	##
	SI-16	Compensation metrics (pay gap and total compensation)	Sustainability information – Social – Own workforce	Diversity and equal opportunities	##
			Sustainability information – Social – Own workforce	Appropriate and meritocratic remuneration	##
	SI-17	Incidents, complaints and severe human rights impacts	Sustainability information – Social – Own workforce	Work environment – Protecting the human rights of employees	##
			Sustainability information – Social – Governance	Mechanisms for detecting and investigating unlawful behaviours – Internal Reporting System (SII)	##

			Section	Subsection	P.
ESRS S3 – Affected communities					
Strategy	ESRS 2 SBM-2	Interests and views of stakeholders	Sustainability information – General introduction	Sustainability strategy and business model – Integration of the views of key stakeholders into the strategy	##
	ESRS 2 SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	Sustainability information – General introduction	Material impacts, risks and opportunities and their interaction with the strategy and business model	##
Management of impacts, risks and opportunities	S3-1	Policies related to affected communities	Sustainability information – General introduction	Sustainability governance – Framework of sustainability policies, principles and statements	##
			Sustainability information – Social – Affected communities	Policies related to affected communities	##
	S3-2	Processes for engaging with affected communities about impacts	Sustainability information – Social	Communication channels to collaborate with the affected communities	##
	S3-3	Processes to remediate negative impacts and channels for affected communities to raise concerns	Sustainability information – Social – Affected communities	Policies related to affected communities	##
	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	Sustainability information – Social – Affected communities	Policies related to affected communities	##
Metrics and targets	S3-5	Targets related to managing material impacts, advancing positive impacts, and managing material risks and opportunities	Sustainability information – Social – Affected communities	Policies related to affected communities	##
ESRS S4 – Consumers and end-users					
Strategy	ESRS 2 SBM-2	Interests and views of stakeholders	Sustainability information – General introduction	Sustainability strategy and business model – Integration of the views of key stakeholders into the strategy	##
	ESRS 2 SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	Sustainability information – General introduction	Material impacts, risks and opportunities and their interaction with the strategy and business model	##
Management of impacts, risks and opportunities	S4-1	Policies related to consumers and end-users	Sustainability information – General introduction	Sustainability governance – Framework of sustainability policies, principles and statements	##
			Sustainability information – Social – Customers	Consumer protection - Customer service channels Customer experience	## ##
	S4-3	Processes to remediate negative impacts and channels for consumers and end-users to raise concerns	Sustainability information – Social – Customers	Consumer protection - Customer service channels Customer experience	## ##

			Section	Subsection	P.
ESRS S4 – Consumers and end-users					
Management of impacts, risks and opportunities	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	Sustainability information – Social – Customers	Description of the processes for identifying and assessing material IROs related to customers	##
				Customer experience	##
				Customer care	##
				Consumer protection – Customer service channels	##
				Social inclusion and promotion of employability	##
				Privacy and personal data protection	##
Metrics and targets	S4-5	Targets related to managing material impacts, advancing positive impacts, and managing material risks and opportunities	Sustainability information – Social – Customers	Customer experience	##
				Consumer protection – Customer service channels	##
ESRS G1 – Business conduct					
Governance	ESRS 2 GOV-1	The role of the administrative, supervisory and management bodies	Sustainability information – General introduction	Sustainability governance	##
Management of impacts, risks and opportunities	ESRS 2 IRO-1	Description of the processes used to identify and assess material impacts, risks and opportunities	Sustainability information – General introduction	Materiality Assessment	##
			Sustainability information – Social – Governance	Description of processes for identifying and assessing material IROs related to business conduct	##
	G1-1	Corporate culture and business conduct policies and corporate culture	Sustainability information – Social – Governance	Corporate Culture	##
			Sustainability information – Social – Governance	Business conduct policies	##
	G1-2	Management of relationships with suppliers	Sustainability information – Social – Governance	Supplier relationship management	##
	G1-3	Prevention and detection of corruption and bribery	Sustainability information – Social – Governance	Prevention and detection of corruption and bribery	##
Metrics and targets	G1-4	Confirmed incidents of corruption or bribery	Sustainability information – Social – Governance	Prevention and detection of corruption and bribery	##
	G1-5	Political influence and lobbying activities	Sustainability information – Social – Governance	Political lobbying	##
	G1-6	Payment practices	Sustainability information – Social – Governance	Payment practices	##

Table of content associated with other regulations

Disclosure requirement and related data point ¹	Regulation reference on the disclosure of information relating to sustainability in the financial services sector ²	Pillar 3 reference ³	Benchmark Regulation reference ⁴	EU Climate Law reference ⁵	Section
ESRS 2 GOV-1 Board's gender diversity paragraph 21 (d)	Indicator 13 of Table 1 of Appendix 1		Commission Delegated Regulation (EU) 2020/1816 (5), Annex II		<i>Corporate Governance - Management and Administration of the Company - Board Diversity</i>
ESRS 2 GOV-1 Percentage of board members who are independent, paragraph 21 (e)			Commission Delegated Regulation (EU) 2020/1816, Annex II		<i>Corporate Governance - Management and Administration of the Company - The Board of Directors</i>
ESRS 2 GOV-4 Statement on due diligence, paragraph 30	Indicator 10 Table 3 of Annex 1				<i>Sustainability information - General introduction - Sustainability governance - Due diligence statement</i>
ESRS 2 SBM-1 Involvement in activities related to fossil fuel activities, paragraph 40 (d) i	Indicator 4 in Table 1 of Annex I	Article 449 bis of Regulation (EU) 575/2013; Commission Implementing Regulation (EU) 2022/2453 (28), Table 1: Qualitative information on environmental risk and Table 2: Qualitative information on social risk	Commission Delegated Regulation (EU) 2020/1816, Annex II		Not material
ESRS 2 SBM-1 Involvement in activities related to chemical production paragraph 40 (d) ii	Indicator 9 in Table 2 of Annex I		Commission Delegated Regulation (EU) 2020/1816, Annex II		Not material
ESRS 2 SBM-1 Involvement in activities related to controversial weapons paragraph 40 (d) iii	Indicator 14 in Table 1 of Annex I		CDR (EU) 2020/1818 (7), Article 12 (1) Commission Delegated Regulation (EU) 2020/1816, Annex II		Not material
ESRS 2 SBM-1 Involvement in activities related to cultivation and production of tobacco paragraph 40 (d) iv			CDR (EU) 2020/1818, Article 12 (1) Commission Delegated Regulation (EU) 2020/1816, Annex II		Not material

Disclosure requirement and related data pillar ¹	Regulation reference on the disclosure of information relating to sustainability in the financial services sector ²	Pillar 3 reference ³	Benchmark Regulation reference ⁴	EU Climate Law reference ⁵	Section
ESRS EI-1 Transition plan to achieve climate neutrality by 2050 paragraph 14				Regulation (EU) 2021/1119, article 2 (1)	Sustainability Information - Climate Change - Climate Strategy and Transition Plan
ESRS EI-1 Undertakings excluded from Paris-aligned Benchmarks paragraph 16 (g)		Article 449(a) of 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	Delegated Regulation (EU) 2020/1818, Article 12, paragraph 1 (d) to (g) and Article 12, paragraph 2		Sustainability reporting - Climate change - Alignment of the credit and investment portfolio with the Paris Agreement
ESRS EI-4 GHG emission reduction targets paragraph 34	Indicator 4 in Table 2 of Annex I	Article 449(a) of Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 3: Banking book – Climate Change transition risk: alignment metrics	Delegated regulation (EU) 2020/1818, Article 6		Sustainability information - Climate change - Environmental management plan
ESRS EI-5 Energy consumption from fossil sources disaggregated by sources (only high climate impact sectors) paragraph 38	Indicator 5 in Table 1 and Indicator 5 in Table 2 of Annex I				Not material
ESRS EI-5 Energy consumption and mix paragraph 37	Indicator 5 in Table 1 of Annex I				Sustainability Information - Climate Change - Environmental Management Plan - Energy Consumption and energy mix
ESRS EI-5 Energy intensity associated with activities in high climate impact sectors paragraphs 40 to 43	Indicator 6 of Table 1 of Annex I				Not material
ESRS EI-6 Gross scope 1, 2, 3 and Total GHG emissions, paragraph 44	Indicators 1 and 2 of Table 1 of Annex I	Article 449 bis; 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	Delegated Regulation (EU) 2020/1818, Article 5(1), 6 and 8(1)		Sustainability information - Climate change - CaixaBank Group's carbon footprint
ESRS EI-6 Gross GHG emissions intensity paragraphs 53 to 55	Indicator 3 in Table 1 of Annex I	Article 449a of Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 3: Banking book – Climate Change transition risk: alignment metrics	CDR (EU) 2020/1818, Article 8 (1)		Sustainability information - Climate change - CaixaBank Group's carbon footprint

Disclosure requirement and related data point ¹	Regulation reference on the disclosure of information relating to sustainability in the financial services sector ²	Pillar 3 reference ³	Benchmark Regulation reference ⁴	EU Climate Law reference ⁵	Section
ESRS E1-7 Paragraph 56 on GHG removals and carbon credits				Regulation (EU) 2021/1119 Article 2 (1)	<i>Sustainability information – Climate change – Environmental management plan</i>
ESRS E1-9 Exposure of the benchmark portfolio to climate-related physical risks paragraph 66			CDR (EU) 2020/1818, Annex II CDR (EU) 2020/1816, Annex II		<i>Sustainability reporting – Climate change – Active climate risk management</i>
ESRS E1-9 Disaggregation of monetary amounts for acute and chronic physical risks paragraph 66 (a) ESRS E1-9 Location of material assets exposed to significant physical hazards paragraph 66, (c)		Article 449a of 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.			<i>Sustainability reporting – Climate change – Active climate risk management</i>
ESRS E1-9 Breakdown of the carrying value of its real estate assets by energy-efficiency classes paragraph 67 (c).		Article 449a of Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453, paragraph 34; Workforce 2: Banking book – Climate change transition risk: Real estate backed loans – Energy efficiency of collateral			<i>Sustainability reporting – Climate change – Active climate risk management</i>
ESRS E1-9 Degree of exposure of the portfolio to climate-related opportunities, paragraph 69.			CDR (EU) 2020/1818, Annex II	<i>Phase-in</i>	<i>Sustainability reporting – Climate change – Active climate risk management</i>
ESRS E2-4 Quantity of each pollutant listed in Annex II to the European PRTR Regulation (European Pollutant Release and Transfer Register) released to air, water and land, paragraph 28.	Indicator No. 8 in Table 1 of Annex I; Indicator No. 2 in Table 2 of Annex I; Indicator No. 1 in Table 2 of Annex I; and Indicator No. 3 in Table 2 of Annex I.				Not material
ESRS E3-1 Water and marine resources, paragraph 9.	Indicator 7 in Table 2 of Annex I				Not material
ESRS E3-1 Specific policies, paragraph 13	Indicator 8 in Table 2 of Annex I				Not material
ESRS E3-1 Sustainable management of oceans and seas, paragraph 14.	Indicator 12 in Table 2 of Annex I				Not material
ESRS E3-4 Total water recycled and reused, paragraph 28(c)	Indicator 6.2 in Table 2 of Annex I				Not material

Disclosure requirement and related data point ¹	Regulation reference on the disclosure of information relating to sustainability in the financial services sector ²	Pillar 3 reference ³	Benchmark Regulation reference ⁴	EU Climate Law reference ⁵	Section
ESRS E3-4 Total water consumption in m ³ per net revenue from own operations, paragraph 29.	Indicator 6.1 in Table 2 of Annex I				Not material
ESRS 2 - IRO-1 E4; paragraph 16(a)(i)	Indicator 7 in Table 1 of Annex I				Sustainability information – Sustainability governance – Framework of sustainability policies, principles and statements
					Sustainability information – Materiality Assessment
ESRS 2 - IRO-1 E4; paragraph 16(b)	Indicator 10 in Table 2 of Annex I				Sustainability information – Sustainability governance – Framework of sustainability policies, principles and statements
					Sustainability information – Materiality Assessment
ESRS 2 - IRO-1 E4; paragraph 16(c)	Indicator 14 in Table 2 of Annex I				Sustainability information – Sustainability governance – Framework of sustainability policies, principles and statements
					Sustainability information – Materiality Assessment
ESRS E4-2 Sustainable agricultural or land-use practices or policies, paragraph 24(b).	Indicator 11 in Table 2 of Annex I				Not material
ESRS E4-2 Sustainable marine or ocean practices or policies, paragraph 24(c)	Indicator 12 in Table 2 of Annex I				Not material

Disclosure requirement and related data point ¹	Regulation reference on the disclosure of information relating to sustainability in the financial services sector ²	Pillar 3 reference ³	Benchmark Regulation reference ⁴	EU Climate Law reference ⁵	Section
ESRS E4-2 Policies to address deforestation, paragraph 24(d)	Indicator 15 in Table 2 of Annex I				Not material
ESRS E5-5 Non-recycled waste, paragraph 37(d)	Indicator 13 in Table 2 of Annex I				Not material
ESRS E5-5 Hazardous waste and radioactive waste, paragraph 39	Indicator 9 in Table 1 of Annex I				Not material
ESRS 2 - SBM3 - S1 Risk of cases of forced labour, paragraph 14(f)	Indicator 13 in Table 3 of Annex I				Not material
ESRS 2 - SBM3 - S1 Risk of cases of child labour, paragraph 14(g)	Indicator 12 in Table 3 of Annex I				Not material
					<i>Sustainability information – Sustainability governance – Framework of sustainability policies, principles and statements</i>
ESRS S1-1 Human rights policy commitments, paragraph 20	Indicator 9 in Table 3 and Indicator 11 in Table 1 of Annex I				<i>Sustainability reporting – Sustainability governance – Due diligence statement – Human rights due diligence process</i>
					<i>Sustainability Information - Own workforce - Working environment - Protection of employees' human rights</i>

Disclosure requirement and related data point ¹	Regulation reference on the disclosure of information relating to sustainability in the financial services sector ²	Pillar 3 reference ³	Benchmark Regulation reference ⁴	EU Climate Law reference ⁵	Section
ESRS SI-1 Due diligence policies in relation to the matters covered by Fundamental Conventions 1 to 8 of the International Labour Organization, paragraph 21			Commission Delegated Regulation (EU) 2020/1816, Annex II		<p><i>Sustainability information – Sustainability governance – Framework of sustainability policies, principles and statements</i></p> <hr/> <p><i>Sustainability information – General introduction – Sustainability governance – Due diligence statement</i></p> <hr/> <p><i>Sustainability reporting – Sustainability governance – Due diligence statement – Human rights due diligence process</i></p> <hr/> <p><i>Sustainability Information – Own workforce – Working environment – Protection of employees’ human rights</i></p>
ESRS SI-1 Trafficking prevention processes and measures, paragraph 22	Indicator 11 in Table 3 of Annex I				Not material
ESRS SI-1 Accident prevention policies or occupational accident management system, paragraph 23.	Indicator 1 in Table 3 of Annex I				<p><i>Sustainability Information – Own workforce – Work Environment – Promoting Wellbeing in a Healthy and Sustainable Environment</i></p>
ESRS SI-3 Grievance handling mechanisms, paragraph 32(c)	Indicator 5 in Table 3 of Annex I				<p><i>Sustainability information – Governance – Mechanisms for detecting and investigating unlawful behaviour – Internal Reporting System (SII)</i></p>

Disclosure requirement and related data point ¹	Regulation reference on the disclosure of information relating to sustainability in the financial services sector ²	Pillar 3 reference ³	Benchmark Regulation reference ⁴	EU Climate Law reference ⁵	Section
ESRS SI-14 Number of fatalities and number and rate of occupational accidents, paragraph 88(b) and (c)	Indicator 2 in Table 3 of Annex I		Commission Delegated Regulation (EU) 2020/1816, Annex II		<i>Sustainability Information – Own workforce – Work Environment – Promoting Wellbeing in a Healthy and Sustainable Environment</i>
ESRS SI-14 Number of days lost due to injuries, accidents, fatalities or illness, paragraph 88(e)	Indicator 3 in Table 3 of Annex I				<i>Sustainability Information – Own workforce – Work Environment – Promoting Wellbeing in a Healthy and Sustainable Environment</i>
ESRS SI-16 Unadjusted gender pay gap, paragraph 97(a)	Indicator 12 in Table 1 of Annex I		Commission Delegated Regulation (EU) 2020/1816, Annex II		<i>Sustainability information – Own workforce – Diversity and equal opportunities – Monitoring of the evolution of the Gender Pay Gap</i>
ESRS SI-16 Excessive pay gap between the chief executive officer and employees, paragraph 97(b)	Indicator 8 in Table 3 of Annex I				<i>Sustainability information – Own workforce – Working Environment – Total Compensation Ratio</i>
ESRS SI-17 Cases of discrimination, paragraph 103(a)	Indicator 7 in Table 3 of Annex I				<i>Sustainability information – Governance – Mechanisms for detecting and investigating unlawful behaviour – Internal Reporting System (SI)</i>

Disclosure requirement and related data point ¹	Regulation reference on the disclosure of information relating to sustainability in the financial services sector ²	Pillar 3 reference ³	Benchmark Regulation reference ⁴	EU Climate Law reference ⁵	Section
ESRS S1-17 Non-compliance with the UN Guiding Principles on Business and Human Rights and the OECD Guidelines, paragraph 104(a)	Indicator 10 in Table 1 and Indicator 14 in Table 3 of Annex I		Commission Delegated Regulation (EU) 2020/1816, Annex II; Commission Delegated Regulation (EU) 2020/1818, Article 12(1)		<p><i>Sustainability information – Sustainability governance – Framework of sustainability policies, principles and statements</i></p> <hr/> <p><i>Sustainability information – General introduction – Sustainability governance – Due diligence statement</i></p>
ESRS 2 – SBM3 – S2 Material risk of child labour or forced labour in the value chain, paragraph 11(b)	Indicators 12 and 13 of Table 3 of Annex I				Not material
ESRS S2-1 Human rights policy commitments, paragraph 17	Indicator 9 in Table 3 and Indicator 11 in Table 1 of Annex I				Not material
ESRS S2-1 Policies related to workers in the value chain, paragraph 18	Indicators 11 and 4 of Table 3 of Annex I				Not material
ESRS S2-1 Non-compliance with the UN Guiding Principles on Business and Human Rights and the OECD Guidelines, paragraph 19	Indicator 10 in Table 1 of Annex I		Commission Delegated Regulation (EU) 2020/1816, Annex II; Commission Delegated Regulation (EU) 2020/1818, Article 12(1)		–
ESRS S2-1 Due diligence policies in relation to the matters covered by Fundamental Conventions 1 to 8 of the International Labour Organization, paragraph 19			Commission Delegated Regulation (EU) 2020/1816, Annex II; Commission Delegated Regulation (EU) 2020/1818, Article 12(1)		Not material
ESRS S2-4 Human rights issues and incidents related to upstream and downstream phases of its value chain, paragraph 36	Indicator 14 in Table 3 of Annex I				Not material
ESRS S3-1 Human rights policy commitments, paragraph 16	Indicator 9 in Table 3 and Indicator 11 in Table 1 of Annex I				<p><i>Sustainability information – Sustainability governance – Framework of sustainability policies, principles and statements</i></p>

Disclosure requirement and related data point ¹	Regulation reference on the disclosure of information relating to sustainability in the financial services sector ²	Pillar 3 reference ³	Benchmark Regulation reference ⁴	EU Climate Law reference ⁵	Section
ESRS S3-1 Non-compliance with the United Nations Guiding Principles on Business and Human Rights, the ILO principles and the OECD Guidelines, paragraph 17	Indicator 10 in Table 1 of Annex I		Commission Delegated Regulation (EU) 2020/1816, Annex II; Commission Delegated Regulation (EU) 2020/1818, Article 12(1)		<p><i>Sustainability reporting – Sustainability governance – Due diligence statement – Human rights due diligence process</i></p> <hr/> <p><i>Sustainability information – Affected communities</i></p>
ESRS S3-4 Human rights issues and incidents, paragraph 36	Indicator 14 in Table 3 of Annex I				<p><i>Sustainability information – Governance – Mechanisms for detecting and investigating unlawful behaviour – Internal Reporting System (SI)</i></p>
ESRS S4-1 Policies related to consumers and end users, paragraph 16	Indicator 9 in Table 3 and Indicator 11 in Table 1 of Annex I				<p><i>Sustainability information – Sustainability governance – Framework of sustainability policies, principles and statements</i></p> <hr/> <p><i>Sustainability information – Customers</i></p>
ESRS S4-1 Non-compliance with the UN Guiding Principles on Business and Human Rights and the OECD Guidelines, paragraph 17	Indicator 10 in Table 1 of Annex I		Commission Delegated Regulation (EU) 2020/1816, Annex II; Commission Delegated Regulation (EU) 2020/1818, Article 12(1)		<p><i>Sustainability reporting – Sustainability governance – Due diligence statement – Human rights due diligence process</i></p>

Disclosure requirement and related data point ¹	Regulation reference on the disclosure of information relating to sustainability in the financial services sector ²	Pillar 3 reference ³	Benchmark Regulation reference ⁴	EU Climate Law reference ⁵	Section
ESRS S4-4 Human rights issues and incidents, paragraph 35	Indicator 14 in Table 3 of Annex I				<i>Sustainability information – Governance – Mechanisms for detecting and investigating illicit behaviour</i>
ESRS GI-1 United Nations Convention against Corruption, paragraph 10(b)	Indicator 15 in Table 3 of Annex I				<i>Sustainability Information – Governance – Preventing and detecting corruption and bribery</i>
ESRS GI-1 Whistleblower protection, paragraph 10(d)	Indicator 6 in Table 3 of Annex I				<i>Sustainability information – Governance – Mechanisms for detecting and investigating illicit behaviour</i> <i>Protection of whistleblowers and affected individuals</i>
ESRS GI-4 Fines for breaches of anti-corruption and anti-bribery laws, paragraph 24(a)	Indicator 17 in Table 3 of Annex I		Commission Delegated Regulation (EU) 2020/1816, Annex II		<i>Sustainability Information – Governance – Preventing and detecting corruption and bribery</i>
ESRS GI-4 Anti-corruption and anti-bribery standards, paragraph 24(b)	Indicator 16 in Table 3 of Annex I				<i>Sustainability information – Sustainability governance – Framework of sustainability policies, principles and statements</i>

¹As indicated in ESRS-2 – Appendix B, “the table below illustrates the datapoints in ESRS 2 and topical ESRS that derive from other EU legislation.” Nevertheless, CaixaBank notes that including this table as a CSRD requirement does not imply that the legislation referred to therein has been effectively addressed. CaixaBank explicitly addresses the requirements set out in the cross-cutting and topical ESRS.

²Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability disclosures in the financial services sector (OJ L 317 of 9.12.2019, p. 1).

³ 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 and amending Regulation (EU) No 648/2012 (Capital Requirements Regulation, “CRR”) (OJ L 176 of 27.6.2013, p. 1).

⁴ Regulation (EU) 2016/1011 of the European Parliament and of the Council of 8 June 2016 on indices used as benchmarks in financial instruments and financial contracts or to measure the performance of investment funds and amending Directives 2008/48/EC and 2014/17/EU and Regulation (EU) No 596/2014 (OJ L 171 of 29.6.2016, p. 1).

⁵ 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 Legislation”) (OJ L 243 of 9.7.2021, p. 1).

Taxonomy Regulation (EU) 2020/852 and Delegated Acts

Set out below are the templates complying with Regulation (EU) 2020/852 (the Taxonomy Regulation) and the related delegated acts for the 2025 financial year of the CaixaBank Group (excluding the insurance group), together with the specific templates for the insurance group and for the pension plans and EPSVs of VidaCaixa.

The regulatory framework, the methodology applied and the main conclusions are described in the “[Green Taxonomy](#)” section.

CREDIT INSTITUTIONS

TEMPLATES FOR CREDIT INSTITUTIONS (CAIXABANK GROUP, EXCLUDING THE INSURANCE GROUP)

P. 32		Template 0. Summary of the key performance indicators that credit institutions are required to disclose pursuant to article 8 of the taxonomy regulation.
P. 33	P. 41	Template 1. Assets for GAR calculation (Turnover) (CapEx)
P. 50	P. 66	Template 2. GAR: Information by sector (Turnover) (CapEx)
P. 82	P. 88	Template 3. Key performance indicator of the GAR in terms of stock (turnover)
P. 95	P. 101	Template 4. Key performance indicator of the GAR in terms of flow (turnover) (CapEx)
P. 107	P. 109	Template 5. Key performance indicator of off-balance-sheet exposures (turnover) (CapEx)
P. 111	P. 113	Template 5. Key performance indicator of off-balance-sheet exposures in terms of flow (turnover) (CapEx)

TEMPLATES FOR NUCLEAR ENERGY AND FOSSIL GAS (CREDIT INSTITUTIONS)

P. 115		Template 1. Nuclear and fossil gas related activities
P. 116	P. 117	Template 2. Taxonomy-aligned economic activities (denominator) (Turnover) (CapEx)
P. 118	P. 119	Template 3. Taxonomy-aligned economic activities (numerator) (Turnover) (CapEx)
P. 120	P. 121	Template 4 - Taxonomy-eligible economic activities, but not in line therewith (Turnover) (CapEx)
P. 122	P. 123	Template 5. Non-taxonomy-eligible economic activities (Turnover) (CapEx)

ASSET MANAGERS

TEMPLATES FOR ASSET MANAGERS: PENSION PLANS AND EPSV BUSINESS (VIDACAIXA INSURANCE GROUP)

P. 124		Template for the key indicator of gains or losses of asset managers
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TEMPLATES FOR NUCLEAR ENERGY AND FOSSIL GAS (ASSET MANAGERS: PENSION PLANS AND EPSV BUSINESS)

P. 128		Template 1. Nuclear and fossil gas related activities
P. 129	P. 130	Template 2. Taxonomy-aligned economic activities (denominator) (Turnover) (CapEx)
P. 131	P. 132	Template 3. Taxonomy-aligned economic activities (numerator) (Turnover) (CapEx)
P. 133	P. 134	Template 4 - Taxonomy-eligible economic activities, but not in line therewith (Turnover) (CapEx)
P. 135	P. 136	Template 5. Non-taxonomy-eligible economic activities (Turnover) (CapEx)

INSURANCE BUSINESS

TEMPLATES FOR THE INSURANCE BUSINESS: INSURANCE AND UL (VIDACAIXA INSURANCE GROUP)

P. 137		Template for the key indicator of gains or losses of insurance and reinsurance companies (investments)
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TEMPLATES FOR NUCLEAR ENERGY AND FOSSIL GAS (INSURANCE BUSINESS: INSURANCE AND UL)

P. 141		Template 1. Nuclear and fossil gas related activities
P. 142	P. 143	Template 2. Taxonomy-aligned economic activities (denominator) (Turnover) (CapEx)
P. 144	P. 145	Template 3. Taxonomy-aligned economic activities (numerator) (Turnover) (CapEx)
P. 146	P. 147	Template 4 - Taxonomy-eligible economic activities, but not in line therewith (Turnover) (CapEx)
P. 148	P. 149	Template 5. Non-taxonomy-eligible economic activities (Turnover) (CapEx)

TEMPLATES FOR CREDIT INSTITUTIONS (CAIXABANK GROUP, EXCLUDING THE INSURANCE GROUP)

TEMPLATE 0. SUMMARY OF THE KEY PERFORMANCE INDICATORS THAT CREDIT INSTITUTIONS ARE REQUIRED TO DISCLOSE PURSUANT TO ARTICLE 8 OF THE TAXONOMY REGULATION:

		Reference date for disclosure T (2025)					
		Total environmentally sustainable assets (in € million)	Key performance indicator (****)	Key performance indicator (*****)	% coverage (of total assets) (***)	% of assets excluded from the GAR numerator (Article 7(2) and (3), and Annex V, section 1.1.2)	% of assets excluded from the GAR denominator (Article 7(1) and Annex V, Section 1.2.4)
Main key performance indicator	Green asset ratio (GAR) in terms of stock	15,708	3.63%	4.34%	73.58%	33.63%	26.42%
		Total environmentally sustainable activities (in € million)	Key performance indicator (****)	Key performance indicator (*****)	% coverage (of total assets) (***)	% of assets excluded from the GAR numerator (Article 7(2) and (3), and Annex V, section 1.1.2)	% of assets excluded from the GAR denominator (Article 7(1) and Annex V, Section 1.2.4)
Additional key performance indicators	GAR (flow)	3,972	3.01%	3.76%	68.89%	36.62%	31.11%
	Financial guarantees	860	9.18%	16.32%			
	Assets managed	2,349	1.94%	3.37%			
		Disclosure reference date T-1 (2024)					
		Total environmentally sustainable assets (in € million)	Key performance indicator (****)	Key performance indicator (*****)	% coverage (of total assets) (***)	% of assets excluded from the GAR numerator (Article 7(2) and (3), and Annex V, section 1.1.2)	% of assets excluded from the GAR denominator (Article 7(1) and Annex V, Section 1.2.4)
Main key performance indicator	Green asset ratio (GAR) in terms of stock	12,617	3.05%	3.93%	73.85%	32.77%	26.15%
		Total environmentally sustainable assets (in € million)	Key performance indicator (****)	Key performance indicator (*****)	% coverage (of total assets) (***)	% of assets excluded from the GAR numerator (Article 7(2) and (3), and Annex V, section 1.1.2)	% of assets excluded from the GAR denominator (Article 7(1) and Annex V, Section 1.2.4)
Additional key performance indicators	GAR (flow)	3,887	3.58%	4.87%	61.76%	32.46%	38.24%
	Financial guarantees	852	8.67%	15.16%			
	Assets managed	1,183	1.09%	1.77%			

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

(**) Fee and commission income from services other than lending and assets under management.

Institutions shall disclose forward-looking information in relation to this key performance indicator, including information in terms of targets, together with relevant explanations of the methodology applied.

(***) % of assets covered by the key performance indicator relative to banks' total assets.

(****) Based on the counterparty's turnover key performance indicator.

(*****) Based on the counterparty's CapEx key performance indicator, except in the case of lending activities, where, in relation to general-purpose loans, the turnover key performance indicator is used.

Note 1: In all templates: cells coloured grey should not be filled in.

Note 2: The key performance indicators for fees and commissions (sheet 6) and for the trading book (sheet 7) will only apply from 2026 onwards. The inclusion of SMEs in these key performance indicators will be conditional on a positive impact assessment.

TEMPLATE I. ASSETS FOR CALCULATING THE GAR (TURNOVER)

€ million	Reference date for disclosure T (2025)																		
	Carrying amount [gross] total	Climate change mitigation (CCM)					Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				
		Of which: taxonomy-relevant sectors (taxonomy-eligible)					Of which: taxonomy-relevant sectors (taxonomy-eligible)				Of which: taxonomy-relevant sectors (taxonomy-eligible)				Of which: taxonomy-relevant sectors (taxonomy-eligible)				
		Of which: environmentally sustainable (taxonomy-aligned)					Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)				
					Of which: statement on the use of funds	Of which: transitional	Of which: enabling				Of which: statement on the use of funds	Of which: enabling			Of which: statement on the use of funds	Of which: enabling			
GAR – Assets included in the numerator and denominator																			
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	232,416	181,921	15,585	250	956	2,501	217	29	–	26	25	18	–	1	262	59	–	1	
Financial companies	16,322	6,749	1,141	–	32	581	68	10	–	9	–	–	–	–	25	1	–	–	
Credit institutions	5,911	1,048	149	–	7	83	15	9	–	8	–	–	–	–	4	1	–	–	
Loans and advances	5,642	1,005	145	–	7	80	15	9	–	8	–	–	–	–	3	–	–	–	
Debt securities, including statement on the use of funds	236	42	4	–	–	3	–	–	–	–	–	–	–	–	1	1	–	–	
Equity instruments	33	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Other financial undertakings	10,411	5,701	992	–	24	498	53	1	–	1	–	–	–	–	22	–	–	–	
Of which defaulted Investment services firms	4	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Loans and advances	4	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Of which defaulted Management companies	117	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Loans and advances	114	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Equity instruments	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Of which defaulted Insurance companies	4,184	329	116	–	–	–	53	1	–	1	–	–	–	–	–	–	–	–	
Loans and advances	429	213	–	–	–	–	53	1	–	1	–	–	–	–	–	–	–	–	
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Equity instruments	3,756	116	116	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Non-financial undertakings	56,354	18,457	3,955	250	918	1,919	150	19	–	17	24	18	–	1	237	58	–	1	
Loans and advances	54,159	17,955	3,485	–	917	1,838	94	19	–	16	24	18	–	1	230	56	–	1	
Debt securities, including statement on the use of funds	1,750	494	462	250	–	81	54	1	–	1	–	–	–	–	7	1	–	–	
Equity instruments	445	8	8	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	
Households	157,139	156,551	10,488	–	7	–	–	–	–	–	–	–	–	–	–	–	–	–	
Of which: loans secured by residential immovable property	144,126	144,126	10,425	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Of which: loans for renovating buildings	6,241	6,241	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Of which: car loans	6,772	6,184	63	–	7	–	–	–	–	–	–	–	–	–	–	–	–	–	

€ million		Reference date for disclosure T (2025)																
		Climate change mitigation (CCM)					Climate change adaptation (CCA)					Water and marine resources (WTR)				Circular economy (CE)		
		Carrying amount [gross] total	Of which: taxonomy-relevant sectors (taxonomy-eligible)				Of which: taxonomy-relevant sectors (taxonomy-eligible)				Of which: taxonomy-relevant sectors (taxonomy-eligible)				Of which: taxonomy-relevant sectors (taxonomy-eligible)			
			Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)			
		Of which: statement on the use of funds	Of which: transitional	Of which: enabling		Of which: statement on the use of funds	Of which: enabling		Of which: statement on the use of funds	Of which: enabling		Of which: statement on the use of funds	Of which: enabling		Of which: statement on the use of funds	Of which: enabling		
Local government financing	2,601	164	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Housing financing	52	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Other local government financing	2,549	143	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Collateral obtained by taking possession: residential and commercial immovable property	2,706	2,260	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Assets excluded from the numerator to calculate GAR (included in the denominator)	197,921	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Non-financial and financial companies:	116,269																	
Non-financial companies (non-SMEs) and SMEs not subject to NFRD disclosure obligations	86,393																	
Loans and advances	84,354																	
Of which: loans secured by commercial immovable property	18,222																	
Of which: loans for renovating buildings	–																	
Debt securities	1,883																	
Equity instruments	156																	
Counterparties in non-EU countries not subject to NFRD disclosure obligations	29,876																	
Loans and advances	27,639																	
Debt securities	1,670																	
Equity instruments	566																	
Derivatives	1,125																	
On demand interbank loans	576																	
Cash and cash related assets	2,512																	
Other assets (goodwill, commodities, etc.)	77,440																	
Total assets of the GAR	433,043	184,181	15,599	250	956	2,501	217	29	–	26	25	18	–	1	262	59	–	1
Assets not included in the calculation of the GAR	155,509																	
Central governments and supranational issuers	101,145																	
Exposures to central banks	42,140																	
Trading book	12,224																	
Total assets	588,552	184,181	15,599	250	956	2,501	217	29	–	26	25	18	–	1	262	59	–	1
Off-balance-sheet exposures – Companies subject to NFRD disclosure obligations																		
Financial guarantees	9,362	1,707	845	–	44	529	10	5	–	5	4	2	–	–	30	6	–	2
Assets managed	120,830	9,593	2,267	–	134	1,183	218	10	–	3	9	5	–	–	808	60	–	31
Of which: debt securities	72,169	8,162	1,760	–	104	867	201	8	–	2	8	5	–	–	362	38	–	19
Of which: equity instruments	23,168	1,431	507	–	30	316	18	1	–	1	1	–	–	–	446	22	–	12

		Reference date for disclosure T (2025)											
		Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Of which: taxonomy-relevant sectors (taxonomy-eligible)				Of which: taxonomy-relevant sectors (taxonomy-eligible)				Of which: taxonomy-relevant sectors (taxonomy-eligible)			
		Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)			
		Of which: statement on the use of funds		Of which: enabling	Of which: statement on the use of funds		Of which: enabling	Of which: statement on the use of funds		Of which: transition	Of which: enabling		
€ million													
GAR – Assets included in the numerator and denominator													
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	211	4	–	–	176	–	–	–	182,813	15,694	250	956	2,528
Financial companies	1	–	–	–	–	–	–	–	6,844	1,152	–	32	590
Credit institutions	1	–	–	–	–	–	–	–	1,068	159	–	7	92
Loans and advances	1	–	–	–	–	–	–	–	1,024	154	–	7	89
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–	–	43	5	–	–	3
Equity instruments	–	–		–	–	–		–	1	–		–	–
Other financial undertakings	–	–	–	–	–	–	–	–	5,776	993	–	24	499
Of which defaulted Investment services firms	–	–	–	–	–	–	–	–	–	–	–	–	–
Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments	–	–		–	–	–		–	–	–		–	–
Of which defaulted Management companies	–	–	–	–	–	–	–	–	1	–	–	–	–
Loans and advances	–	–	–	–	–	–	–	–	1	–	–	–	–
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments	–	–		–	–	–		–	–	–		–	–
Of which defaulted Insurance companies	–	–	–	–	–	–	–	–	382	117	–	–	1
Loans and advances	–	–	–	–	–	–	–	–	266	1	–	–	1
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments	–	–		–	–	–		–	116	116		–	–
Non-financial undertakings	211	4	–	–	176	–	–	–	19,255	4,054	250	918	1,938
Loans and advances	210	3	–	–	176	–	–	–	18,690	3,581	–	917	1,856
Debt securities, including statement on the use of funds	1	1	–	–	–	–	–	–	556	465	250	–	82
Equity instruments	–	–		–	–	–		–	9	8		–	–
Households									156,551	10,488	–	7	–
Of which: loans secured by residential immovable property									144,126	10,425	–	–	–
Of which: loans for renovating buildings									6,241	–	–	–	–
Of which: car loans									6,184	63	–	7	–

€ million	Reference date for disclosure T (2025)												
	Pollution (PPC)				Biodiversity and ecosystems (BIO)					TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Of which: taxonomy-relevant sectors (taxonomy-eligible)				Of which: taxonomy-relevant sectors (taxonomy-eligible)					Of which: taxonomy-relevant sectors (taxonomy-eligible)			
	Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)					Of which: environmentally sustainable (taxonomy-aligned)			
		Of which: statement on the use of funds	Of which: enabling			Of which: statement on the use of funds	Of which: enabling			Of which: statement on the use of funds	Of which: transition	Of which: enabling	
Local government financing	–	–	–	–	–	–	–	–	164	–	–	–	
Housing financing	–	–	–	–	–	–	–	–	20	–	–	–	
Other local government financing	–	–	–	–	–	–	–	–	143	–	–	–	
Collateral obtained by taking possession: residential and commercial immovable property	–	–	–	–	–	–	–	–	2,260	14	–	–	
Assets excluded from the numerator to calculate GAR (included in the denominator)	–	–	–	–	–	–	–	–	–	–	–	–	
Non-financial and financial companies:													
Non-financial companies (non-SMEs) and SMEs not subject to NFRD disclosure obligations													
Loans and advances													
Of which: loans secured by commercial immovable property													
Of which: loans for renovating buildings													
Debt securities													
Equity instruments													
Counterparties in non-EU countries not subject to NFRD disclosure obligations													
Loans and advances													
Debt securities													
Equity instruments													
Derivatives													
On demand interbank loans													
Cash and cash related assets													
Other assets (goodwill, commodities, etc.)													
Total assets of the GAR	211	4	–	–	176	–	–	–	185,073	15,708	250	956	2,528
Assets not included in the calculation of the GAR													
Central governments and supranational issuers													
Exposures to central banks													
Trading book													
Total assets	211	4	–	–	176	–	–	–	185,073	15,708	250	956	2,528
Off-balance-sheet exposures – Companies subject to NFRD disclosure obligations													
Financial guarantees	3	1	–	–	9	–	–	–	1,764	860	–	44	536
Assets managed	836	8	–	–	4	–	–	–	11,468	2,349	–	134	1,218
Of which: debt securities	391	7	–	–	4	–	–	–	9,127	1,818	–	104	889
Of which: equity instruments	445	–	–	–	1	–	–	–	2,341	531	–	30	328

€ million		Disclosure reference date T-1 (2024)											
		Climate change mitigation (CCM)					Climate change adaptation (CCA)			Water and marine resources (WTR)		Circular economy (CE)	
		Carrying amount [gross] total	Of which: taxonomy-relevant sectors (taxonomy-eligible)					Of which: taxonomy-relevant sectors (taxonomy-eligible)			Of which: taxonomy-relevant sectors (taxonomy-eligible)		Of which: taxonomy-relevant sectors (taxonomy-eligible)
			Of which: environmentally sustainable (taxonomy-aligned)					Of which: environmentally sustainable (taxonomy-aligned)					
		Of which: statement on the use of funds			Of which: transitional		Of which: enabling	Of which: statement on the use of funds			Of which: enabling		
GAR – Assets included in the numerator and denominator													
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR		227,064	173,720	12,537	250	427	2,391	200	68	–	5	12	299
Financial companies		18,902	8,200	870	–	11	702	7	4	–	–	–	130
Credit institutions		7,502	1,214	137	–	6	71	1	–	–	–	–	1
Loans and advances		5,736	1,079	128	–	3	69	1	–	–	–	–	1
Debt securities, including statement on the use of funds		1,737	134	8	–	2	1	–	–	–	–	–	–
Equity instruments		29	1	–	–	–	–	–	–	–	–	–	–
Other financial undertakings		11,400	6,985	733	–	5	631	6	4	–	–	–	129
Of which defaulted Investment services firms		2	–	–	–	–	–	–	–	–	–	–	–
Loans and advances		2	–	–	–	–	–	–	–	–	–	–	–
Debt securities, including statement on the use of funds		–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments		–	–	–	–	–	–	–	–	–	–	–	–
Of which defaulted Management companies		72	1	–	–	–	–	–	–	–	–	–	–
Loans and advances		70	1	–	–	–	–	–	–	–	–	–	–
Debt securities, including statement on the use of funds		–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments		3	–	–	–	–	–	–	–	–	–	–	–
Of which defaulted Insurance companies		3,809	1,507	36	–	3	18	4	2	–	–	–	–
Loans and advances		212	3	–	–	–	–	1	–	–	–	–	–
Debt securities, including statement on the use of funds		–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments		3,597	1,504	36	–	3	18	3	2	–	–	–	–
Non-financial undertakings		55,891	17,386	4,191	250	416	1,689	193	64	–	4	12	168
Loans and advances		53,799	16,818	3,826	–	411	1,667	120	8	–	4	11	164
Debt securities, including statement on the use of funds		1,796	455	362	250	5	21	71	56	–	–	–	5
Equity instruments		296	113	3	–	–	1	1	–	–	–	–	–
Households		149,008	147,909	7,471	–	–	–	–	–	–	–	–	–
Of which: loans secured by residential immovable property		137,043	137,043	7,471	–	–	–	–	–	–	–	–	–
Of which: loans for renovating buildings		6,442	6,442	–	–	–	–	–	–	–	–	–	–
Of which: car loans		5,523	4,424	–	–	–	–	–	–	–	–	–	–

Disclosure reference date T-1 (2024)							
	Pollution (PPC)	Biodiversity and ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which: taxonomy-relevant sectors (taxonomy-eligible)	Of which: taxonomy-relevant sectors (taxonomy-eligible)	Of which: taxonomy-relevant sectors (taxonomy-eligible)				
€ million	Of which: environmentally sustainable (taxonomy-aligned)						
					Of which: statement on the use of funds	Of which: transition	Of which: enabling
GAR – Assets included in the numerator and denominator							
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	173	120	174,523	12,605	250	427	2,396
Financial companies	–	–	8,337	874	–	11	702
Credit institutions	–	–	1,217	137	–	6	71
Loans and advances	–	–	1,082	129	–	3	69
Debt securities, including statement on the use of funds	–	–	134	8	–	2	1
Equity instruments	–	–	1	–	–	–	–
Other financial undertakings	–	–	7,120	736	–	5	631
Of which defaulted Investment services firms	–	–	–	–	–	–	–
Loans and advances	–	–	–	–	–	–	–
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–
Equity instruments	–	–	–	–	–	–	–
Of which defaulted Management companies	–	–	1	–	–	–	–
Loans and advances	–	–	1	–	–	–	–
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–
Equity instruments	–	–	–	–	–	–	–
Of which defaulted Insurance companies	–	–	1,511	38	–	3	18
Loans and advances	–	–	4	–	–	–	–
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–
Equity instruments	–	–	1,507	38	–	3	18
Non-financial undertakings	173	120	18,051	4,255	250	416	1,694
Loans and advances	172	115	17,400	3,834	–	411	1,672
Debt securities, including statement on the use of funds	1	5	537	418	250	5	21
Equity instruments	–	–	114	3	–	–	1
Households			147,909	7,471	–	–	–
Of which: loans secured by residential immovable property			137,043	7,471	–	–	–
Of which: loans for renovating buildings			6,442	–	–	–	–
Of which: car loans			4,424	–	–	–	–

€ million	Disclosure reference date T-1 (2024)						
	Pollution (PPC)	Biodiversity and ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which: taxonomy-relevant sectors (taxonomy-eligible)	Of which: taxonomy-relevant sectors (taxonomy-eligible)	Of which: taxonomy-relevant sectors (taxonomy-eligible)				
			Of which: environmentally sustainable (taxonomy-aligned)				
					Of which: statement on the use of funds	Of which: transition	Of which: enabling
Local government financing	–	–	226	6	–	–	–
Housing financing	–	–	70	6	–	–	–
Other local government financing	–	–	156	–	–	–	–
Collateral obtained by taking possession: residential and commercial immovable property	–	–	2,755	12	–	–	–
Assets excluded from the numerator to calculate GAR (included in the denominator)	–	–	–	–	–	–	–
Non-financial and financial companies:							
Non-financial companies (non-SMEs) and SMEs not subject to NFRD disclosure obligations							
Loans and advances							
Of which: loans secured by commercial immovable property							
Of which: loans for renovating buildings							
Debt securities							
Equity instruments							
Counterparties in non-EU countries not subject to NFRD disclosure obligations							
Loans and advances							
Debt securities							
Equity instruments							
Derivatives							
On demand interbank loans							
Cash and cash related assets							
Other assets (goodwill, commodities, etc.)							
Total assets of the GAR	173	120	177,278	12,617	250	427	2,396
Assets not included in the calculation of the GAR							
Central governments and supranational issuers							
Exposures to central banks							
Trading book							
Total assets	173	120	177,278	12,617	250	427	2,396
Off-balance-sheet exposures – Companies subject to NFRD disclosure obligations							
Financial guarantees	4	9	1,916	852	–	61	484
Assets managed	211	13	4,219	1,183	–	74	474
Of which: debt securities	116	1	3,127	830	–	67	236
Of which: equity instruments	96	13	1,092	352	–	7	238

TEMPLATE I. ASSETS FOR CALCULATING THE GAR (CAPEX)

€ million		Reference date for disclosure T (2025)																	
		Climate change mitigation (CCM)					Climate change adaptation (CCA)					Water and marine resources (WTR)			Circular economy (CE)				
		Of which: taxonomy-relevant sectors (taxonomy-eligible)					Of which: taxonomy-relevant sectors (taxonomy-eligible)					Of which: taxonomy-relevant sectors (taxonomy-eligible)			Of which: taxonomy-relevant sectors (taxonomy-eligible)				
		Carrying amount [gross] total	Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)			Of which: environmentally sustainable (taxonomy-aligned)					
Of which: statement on the use of funds	Of which: transitional		Of which: enabling		Of which: statement on the use of funds	Of which: transitional	Of which: enabling		Of which: statement on the use of funds	Of which: enabling		Of which: statement on the use of funds	Of which: enabling						
GAR – Assets included in the numerator and denominator																			
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR		232,416	183,783	18,647	250	1,152	4,098	118	40	–	8	35	7	–	–	299	95	–	–
Financial companies		16,322	6,910	2,113	–	288	1,084	4	–	–	–	1	–	–	–	4	–	–	–
Credit institutions		5,911	940	186	–	29	100	2	–	–	–	–	–	–	–	1	–	–	–
Loans and advances		5,642	895	177	–	28	94	2	–	–	–	–	–	–	–	1	–	–	–
Debt securities, including statement on the use of funds		236	44	9	–	1	6	–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments		33	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Other financial undertakings		10,411	5,970	1,927	–	259	984	2	–	–	–	–	–	–	–	2	–	–	–
Of which defaulted Investment services firms		4	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Loans and advances		4	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Debt securities, including statement on the use of funds		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which defaulted Management companies		117	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Loans and advances		114	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Debt securities, including statement on the use of funds		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments		3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which defaulted Insurance companies		4,184	197	155	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Loans and advances		429	43	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Debt securities, including statement on the use of funds		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments		3,756	155	155	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Non-financial undertakings		56,354	20,159	6,047	250	864	3,014	114	40	–	8	34	7	–	–	295	95	–	–
Loans and advances		54,159	19,459	5,416	–	864	2,900	106	40	–	8	34	7	–	–	243	94	–	–
Debt securities, including statement on the use of funds		1,750	689	620	250	–	115	8	–	–	–	–	–	–	–	52	1	–	–
Equity instruments		445	10	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Households		157,139	156,551	10,488	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: loans secured by residential immovable property		144,126	144,126	10,425	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: loans for renovating buildings		6,241	6,241	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which: car loans		6,772	6,184	63	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

€ million		Reference date for disclosure T (2025)																
		Climate change mitigation (CCM)					Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)			
		Of which: taxonomy-relevant sectors (taxonomy-eligible)					Of which: taxonomy-relevant sectors (taxonomy-eligible)				Of which: taxonomy-relevant sectors (taxonomy-eligible)				Of which: taxonomy-relevant sectors (taxonomy-eligible)			
		Carrying amount [gross] total	Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)			
Of which: statement on the use of funds	Of which: transitional		Of which: enabling		Of which: statement on the use of funds	Of which: enabling			Of which: statement on the use of funds	Of which: enabling			Of which: statement on the use of funds	Of which: enabling				
Local government financing	2,601	164	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Housing financing	52	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Other local government financing	2,549	143	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Collateral obtained by taking possession: residential and commercial immovable property	2,706	2,260	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Assets excluded from the numerator to calculate GAR (included in the denominator)	197,921	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Non-financial and financial companies:	116,269																	
Non-financial companies (non-SMEs) and SMEs not subject to NFRD disclosure obligations	86,393																	
Loans and advances	84,354																	
Of which: loans secured by commercial immovable property	18,222																	
Of which: loans for renovating buildings	–																	
Debt securities	1,883																	
Equity instruments	156																	
Counterparties in non-EU countries not subject to NFRD disclosure obligations	29,876																	
Loans and advances	27,639																	
Debt securities	1,670																	
Equity instruments	566																	
Derivatives	1,125																	
On demand interbank loans	576																	
Cash and cash related assets	2,512																	
Other assets (goodwill, commodities, etc.)	77,440																	
Total assets of the GAR	433,043	186,044	18,662	250	1,152	4,098	118	40	–	8	35	7	–	–	299	95	–	–
Assets not included in the calculation of the GAR	155,509																	
Central governments and supranational issuers	101,145																	
Exposures to central banks	42,140																	
Trading book	12,224																	
Total assets	588,552	186,044	18,662	250	1,152	4,098	118	40	–	8	35	7	–	–	299	95	–	–
Off-balance-sheet exposures – Companies subject to NFRD disclosure obligations																		
Financial guarantees	9,362	2,410	1,519	–	60	667	4	2	–	2	5	1	–	–	22	5	–	–
Assets managed	120,830	11,549	3,976	–	219	1,906	280	31	–	7	7	6	–	1	466	45	–	13
Of which: debt securities	72,169	9,599	3,129	–	171	1,467	166	30	–	7	7	6	–	1	190	35	–	8
Of which: equity instruments	23,168	1,950	847	–	48	439	115	1	–	–	1	–	–	–	276	10	–	5

€ million	Reference date for disclosure T (2025)												
	Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which: taxonomy-relevant sectors (taxonomy-eligible)				Of which: taxonomy-relevant sectors (taxonomy-eligible)				Of which: taxonomy-relevant sectors (taxonomy-eligible)				
	Of which: environmentally sustainable (taxonomy-aligned)		Of which: enabling		Of which: environmentally sustainable (taxonomy-aligned)		Of which: enabling		Of which: environmentally sustainable (taxonomy-aligned)		Of which: enabling		
	Of which: statement on the use of funds	Of which: enabling			Of which: statement on the use of funds	Of which: enabling			Of which: statement on the use of funds	Of which: transition	Of which: enabling		
GAR – Assets included in the numerator and denominator													
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	146	3	–	–	202	–	–	–	184,582	18,793	250	1,152	4,107
Financial companies	–	–	–	–	–	–	–	–	6,919	2,113	–	288	1,084
Credit institutions	–	–	–	–	–	–	–	–	945	186	–	29	101
Loans and advances	–	–	–	–	–	–	–	–	900	177	–	28	94
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–	–	44	9	–	1	6
Equity instruments	–	–	–	–	–	–	–	–	1	–	–	–	–
Other financial undertakings	–	–	–	–	–	–	–	–	5,974	1,927	–	259	984
Of which defaulted Investment services firms	–	–	–	–	–	–	–	–	–	–	–	–	–
Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which defaulted Management companies	–	–	–	–	–	–	–	–	3	–	–	–	–
Loans and advances	–	–	–	–	–	–	–	–	2	–	–	–	–
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–
Of which defaulted Insurance companies	–	–	–	–	–	–	–	–	197	155	–	–	–
Loans and advances	–	–	–	–	–	–	–	–	43	–	–	–	–
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments	–	–	–	–	–	–	–	–	155	155	–	–	–
Non-financial undertakings	146	3	–	–	202	–	–	–	20,949	6,193	250	864	3,022
Loans and advances	145	2	–	–	202	–	–	–	20,188	5,559	–	864	2,908
Debt securities, including statement on the use of funds	1	1	–	–	–	–	–	–	750	623	250	–	115
Equity instruments	–	–	–	–	–	–	–	–	11	10	–	–	–
Households									156,551	10,488	–	–	–
Of which: loans secured by residential immovable property									144,126	10,425	–	–	–
Of which: loans for renovating buildings									6,241	–	–	–	–
Of which: car loans									6,184	63	–	–	–

€ million	Reference date for disclosure T (2025)												
	Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which: taxonomy-relevant sectors (taxonomy-eligible)				Of which: taxonomy-relevant sectors (taxonomy-eligible)				Of which: taxonomy-relevant sectors (taxonomy-eligible)				
	Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)				Of which: environmentally sustainable (taxonomy-aligned)				
		Of which: statement on the use of funds	Of which: enabling			Of which: statement on the use of funds	Of which: enabling			Of which: statement on the use of funds	Of which: transition	Of which: enabling	
Local government financing	—	—	—	—	—	—	—	—	164	—	—	—	
Housing financing	—	—	—	—	—	—	—	—	20	—	—	—	
Other local government financing	—	—	—	—	—	—	—	—	143	—	—	—	
Collateral obtained by taking possession: residential and commercial immovable property	—	—	—	—	—	—	—	—	2,260	14	—	—	
Assets excluded from the numerator to calculate GAR (included in the denominator)	—	—	—	—	—	—	—	—	—	—	—	—	
Non-financial and financial companies:													
Non-financial companies (non-SMEs) and SMEs not subject to NFRD disclosure obligations													
Loans and advances													
Of which: loans secured by commercial immovable property													
Of which: loans for renovating buildings													
Debt securities													
Equity instruments													
Counterparties in non-EU countries not subject to NFRD disclosure obligations													
Loans and advances													
Debt securities													
Equity instruments													
Derivatives													
On demand interbank loans													
Cash and cash related assets													
Other assets (goodwill, commodities, etc.)													
Total assets of the GAR	146	3	—	—	202	—	—	—	186,842	18,808	250	1,152	4,107
Assets not included in the calculation of the GAR													
Central governments and supranational issuers													
Exposures to central banks													
Trading book													
Total assets	146	3	—	—	202	—	—	—	186,842	18,808	250	1,152	4,107
Off-balance-sheet exposures – Companies subject to NFRD disclosure obligations													
Financial guarantees	2	1	—	—	11	—	—	—	2,454	1,528	—	60	670
Assets managed	283	13	—	—	3	—	—	—	12,589	4,071	—	219	1,928
Of which: debt securities	159	13	—	—	2	—	—	—	10,123	3,213	—	171	1,483
Of which: equity instruments	124	—	—	—	1	—	—	—	2,466	858	—	48	445

€ million		Disclosure reference date T-1 (2024)											
		Climate change mitigation (CCM)					Climate change adaptation (CCA)			Water and marine resources (WTR)		Circular economy (CE)	
		Carrying amount [gross] total	Of which: taxonomy-relevant sectors (taxonomy-eligible)					Of which: taxonomy-relevant sectors (taxonomy-eligible)			Of which: taxonomy-relevant sectors (taxonomy-eligible)		Of which: taxonomy-relevant sectors (taxonomy-eligible)
			Of which: environmentally sustainable (taxonomy-aligned)					Of which: environmentally sustainable (taxonomy-aligned)					
					Of which: statement on the use of funds	Of which: transitional	Of which: enabling				Of which: statement on the use of funds	Of which: enabling	
GAR – Assets included in the numerator and denominator													
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR		227,064	176,583	16,124	250	500	4,206	354	166	–	2	38	239
Financial companies		18,902	8,710	1,604	–	22	1,173	6	3	–	–	–	–
Credit institutions		7,502	1,201	190	–	8	109	1	–	–	–	–	–
Loans and advances		5,736	1,078	179	–	4	107	1	–	–	–	–	–
Debt securities, including statement on the use of funds		1,737	122	11	–	5	3	–	–	–	–	–	–
Equity instruments		29	1	–	–	–	–	–	–	–	–	–	–
Other financial undertakings		11,400	7,509	1,415	–	13	1,064	5	3	–	–	–	–
Of which defaulted Investment services firms		2	–	–	–	–	–	–	–	–	–	–	–
Loans and advances		2	–	–	–	–	–	–	–	–	–	–	–
Debt securities, including statement on the use of funds		–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments		–	–	–	–	–	–	–	–	–	–	–	–
Of which defaulted Management companies		72	1	–	–	–	–	–	–	–	–	–	–
Loans and advances		70	1	–	–	–	–	–	–	–	–	–	–
Debt securities, including statement on the use of funds		–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments		3	–	–	–	–	–	–	–	–	–	–	–
Of which defaulted Insurance companies		3,809	1,535	81	–	4	42	3	2	–	–	–	–
Loans and advances		212	3	–	–	–	–	1	–	–	–	–	–
Debt securities, including statement on the use of funds		–	–	–	–	–	–	–	–	–	–	–	–
Equity instruments		3,597	1,532	81	–	4	42	3	2	–	–	–	–
Non-financial undertakings		55,891	19,738	7,043	250	479	3,033	347	163	–	2	38	239
Loans and advances		53,799	18,834	6,442	–	464	2,975	161	14	–	2	38	237
Debt securities, including statement on the use of funds		1,796	789	596	250	14	55	186	149	–	–	–	1
Equity instruments		296	115	6	–	–	3	–	–	–	–	–	–
Households		149,008	147,909	7,471	–	–	–	–	–	–	–	–	–
Of which: loans secured by residential immovable property		137,043	137,043	7,471	–	–	–	–	–	–	–	–	–
Of which: loans for renovating buildings		6,442	6,442	–	–	–	–	–	–	–	–	–	–
Of which: car loans		5,523	4,424	–	–	–	–	–	–	–	–	–	–

		Disclosure reference date T-1 (2024)										
		Climate change mitigation (CCM)					Climate change adaptation (CCA)			Water and marine resources (WTR)		Circular economy (CE)
		Of which: taxonomy-relevant sectors (taxonomy-eligible)					Of which: taxonomy-relevant sectors (taxonomy-eligible)			Of which: taxonomy-relevant sectors (taxonomy-eligible)		Of which: taxonomy-relevant sectors (taxonomy-eligible)
€ million	Carrying amount [gross] total	Of which: environmentally sustainable (taxonomy-aligned)					Of which: environmentally sustainable (taxonomy-aligned)					
			Of which: statement on the use of funds	Of which: transitional	Of which: enabling		Of which: statement on the use of funds	Of which: enabling				
Local government financing	3,263	226	6	–	–	–	–	–	–	–	–	–
Housing financing	70	70	6	–	–	–	–	–	–	–	–	–
Other local government financing	3,193	156	–	–	–	–	–	–	–	–	–	–
Collateral obtained by taking possession: residential and commercial immovable property	3,374	2,755	12	–	–	–	–	–	–	–	–	–
Assets excluded from the numerator to calculate GAR (included in the denominator)	183,876	–	–	–	–	–	–	–	–	–	–	–
Non-financial and financial companies:	104,092											
Non-financial companies (non-SMEs) and SMEs not subject to NFRD disclosure obligations	81,421											
Loans and advances	79,155											
Of which: loans secured by commercial immovable property	17,181											
Of which: loans for renovating buildings	–											
Debt securities	1,830											
Equity instruments	436											
Counterparties in non-EU countries not subject to NFRD disclosure obligations	22,671											
Loans and advances	20,265											
Debt securities	1,862											
Equity instruments	544											
Derivatives	358											
On demand interbank loans	705											
Cash and cash related assets	2,402											
Other assets (goodwill, commodities, etc.)	76,319											
Total assets of the GAR	414,314	179,338	16,136	250	500	4,206	354	166	–	2	38	239
Assets not included in the calculation of the GAR	146,741											
Central governments and supranational issuers	88,169											
Exposures to central banks	45,955											
Trading book	12,618											
Total assets	561,055	179,338	16,136	250	500	4,206	354	166	–	2	38	239
Off-balance-sheet exposures – Companies subject to NFRD disclosure obligations												
Financial guarantees	9,825	2,308	1,486	–	62	592	19	4	–	–	8	26
Assets managed	108,307	4,445	1,864	–	119	690	116	49	–	30	42	113
Of which: debt securities	66,406	3,303	1,261	–	99	361	71	28	–	14	35	44
Of which: equity instruments	26,997	1,141	603	–	20	329	44	21	–	16	7	69

	Disclosure reference date T-1 (2024)						
	Pollution (PPC)	Biodiversity and ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which: taxonomy-relevant sectors (taxonomy-eligible)	Of which: taxonomy-relevant sectors (taxonomy-eligible)	Of which: taxonomy-relevant sectors (taxonomy-eligible)				
€ million							Of which: environmentally sustainable (taxonomy-aligned)
					Of which: statement on the use of funds	Of which: transition	Of which: enabling
GAR – Assets included in the numerator and denominator							
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	71	128	177,412	16,291	250	500	4,209
Financial companies	–	–	8,717	1,608	–	22	1,173
Credit institutions	–	–	1,202	190	–	8	109
Loans and advances	–	–	1,079	180	–	4	107
Debt securities, including statement on the use of funds	–	–	122	11	–	5	3
Equity instruments	–	–	1	–		–	–
Other financial undertakings	–	–	7,514	1,418	–	13	1,064
Of which defaulted Investment services firms	–	–	–	–	–	–	–
Loans and advances	–	–	–	–	–	–	–
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–
Equity instruments	–	–	–	–		–	–
Of which defaulted Management companies	–	–	1	–	–	–	–
Loans and advances	–	–	1	–	–	–	–
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–
Equity instruments	–	–	–	–		–	–
Of which defaulted Insurance companies	–	–	1,538	83	–	4	42
Loans and advances	–	–	4	–	–	–	–
Debt securities, including statement on the use of funds	–	–	–	–	–	–	–
Equity instruments	–	–	1,534	83		4	42
Non-financial undertakings	71	128	20,560	7,206	250	479	3,036
Loans and advances	70	125	19,465	6,455	–	464	2,976
Debt securities, including statement on the use of funds	1	3	981	745	250	14	56
Equity instruments	–	–	115	6		–	3
Households			147,909	7,471	–	–	–
Of which: loans secured by residential immovable property			137,043	7,471	–	–	–
Of which: loans for renovating buildings			6,442	–	–	–	–
Of which: car loans			4,424	–	–	–	–

€ million	Disclosure reference date T-1 (2024)						
	Pollution (PPC)	Biodiversity and ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which: taxonomy-relevant sectors (taxonomy-eligible)	Of which: taxonomy-relevant sectors (taxonomy-eligible)	Of which: taxonomy-relevant sectors (taxonomy-eligible)				
	Of which: environmentally sustainable (taxonomy-aligned)						
					Of which: statement on the use of funds	Of which: transition	Of which: enabling
Local government financing	–	–	226	6	–	–	–
Housing financing	–	–	70	6	–	–	–
Other local government financing	–	–	156	–	–	–	–
Collateral obtained by taking possession: residential and commercial immovable property	–	–	2,755	12	–	–	–
Assets excluded from the numerator to calculate GAR (included in the denominator)	–	–	–	–	–	–	–
Non-financial and financial companies:							
Non-financial companies (non-SMEs) and SMEs not subject to NFRD disclosure obligations							
Loans and advances							
Of which: loans secured by commercial immovable property							
Of which: loans for renovating buildings							
Debt securities							
Equity instruments							
Counterparties in non-EU countries not subject to NFRD disclosure obligations							
Loans and advances							
Debt securities							
Equity instruments							
Derivatives							
On demand interbank loans							
Cash and cash related assets							
Other assets (goodwill, commodities, etc.)							
Total assets of the GAR	71	128	180,167	16,303	250	500	4,209
Assets not included in the calculation of the GAR							
Central governments and supranational issuers							
Exposures to central banks							
Trading book							
Total assets	71	128	180,167	16,303	250	500	4,209
Off-balance-sheet exposures – Companies subject to NFRD disclosure obligations							
Financial guarantees	3	10	2,373	1,490	–	62	593
Assets managed	150	1	4,866	1,913	–	119	720
Of which: debt securities	73	–	3,527	1,289	–	99	375
Of which: equity instruments	77	1	1,338	623	–	20	345

Footnotes associated with Template 1.

TEMPLATE 1. ASSETS FOR CALCULATING THE GAR (TURNOVER)

¹ This template will include information on loans and advances, debt securities and equity instruments in the banking book, vis-à-vis financial corporations, non-financial corporations, including SMEs, households (only residential real estate, home renovation loans and car loans included) and local authorities or municipalities (housing financing).

² The following accounting categories of financial assets should be considered: financial assets measured 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 measured at fair value through profit or loss, as well as real estate collateral obtained by credit institutions through taking possession in settlement of debts.

³ Banks with subsidiaries in non-EU countries must provide this information separately for exposures to non-EU counterparties. With regard to non-EU exposures, although there are additional challenges in terms of the absence of common disclosure requirements and methodology, as the EU taxonomy and the NFRD only apply at the EU level, given the importance of these exposures for credit institutions with subsidiaries in non-EU countries, these institutions should disclose a separate GAR in relation to non-EU exposures, to the extent possible, in the form of estimates and ranges, using approximations and explaining assumptions, qualifications and limitations.

⁴ For auto loans, institutions shall only include those exposures generated after the date on which the disclosure obligation starts to apply.

TEMPLATE 1. ASSETS FOR CALCULATING THE GAR (CAPEX)

¹ This template will include information on loans and advances, debt securities and equity instruments in the banking book, vis-à-vis financial corporations, non-financial corporations, including SMEs, households (only residential real estate, home renovation loans and car loans included) and local authorities or municipalities (housing financing).

² The following accounting categories of financial assets should be considered: financial assets measured 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 measured at fair value through profit or loss, as well as real estate collateral obtained by credit institutions through taking possession in settlement of debts.

³ Banks with subsidiaries in non-EU countries must disclose this information separately in respect of exposures to counterparties in non-EU countries. With regard to non-EU exposures, although there are additional challenges in terms of the absence of common disclosure requirements and methodology, as the EU taxonomy and the NFRD only apply at the EU level, given the importance of these exposures for credit institutions with subsidiaries in non-EU countries, these institutions should disclose a separate GAR in relation to non-EU exposures, to the extent possible, in the form of estimates and ranges, using approximations and explaining assumptions, qualifications and limitations.

⁴ With regard to car loans, institutions shall include only those exposures originated after the date on which the disclosure obligation begins to apply.

TEMPLATE 2. GAR: INFORMATION BY SECTOR (TURNOVER)

Breakdown by sector – four-digit level NACE (code and denomination)		Reference date for disclosure T (2025)															
		Climate change mitigation (CCM)				Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)			
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
€ million		Of which: environment ally sustainable (CCM)	€ million	Of which: environment ally sustainable (CCM)	€ million	Of which: environment ally sustainable (CCA)	€ million	Of which: environment ally sustainable (CCA)	€ million	Environment ally sustainable (WTR)	€ million	Environment ally sustainable (WTR)	€ million	Environment ally sustainable (EC)	€ million	Environment ally sustainable (EC)	
H49.1.0	Passenger rail transport, interurban	988	611			–	–			–	–			–	–		
D35.1.4	Trade of electricity	2,100	590			–	–			–	–			–	–		
D35.1.1	Production of electricity	1,538	390			3	2			1	1			1	–		
D35.1.2	Transmission of electricity	378	296			–	–			–	–			–	–		
C19.2.0	Oil refining	289	254			–	–			–	–			–	–		
C24.1.0	Manufacture of basic iron and steel and of ferro-alloys	252	232			–	–			–	–			–	–		
C30.2.0	Manufacture of railway locomotives and rolling stock	221	170			–	–			–	–			–	–		
C29.1.0	Manufacture of motor vehicles	3,133	169			–	–			–	–			2	–		
E36.0.0	Water collection, treatment and supply	418	134			4	1			6	6			3	2		
F43.9.9	Other specialised construction activities n.e.c.	181	108			6	5			3	–			12	–		
C29.3.2	Manufacture of other parts and accessories for motor vehicles	134	108			–	–			–	–			4	4		
J61.9.0	Other telecommunications activities	114	99			5	2			–	–			9	7		
D35.2.2	Distribution of gaseous fuels through pipelines	95	94			–	–			9	9			–	–		
F42.1.1	Construction of roads and motorways	392	94			6	4			3	–			13	–		
F42.9.9	Other civil engineering projects n.e.c.	434	62			1	–			–	–			–	–		
H52.2.1	Ancillary activities related to land transport	147	55			2	1			1	–			8	1		
J62.0.9	Other information technology and information technology activities	21	19			–	–			–	–			42	26		
G45.1.1	Sale of cars and light motor vehicles	329	42			–	–			–	–			1	–		
N77.1.1	Renting and leasing of cars and light motor vehicles	810	35			3	–			–	–			25	1		
H52.2.2	Activities ancillary to maritime and inland waterway transport	63	32			–	–			–	–			–	–		
C17.1.1	Manufacture of pulp	26	26			–	–			–	–			–	–		
J61.2.0	Wireless telecommunications	41	14			5	–			–	–			19	10		
H49.5.0	Transport via pipeline	33	24			–	–			–	–			–	–		
D35.1.3	Distribution of electricity	192	24			–	–			–	–			–	–		
L68.2.0	Rental of real estate for own account	486	21			–	–			1	–			5	–		
G46.7.2	Wholesale trade of metals and metallic minerals	21	18			–	–			–	–			–	–		
B6.1.0	Extraction of crude oil	26	16			–	–			1	1			–	–		

Reference date for disclosure T (2025)

Breakdown by sector – four-digit level NACE (code and denomination)		Climate change mitigation (CCM)				Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)			
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
		€ million	Of which: environment ally sustainable (CCM)	€ million	Of which: environment ally sustainable (CCM)	€ million	Of which: environment ally sustainable (CCA)	€ million	Of which: environment ally sustainable (CCA)	€ million	Of which: Environment ally sustainable (WTR)	€ million	Of which: Environment ally sustainable (WTR)	€ million	Of which: Environment ally sustainable (EC)	€ million	Of which: Environment ally sustainable (EC)
C27.3.2	Manufacture of other electronic and electric wires and cables	43	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–
M71.1.2	Technical engineering services and other activities related to technical advisory	45	13	–	–	3	–	–	–	–	–	–	–	2	1	–	–
F42.2.2	Construction of electrical and telecommunications networks	18	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–
D35.2.1	Gas production	78	13	–	–	–	–	–	–	–	–	–	–	–	–	–	–
K64.2.0	Activities of a holding company	13	11	–	–	35	–	–	–	–	–	–	–	15	1	–	–
C24.5.2	Steel smelting	15	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–
J61.1.0	Wired telecommunications	16	9	–	–	21	1	–	–	–	–	–	–	9	3	–	–
E38.3.1	Wreck removal	13	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–
C27.4.0	Manufacture of lamps and electric lighting equipment	61	10	–	–	–	–	–	–	–	–	–	–	12	–	–	–
H51.2.1	Freight air transport	188	10	–	–	–	–	–	–	–	–	–	–	–	–	–	–
C30.1.1	Construction of ships and floating structures	51	9	–	–	–	–	–	–	–	–	–	–	–	–	–	–
F41.2.0	Construction of buildings	73	5	–	–	9	2	–	–	–	–	–	–	–	–	–	–
F43.2.1	Electrical installations	60	7	–	–	–	–	–	–	–	–	–	–	1	–	–	–
B8.9.9	Other mining and quarrying n.e.c.	36	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–
C24.2.0	Manufacture of tubes, pipes, hollow profiles, and their accessories, of steel	6	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–
C20.1.5	Manufacture of fertilizers and nitrogen compounds	27	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–
F41.1.0	Real estate development	118	4	–	–	–	–	–	–	–	–	–	–	–	–	–	–
C23.5.1	Manufacture of cement	32	4	–	–	–	–	–	–	–	–	–	–	1	–	–	–
F42.9.1	Hydraulic works	20	4	–	–	–	–	–	–	–	–	–	–	12	–	–	–
C20.1.3	Manufacture of other inorganic basic chemicals	15	4	–	–	–	–	–	–	–	–	–	–	–	–	–	–
G46.7.1	Wholesale trade of solid, liquid, and gaseous fuels and related products	84	4	–	–	–	–	–	–	–	–	–	–	–	–	–	–
C28.9.5	Manufacture of machinery for paper and paperboard production	4	3	–	–	–	–	–	–	–	–	–	–	1	–	–	–
C28.2.9	Manufacture of other general-purpose machinery n.e.c.	3	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–
G47.1.1	Retail sale in non-specialised stores, predominantly food, beverages, and tobacco	94	2	–	–	–	–	–	–	–	–	–	–	3	1	–	–
E38.1.1	Collection of non-hazardous waste	10	3	–	–	2	–	–	–	–	–	–	–	–	–	–	–
C28.1.1	Manufacture of engines and turbines, except those for aircraft, motor vehicles, and motorcycles	4	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–

Breakdown by sector – four-digit level NACE (code and denomination)		Reference date for disclosure T (2025)															
		Climate change mitigation (CCM)				Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)			
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
€ million		Of which: environment ally sustainable (CCM)		€ million		Of which: environment ally sustainable (CCA)		€ million		Of which: Environment ally sustainable (WTR)		€ million		Of which: Environment ally sustainable (EC)			
E38.3.2	Material recovery from classified materials	3	2			–	–			–	–			–	–		
C23.9.9	Manufacture of other non-metallic mineral products n.e.c.	9	2			–	–			–	–			–	–		
D35.2.3	Gas distribution via pipelines	1,079	2			–	–			–	–			–	–		
N81.1.0	Combined facilities support services	2	2			–	–			–	–			–	–		
H51.1.0	Passenger air transport	225	2			–	–			–	–			–	–		
H52.2.3	Service activities incidental to air transportation	226	2			–	–			–	–			–	–		
C17.1.2	Manufacture of paper and paperboard	9	2			–	–			–	–			–	–		
C33.2.0	Installation of industrial machinery and equipment	1	1			–	–			–	–			–	–		
M74.9.0	Other professional, scientific, and technical activities n.e.c.	8	1			–	–			–	–			–	–		
C33.1.7	Repair and maintenance of other transport equipment	1	1			–	–			–	–			–	–		
M69.2.0	Accounting, bookkeeping, auditing and tax consultancy activities	40	1			–	–			–	–			–	–		
C17.0.0	Manufacture of paper and paper products	1	1			–	–			–	–			–	–		
J59.1.1	Motion picture, video, and television programme production activities	3	1			–	–			–	–			1	–		
G46.7.3	Wholesale trade of wood, construction materials, and sanitary equipment	1	1			–	–			–	–			–	–		
C16.2.9	Manufacture of other wood products; manufacture of articles of cork, straw and plaiting materials	1	1			–	–			–	–			–	–		
F43.2.2	Plumbing, heating, and air conditioning installation	1	1			–	–			–	–			–	–		
H49.4.1	Road freight transport	4	1			–	–			–	–			–	–		
H50.2.0	Maritime and coastal freight transport	77	1			–	–			–	–			–	–		
C28.9.9	Manufacture of other special-purpose machinery n.e.c.	–	–			–	–			–	–			–	–		
F42.1.3	Construction of bridges and tunnels	1	1			–	–			–	–			–	–		
A2.1.0	Forestry and other forestry activities	1	1			–	–			–	–			–	–		
P85.5.9	Other education n.e.c.	1	1			–	–			–	–			1	–		
M70.2.2	Other business management consulting activities	1	–			–	–			–	–			–	–		
J60.2.0	Television programming and broadcasting activities	–	–			22	–			–	–			–	–		
C23.6.1	Manufacture of concrete products for construction	1	–			–	–			–	–			–	–		
G45.3.1	Wholesale trade of motor vehicle parts and accessories	4	–			–	–			–	–			–	–		

Reference date for disclosure T (2025)

Breakdown by sector – four-digit level NACE (code and denomination)	Climate change mitigation (CCM)		Climate change adaptation (CCA)		Water and marine resources (WTR)		Circular economy (CE)						
	Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		
	Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		
	€ million	Of which: environment ally sustainable (CCM)	€ million	Of which: environment ally sustainable (CCM)	€ million	Of which: environment ally sustainable (CCA)	€ million	Of which: Environment ally sustainable (WTR)	€ million	Of which: Environment ally sustainable (WTR)	€ million	Of which: Environment ally sustainable (EC)	€ million
G45.4.0	Sale, maintenance, and repair of motorcycles and their parts and accessories	–	–	–	–	–	–	–	–	–	–	–	–
C25.2.1	Manufacture of radiators and boilers for central heating	–	–	–	–	–	–	–	–	–	–	–	–
J62.0.2	Computer consultancy activities	1	–	2	–	–	–	–	–	–	–	–	–
G46.1.2	Intermediaries in the wholesale trade of fuels, minerals, metals, and industrial chemicals	3	–	–	–	–	–	–	–	–	–	–	–
G46.2.1	Wholesale trade in cereals, raw tobacco, seeds and animal feed	5	–	–	–	–	–	–	–	–	–	–	–
N81.2.1	General cleaning of buildings	2	–	–	–	–	–	–	–	–	–	–	–
C25.5.0	Forging, pressing, stamping, and roll-forming of metals metallurgy of powders	2	–	–	–	–	–	–	–	–	–	–	–
K65.1.2	Other insurance, except life insurance	8	–	–	–	–	–	–	–	–	–	–	–
C23.6.3	Manufacture of fresh concrete	2	–	–	–	–	–	–	–	–	–	–	–
J58.1.9	Other publishing activities	–	–	18	–	–	–	–	–	–	–	–	–
C25.9.9	Manufacture of other fabricated metal products n.e.c.	6	–	–	–	–	–	–	–	–	–	–	–
C27.1.2	Manufacture of distribution and control equipment for electricity	–	–	–	–	–	–	–	–	–	–	–	–
G46.3.8	Wholesale trade of fish, crustaceans, and other food products	–	–	–	–	–	–	–	–	–	–	–	–
K64.9.9	Other financial services, except insurance and pension funds n.e.c.	1	–	–	–	–	–	–	–	–	–	–	–
C30.9.2	Manufacture of bicycles and vehicles for disabled people	–	–	–	–	–	–	–	–	–	–	–	–
C25.6.2	Mechanical engineering on behalf of third parties	–	–	–	–	–	–	–	–	–	–	–	–
G47.1.9	Other retail sale in non-specialised stores	–	–	–	–	–	–	–	–	–	–	–	–
K64.1.9	Other monetary intermediation	1	–	–	–	–	–	–	–	–	–	–	–
C11.0.2	Wine production	–	–	–	–	–	–	–	–	–	–	–	–
C23.1.1	Manufacture of flat glass	–	–	–	–	–	–	–	–	–	–	–	–
G47.6.1	Retail sale of books in specialised stores	–	–	–	–	–	–	–	–	–	–	–	–
Other	Other	2,734	1	1	–	–	–	–	–	33	–	–	–

Reference date for disclosure T (2025)

Breakdown by sector – four-digit level NACE (code and denomination)		Pollution (PPC)		Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
		€ million	Of which: environmentally sustainable (PPC)	€ million	Of which: environmentally sustainable (PPC)	€ million	Of which: environmentally sustainable (BIO)	€ million	Of which: environmentally sustainable (BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
H49.1.0	Passenger rail transport, interurban	–	–	–	–	–	–	988	611	–	–	–	–
D35.1.4	Trade of electricity	–	–	–	–	–	–	2,100	590	–	–	–	–
D35.1.1	Production of electricity	–	–	–	–	–	–	1,542	392	–	–	–	–
D35.1.2	Transmission of electricity	–	–	–	–	–	–	378	296	–	–	–	–
C19.2.0	Oil refining	–	–	–	–	–	–	289	254	–	–	–	–
C24.1.0	Manufacture of basic iron and steel and of ferro-alloys	–	–	–	–	–	–	252	232	–	–	–	–
C30.2.0	Manufacture of railway locomotives and rolling stock	–	–	–	–	–	–	221	170	–	–	–	–
C29.1.0	Manufacture of motor vehicles	–	–	–	–	–	–	3,135	169	–	–	–	–
E36.0.0	Water collection, treatment and supply	4	2	–	–	4	–	439	144	–	–	–	–
F43.9.9	Other specialised construction activities n.e.c.	–	–	–	–	–	–	202	113	–	–	–	–
C29.3.2	Manufacture of other parts and accessories for motor vehicles	–	–	–	–	–	–	138	113	–	–	–	–
J61.9.0	Other telecommunications activities	–	–	–	–	–	–	128	108	–	–	–	–
D35.2.2	Distribution of gaseous fuels through pipelines	–	–	–	–	–	–	104	103	–	–	–	–
F42.1.1	Construction of roads and motorways	–	–	–	–	–	–	414	98	–	–	–	–
F42.9.9	Other civil engineering projects n.e.c.	–	–	–	–	–	–	435	62	–	–	–	–
H52.2.1	Ancillary activities related to land transport	–	–	–	–	–	–	158	57	–	–	–	–
J62.0.9	Other information technology and information technology activities	2	2	–	–	–	–	66	46	–	–	–	–
G45.1.1	Sale of cars and light motor vehicles	–	–	–	–	–	–	330	42	–	–	–	–
N77.1.1	Renting and leasing of cars and light motor vehicles	–	–	–	–	–	–	838	35	–	–	–	–
H52.2.2	Activities ancillary to maritime and inland waterway transport	–	–	–	–	–	–	63	32	–	–	–	–
C17.1.1	Manufacture of pulp	–	–	–	–	–	–	26	26	–	–	–	–
J61.2.0	Wireless telecommunications	–	–	–	–	–	–	65	24	–	–	–	–
H49.5.0	Transport via pipeline	–	–	–	–	–	–	33	24	–	–	–	–
D35.1.3	Distribution of electricity	–	–	–	–	–	–	192	24	–	–	–	–
L68.2.0	Rental of real estate for own account	–	–	–	–	–	–	493	21	–	–	–	–
G46.7.2	Wholesale trade of metals and metallic minerals	–	–	–	–	–	–	21	18	–	–	–	–
B6.1.0	Extraction of crude oil	–	–	–	–	–	–	27	17	–	–	–	–

Reference date for disclosure T (2025)

Breakdown by sector – four-digit level NACE (code and denomination)		Pollution (PPC)		Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
€ million	Of which: environmentally sustainable (PPC)	€ million	Of which: Environmentally sustainable (PPC)	€ million	Of which: Environmentally sustainable (BIO)	€ million	Of which: Environmentally sustainable (BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)		
C27.3.2	Manufacture of other electronic and electric wires and cables	–	–	–	–	–	–	43	14	–	–		
M71.1.2	Technical engineering services and other activities related to technical advisory	–	–	–	–	–	–	50	14	–	–		
F42.2.2	Construction of electrical and telecommunications networks	–	–	–	–	–	–	18	14	–	–		
D35.2.1	Gas production	–	–	–	–	–	–	78	13	–	–		
K64.2.0	Activities of a holding company	–	–	–	–	–	–	63	13	–	–		
C24.5.2	Steel smelting	–	–	–	–	–	–	15	12	–	–		
J61.1.0	Wired telecommunications	–	–	–	–	–	–	46	12	–	–		
E38.3.1	Wreck removal	–	–	–	–	–	–	13	12	–	–		
C27.4.0	Manufacture of lamps and electric lighting equipment	–	–	–	–	–	–	73	10	–	–		
H51.2.1	Freight air transport	–	–	–	–	–	–	188	10	–	–		
C30.1.1	Construction of ships and floating structures	–	–	–	–	–	–	51	9	–	–		
F41.2.0	Construction of buildings	–	–	–	–	–	–	83	7	–	–		
F43.2.1	Electrical installations	–	–	–	–	–	–	61	7	–	–		
B8.9.9	Other mining and quarrying n.e.c.	–	–	–	–	–	–	36	6	–	–		
C24.2.0	Manufacture of tubes, pipes, hollow profiles, and their accessories, of steel	–	–	–	–	–	–	6	5	–	–		
C20.1.5	Manufacture of fertilizers and nitrogen compounds	–	–	–	–	–	–	27	5	–	–		
F41.1.0	Real estate development	–	–	–	–	–	–	119	5	–	–		
C23.5.1	Manufacture of cement	–	–	–	–	–	–	33	4	–	–		
F42.9.1	Hydraulic works	–	–	–	–	–	–	33	4	–	–		
C20.1.3	Manufacture of other inorganic basic chemicals	3	–	–	–	–	–	18	4	–	–		
G46.7.1	Wholesale trade of solid, liquid, and gaseous fuels and related products	–	–	–	–	–	–	84	4	–	–		
C28.9.5	Manufacture of machinery for paper and paperboard production	–	–	–	–	–	–	5	3	–	–		
C28.2.9	Manufacture of other general-purpose machinery n.e.c.	–	–	–	–	–	–	3	3	–	–		
G47.1.1	Retail sale in non-specialised stores, predominantly food, beverages, and tobacco	–	–	–	–	–	–	97	3	–	–		
E38.1.1	Collection of non-hazardous waste	–	–	–	–	–	–	12	3	–	–		
C28.1.1	Manufacture of engines and turbines, except those for aircraft, motor vehicles, and motorcycles	–	–	–	–	–	–	4	3	–	–		

Reference date for disclosure T (2025)

Breakdown by sector – four-digit level NACE (code and denomination)		Pollution (PPC)		Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
		€ million	Of which: environmentally sustainable (PPC)	€ million	Of which: environmentally sustainable (PPC)	€ million	Of which: environmentally sustainable (BIO)	€ million	Of which: environmentally sustainable (BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
E38.3.2	Material recovery from classified materials	–	–	–	–	–	–	4	2	–	–		
C23.9.9	Manufacture of other non-metallic mineral products n.e.c.	–	–	–	–	–	–	9	2	–	–		
D35.2.3	Gas distribution via pipelines	–	–	–	–	–	–	1,079	2	–	–		
N81.1.0	Combined facilities support services	–	–	–	–	–	–	2	2	–	–		
H51.1.0	Passenger air transport	–	–	–	–	–	–	225	2	–	–		
H52.2.3	Service activities incidental to air transportation	–	–	–	–	–	–	226	2	–	–		
C17.1.2	Manufacture of paper and paperboard	–	–	–	–	–	–	9	2	–	–		
C33.2.0	Installation of industrial machinery and equipment	–	–	–	–	–	–	1	1	–	–		
M74.9.0	Other professional, scientific, and technical activities n.e.c.	–	–	–	–	–	–	8	1	–	–		
C33.1.7	Repair and maintenance of other transport equipment	–	–	–	–	–	–	1	1	–	–		
M69.2.0	Accounting, bookkeeping, auditing and tax consultancy activities	–	–	–	–	–	–	40	1	–	–		
C17.0.0	Manufacture of paper and paper products	–	–	–	–	–	–	1	1	–	–		
J59.1.1	Motion picture, video, and television programme production activities	–	–	–	–	–	–	3	1	–	–		
G46.7.3	Wholesale trade of wood, construction materials, and sanitary equipment	–	–	–	–	–	–	1	1	–	–		
C16.2.9	Manufacture of other wood products; manufacture of articles of cork, straw and plaiting materials	–	–	–	–	–	–	1	1	–	–		
F43.2.2	Plumbing, heating, and air conditioning installation	–	–	–	–	–	–	1	1	–	–		
H49.4.1	Road freight transport	–	–	–	–	–	–	4	1	–	–		
H50.2.0	Maritime and coastal freight transport	–	–	–	–	–	–	77	1	–	–		
C28.9.9	Manufacture of other special-purpose machinery n.e.c.	–	–	–	–	–	–	1	1	–	–		
F42.1.3	Construction of bridges and tunnels	–	–	–	–	–	–	1	1	–	–		
A2.1.0	Forestry and other forestry activities	–	–	–	–	–	–	1	1	–	–		
P85.5.9	Other education n.e.c.	–	–	–	–	–	–	2	1	–	–		
M70.2.2	Other business management consulting activities	–	–	–	–	–	–	2	–	–	–		
J60.2.0	Television programming and broadcasting activities	–	–	–	–	–	–	22	–	–	–		
C23.6.1	Manufacture of concrete products for construction	–	–	–	–	–	–	2	–	–	–		
G45.3.1	Wholesale trade of motor vehicle parts and accessories	–	–	–	–	–	–	4	–	–	–		

Reference date for disclosure T (2025)

Breakdown by sector – four-digit level NACE (code and denomination)		Pollution (PPC)		Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
€ million	Of which: environmentally sustainable (PPC)	€ million	Of which: Environmentally sustainable (PPC)	€ million	Of which: Environmentally sustainable (BIO)	€ million	Of which: Environmentally sustainable (BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)		
G45.4.0	Sale, maintenance, and repair of motorcycles and their parts and accessories	–	–	–	–	–	–	–	–	–	–		
C25.2.1	Manufacture of radiators and boilers for central heating	–	–	–	–	–	–	–	–	–	–		
J62.0.2	Computer consultancy activities	–	–	–	–	–	–	4	–	–	–		
G46.1.2	Intermediaries in the wholesale trade of fuels, minerals, metals, and industrial chemicals	–	–	–	–	–	–	3	–	–	–		
G46.2.1	Wholesale trade in cereals, raw tobacco, seeds and animal feed	–	–	–	–	–	–	5	–	–	–		
N81.2.1	General cleaning of buildings	–	–	–	–	–	–	2	–	–	–		
C25.5.0	Forging, pressing, stamping, and roll-forming of metals metallurgy of powders	–	–	–	–	–	–	2	–	–	–		
K65.1.2	Other insurance, except life insurance	–	–	–	–	–	–	8	–	–	–		
C23.6.3	Manufacture of fresh concrete	–	–	–	–	–	–	2	–	–	–		
J58.1.9	Other publishing activities	–	–	–	–	–	–	18	–	–	–		
C25.9.9	Manufacture of other fabricated metal products n.e.c.	–	–	–	–	–	–	6	–	–	–		
C27.1.2	Manufacture of distribution and control equipment for electricity	–	–	–	–	–	–	1	–	–	–		
G46.3.8	Wholesale trade of fish, crustaceans, and other food products	–	–	–	–	–	–	–	–	–	–		
K64.9.9	Other financial services, except insurance and pension funds n.e.c.	–	–	–	–	–	–	1	–	–	–		
C30.9.2	Manufacture of bicycles and vehicles for disabled people	–	–	–	–	–	–	–	–	–	–		
C25.6.2	Mechanical engineering on behalf of third parties	–	–	–	–	–	–	–	–	–	–		
G47.1.9	Other retail sale in non-specialised stores	–	–	–	–	–	–	–	–	–	–		
K64.1.9	Other monetary intermediation	–	–	–	–	–	–	1	–	–	–		
C11.0.2	Wine production	–	–	–	–	–	–	–	–	–	–		
C23.1.1	Manufacture of flat glass	–	–	–	–	–	–	–	–	–	–		
G47.6.1	Retail sale of books in specialised stores	–	–	–	–	–	–	–	–	–	–		
Other	Other	200	–	171	–	–	–	3,140	1	–	–		

Breakdown by sector – four-digit level NACE (code and denomination)		Disclosure reference date T-1 (2024)											
		Climate change mitigation (CCM)				Climate change adaptation (CCA)				Water and marine resources (WTR)		Circular economy (CE)	
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)
€ million		Of which: environmentally sustainable (CCM)		€ million		Of which: environmentally sustainable (CCA)		€ million		€ million		€ million	
D35.1.1	Production of electricity	1,536	744			56	46			–		–	
H49.1.0	Passenger rail transport, interurban	801	620			–	–			–		–	
D35.1.4	Trade of electricity	1,875	361			–	–			–		–	
C29.1.0	Manufacture of motor vehicles	2,990	345			–	–			–		1	
C24.1.0	Manufacture of basic iron and steel and of ferro-alloys	381	286			–	–			–		–	
C19.2.0	Oil refining	272	255			–	–			–		–	
D35.1.2	Transmission of electricity	299	221			–	–			–		–	
F43.9.9	Other specialised construction activities n.e.c.	225	164			9	1			–		–	
H52.2.3	Service activities incidental to air transportation	388	145			–	–			–		–	
J61.9.0	Other telecommunications activities	113	93			2	1			–		11	
C30.2.0	Manufacture of railway locomotives and rolling stock	98	86			–	–			–		–	
D35.1.3	Distribution of electricity	117	81			–	–			9		3	
L68.1.0	Sale and purchase of real estate on own account	550	82			–	–			–		–	
F41.1.0	Real estate development	279	57			3	–			–		–	
F42.9.9	Other civil engineering projects n.e.c.	388	55			33	1			–		–	
H49.5.0	Transport via pipeline	57	52			–	–			–		–	
C29.3.2	Manufacture of other parts and accessories for motor vehicles	105	46			–	–			–		4	
G45.1.1	Sale of cars and light motor vehicles	327	44			–	–			–		1	
F42.1.1	Construction of roads and motorways	251	35			3	–			–		1	
C27.3.2	Manufacture of other electronic and electric wires and cables	76	32			–	–			–		–	
G46.7.2	Wholesale trade of metals and metallic minerals	51	30			–	–			–		–	
H52.2.9	Other transportation support activities	148	26			–	–			–		2	
J62.0.9	Other information technology and information technology activities	27	26			1	–			–		60	
C30.1.1	Construction of ships and floating structures	83	25			–	–			–		–	
C17.1.1	Manufacture of pulp	28	23			2	2			–		–	
L68.2.0	Rental of real estate for own account	318	24			1	–			–		3	
K64.2.0	Activities of a holding company	146	24			–	–			–		21	

Breakdown by sector – four-digit level NACE (code and denomination)		Disclosure reference date T-1 (2024)											
		Climate change mitigation (CCM)		Climate change adaptation (CCA)		Water and marine resources (WTR)		Circular economy (CE)					
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
€ million		Of which: environment ally sustainable (CCM)		€ million		Of which: environment ally sustainable (CCA)		€ million		€ million		€ million	
E36.0.0	Water collection, treatment and supply	696	18			–	–			1			2
H51.2.1	Freight air transport	96	22			–	–			–			–
N77.1.1	Renting and leasing of cars and light motor vehicles	931	19			1	–			–			2
J61.2.0	Wireless telecommunications	48	18			3	–			–			10
D35.2.1	Gas production	95	18			–	–			–			–
M71.1.2	Technical engineering services and other activities related to technical advisory	17	9			3	3			–			1
E38.3.1	Wreck removal	10	9			–	–			–			–
J61.1.0	Wired telecommunications	8	1			11	7			–			1
C20.1.3	Manufacture of other inorganic basic chemicals	60	8			–	–			–			–
B8.9.9	Other mining and quarrying n.e.c.	38	7			–	–			–			–
F41.2.0	Construction of buildings	40	6			–	–			–			–
D35.2.2	Distribution of gaseous fuels through pipelines	6	5			–	–			–			–
H52.2.1	Ancillary activities related to land transport	237	5			–	–			–			–
F42.2.2	Construction of electrical and telecommunications networks	6	5			–	–			–			–
C28.9.5	Manufacture of machinery for paper and paperboard production	5	4			–	–			–			1
D35.2.3	Gas distribution via pipelines	1,085	4			–	–			–			–
G45.4.0	Sale, maintenance, and repair of motorcycles and their parts and accessories	4	4			–	–			–			–
C24.2.0	Manufacture of tubes, pipes, hollow profiles, and their accessories, of steel	4	4			–	–			–			–
K64.9.9	Other financial services, except insurance and pension funds n.e.c.	25	3			–	–			–			–
C17.1.2	Manufacture of paper and paperboard	4	3			–	–			–			–
C23.5.1	Manufacture of cement	49	3			–	–			–			1
N81.1.0	Combined facilities support services	4	3			–	–			–			–
F43.2.1	Electrical installations	54	3			–	–			–			–
E38.1.1	Collection of non-hazardous waste	4	2			3	–			–			1
C33.1.7	Repair and maintenance of other transport equipment	2	2			–	–			–			–
C16.2.9	Manufacture of other wood products; manufacture of articles of cork, straw and plaiting materials	4	2			–	–			–			–

Breakdown by sector – four-digit level NACE (code and denomination)		Disclosure reference date T-1 (2024)											
		Climate change mitigation (CCM)		Climate change adaptation (CCA)		Water and marine resources (WTR)		Circular economy (CE)					
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
€ million		Of which: environment ally sustainable (CCM)		€ million		Of which: environment ally sustainable (CCA)		€ million		€ million		€ million	
Q86.9.0	Other health activities	5	2			–	–			–			
C22.1.1	Manufacture of rubber tyres and tubes rebuilding and retreading of tires	5	2			–	–			–			
G47.1.1	Retail sale in non-specialised stores, predominantly food, beverages, and tobacco	36	1			–	–			–		1	
N77.3.5	Rental of air transport equipment	15	1			–	–			–		–	
C23.9.9	Manufacture of other non-metallic mineral products n.e.c.	2	1			–	–			–		–	
C28.1.1	Manufacture of engines and turbines, except those for aircraft, motor vehicles, and motorcycles	2	1			–	–			–		–	
M69.2.0	Accounting, bookkeeping, auditing and tax consultancy activities	46	1			–	–			–		–	
J59.1.1	Motion picture, video, and television programme production activities	2	1			1	–			–		1	
F42.1.3	Construction of bridges and tunnels	1	1			–	–			–		–	
J62.0.2	Computer consultancy activities	–	–			5	1			–		2	
G46.7.3	Wholesale trade of wood, construction materials, and sanitary equipment	3	1			–	–			–		–	
C23.1.1	Manufacture of flat glass	1	1			–	–			–		–	
H51.1.0	Passenger air transport	101	1			–	–			–		–	
N82.1.1	Combined administrative services	1	1			–	–			–		–	
H49.4.1	Road freight transport	7	1			1	–			–		–	
F43.2.2	Plumbing, heating, and air conditioning installation	1	–			–	–			–		–	
M70.2.2	Other business management consulting activities	1	–			–	–			–		–	
C23.6.1	Manufacture of concrete products for construction	2	–			–	–			–		–	
A2.1.0	Forestry and other forestry activities	–	–			–	–			–		–	
N81.2.1	General cleaning of buildings	2	–			–	–			–		–	
C25.2.1	Manufacture of radiators and boilers for central heating	–	–			–	–			–		–	
C20.1.5	Manufacture of fertilizers and nitrogen compounds	10	–			–	–			–		–	
J58.1.9	Other publishing activities	–	–			20	–			–		–	
C33.2.0	Installation of industrial machinery and equipment	–	–			–	–			–		–	
C30.9.2	Manufacture of bicycles and vehicles for disabled people	1	–			–	–			–		–	
J60.2.0	Television programming and broadcasting activities	–	–			32	–			–		–	

Breakdown by sector – four-digit level NACE (code and denomination)		Disclosure reference date T-1 (2024)											
		Climate change mitigation (CCM)		Climate change adaptation (CCA)		Water and marine resources (WTR)		Circular economy (CE)					
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
€ million		Of which: environmentally sustainable (CCM)		€ million		Of which: environmentally sustainable (CCA)		€ million		€ million		€ million	
K65.1.2	Other insurance, except life insurance	6	–	–	–	–	–	–	–	–	–	–	–
I55.1.0	Hotels and similar	765	–	–	–	–	–	–	–	–	–	–	–
C27.1.2	Manufacture of distribution and control equipment for electricity	–	–	–	–	–	–	–	–	–	–	–	–
E38.3.2	Material recovery from classified materials	1	–	–	–	–	–	–	–	–	–	–	–
C20.1.4	Manufacture of other basic organic chemicals	1	–	–	–	–	–	–	–	–	–	–	–
C23.6.3	Manufacture of fresh concrete	2	–	–	–	–	–	–	–	–	–	–	–
C24.5.4	Smelting of other non-ferrous metals	4	–	–	–	–	–	–	–	–	–	–	–
G47.1.9	Other retail sale in non-specialised stores	–	–	–	–	–	–	–	–	–	–	–	–
G46.3.8	Wholesale trade of fish, crustaceans, and other food products	–	–	–	–	–	–	–	–	–	–	–	–
G46.3.9	Non-specialised wholesale trade of food products, beverages, and tobacco	2	–	–	–	–	–	–	–	–	–	–	–
J62.0.1	Computer programming activities	–	–	–	–	–	–	–	–	–	–	–	–
C10.5.1	Milk preparation and production of dairy products	2	–	–	–	–	–	–	–	–	–	–	–
C25.5.0	Forging, pressing, stamping, and roll-forming of metals metallurgy of powders	2	–	–	–	–	–	–	–	–	–	–	–
B6.1.0	Extraction of crude oil	–	–	–	–	–	–	–	–	–	–	–	–
G47.6.1	Retail sale of books in specialised stores	–	–	–	–	–	–	–	–	–	–	–	–
C25.9.9	Manufacture of other fabricated metal products n.e.c.	6	–	–	–	–	–	–	–	–	–	–	–
C23.1.4	Manufacture of glass fibres	–	–	–	–	–	–	–	–	–	–	–	–
A1.2.1	Vine cultivation	–	–	–	–	–	–	–	–	–	–	–	–
B8.1.1	Extraction of ornamental and construction stone, limestone, gypsum, chalk, and slate	–	–	–	–	–	–	–	–	–	–	–	–
B8.1.2	Quarrying of gravel and sand; extraction of clays and kaolin	–	–	–	–	–	–	–	–	–	–	–	–
E38.2.1	Treatment and disposal of non-hazardous waste	85	–	–	–	–	–	–	–	–	–	–	–
Other	Other	800	1	2	–	–	–	–	–	–	36	–	–

Disclosure reference date T-1 (2024)

Breakdown by sector – four-digit level NACE (code and denomination)		Pollution (PPC)		Biodiversity and ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)		Carrying amount (gross)	
		€ million	€ million	€ million	€ million	€ million	Of which: Environmentally sustainable (CCM + CCA)	€ million	Of which: Environmentally sustainable (CCM + CCA)
D35.1.1	Production of electricity	–		–		1,592	790		
H49.1.0	Passenger rail transport, interurban	–		–		801	620		
D35.1.4	Trade of electricity	–		–		1,875	361		
C29.1.0	Manufacture of motor vehicles	–		–		2,991	345		
C24.1.0	Manufacture of basic iron and steel and of ferro-alloys	–		–		381	286		
C19.2.0	Oil refining	–		–		273	255		
D35.1.2	Transmission of electricity	–		–		299	221		
F43.9.9	Other specialised construction activities n.e.c.	–		–		235	165		
H52.2.3	Service activities incidental to air transportation	–		–		388	145		
J61.9.0	Other telecommunications activities	–		–		126	94		
C30.2.0	Manufacture of railway locomotives and rolling stock	–		–		98	86		
D35.1.3	Distribution of electricity	1		–		130	81		
L68.1.0	Sale and purchase of real estate on own account	–		–		550	82		
F41.1.0	Real estate development	–		–		282	57		
F42.9.9	Other civil engineering projects n.e.c.	–		–		421	56		
H49.5.0	Transport via pipeline	–		–		57	52		
C29.3.2	Manufacture of other parts and accessories for motor vehicles	–		–		109	46		
G45.1.1	Sale of cars and light motor vehicles	–		–		328	44		
F42.1.1	Construction of roads and motorways	–		–		254	35		
C27.3.2	Manufacture of other electronic and electric wires and cables	–		–		76	32		
G46.7.2	Wholesale trade of metals and metallic minerals	–		–		51	30		
H52.2.9	Other transportation support activities	–		–		150	26		
J62.0.9	Other information technology and information technology activities	1		–		88	26		
C30.1.1	Construction of ships and floating structures	–		–		83	25		
C17.1.1	Manufacture of pulp	–		–		30	25		
L68.2.0	Rental of real estate for own account	–		–		321	24		
K64.2.0	Activities of a holding company	–		–		168	24		

Disclosure reference date T-1 (2024)

Breakdown by sector – four-digit level NACE (code and denomination)		Pollution (PPC)		Biodiversity and ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)		
		Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD
		Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Of which: Environmentally sustainable (CCM + CCA)	Carrying amount (gross)
		€ million	€ million	€ million	€ million	€ million	€ million	€ million
E36.0.0	Water collection, treatment and supply	3		–		702	18	
H51.2.1	Freight air transport	–		–		96	22	
N77.1.1	Renting and leasing of cars and light motor vehicles	–		–		934	19	
J61.2.0	Wireless telecommunications	–		–		61	18	
D35.2.1	Gas production	–		–		95	18	
M71.1.2	Technical engineering services and other activities related to technical advisory	–		–		22	11	
E38.3.1	Wreck removal	–		–		11	9	
J61.1.0	Wired telecommunications	–		–		20	8	
C20.1.3	Manufacture of other inorganic basic chemicals	2		–		61	8	
B8.9.9	Other mining and quarrying n.e.c.	–		–		38	7	
F41.2.0	Construction of buildings	–		–		41	6	
D35.2.2	Distribution of gaseous fuels through pipelines	–		–		6	5	
H52.2.1	Ancillary activities related to land transport	–		–		237	5	
F42.2.2	Construction of electrical and telecommunications networks	–		–		6	5	
C28.9.5	Manufacture of machinery for paper and paperboard production	–		–		6	4	
D35.2.3	Gas distribution via pipelines	–		–		1,085	4	
G45.4.0	Sale, maintenance, and repair of motorcycles and their parts and accessories	–		–		5	4	
C24.2.0	Manufacture of tubes, pipes, hollow profiles, and their accessories, of steel	–		–		4	4	
K64.9.9	Other financial services, except insurance and pension funds n.e.c.	–		–		25	3	
C17.1.2	Manufacture of paper and paperboard	–		–		4	3	
C23.5.1	Manufacture of cement	–		–		50	3	
N81.1.0	Combined facilities support services	–		–		4	3	
F43.2.1	Electrical installations	–		–		54	3	
E38.1.1	Collection of non-hazardous waste	–		–		8	2	
C33.1.7	Repair and maintenance of other transport equipment	–		–		2	2	
C16.2.9	Manufacture of other wood products; manufacture of articles of cork, straw and plaiting materials	–		–		4	2	

Disclosure reference date T-1 (2024)

Breakdown by sector – four-digit level NACE (code and denomination)		Pollution (PPC)		Biodiversity and ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)		
		Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD
		Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Of which: Environmentally sustainable (CCM + CCA)	Carrying amount (gross)
		€ million	€ million	€ million	€ million	€ million	€ million	€ million
Q86.9.0	Other health activities	–		–		5	2	
C22.1.1	Manufacture of rubber tyres and tubes rebuilding and retreading of tires	–		–		5	2	
G47.1.1	Retail sale in non-specialised stores, predominantly food, beverages, and tobacco	–		–		37	1	
N77.3.5	Rental of air transport equipment	–		–		15	1	
C23.9.9	Manufacture of other non-metallic mineral products n.e.c.	–		–		2	1	
C28.1.1	Manufacture of engines and turbines, except those for aircraft, motor vehicles, and motorcycles	–		–		2	1	
M69.2.0	Accounting, bookkeeping, auditing and tax consultancy activities	–		–		47	1	
J59.1.1	Motion picture, video, and television programme production activities	–		–		4	1	
F42.1.3	Construction of bridges and tunnels	–		–		1	1	
J62.0.2	Computer consultancy activities	–		–		8	1	
G46.7.3	Wholesale trade of wood, construction materials, and sanitary equipment	–		–		3	1	
C23.1.1	Manufacture of flat glass	–		–		1	1	
H51.1.0	Passenger air transport	–		–		101	1	
N82.1.1	Combined administrative services	–		–		1	1	
H49.4.1	Road freight transport	–		–		8	1	
F43.2.2	Plumbing, heating, and air conditioning installation	–		–		1	–	
M70.2.2	Other business management consulting activities	–		–		1	–	
C23.6.1	Manufacture of concrete products for construction	–		–		2	–	
A2.1.0	Forestry and other forestry activities	–		–		–	–	
N81.2.1	General cleaning of buildings	–		–		2	–	
C25.2.1	Manufacture of radiators and boilers for central heating	–		–		–	–	
C20.1.5	Manufacture of fertilizers and nitrogen compounds	–		–		10	–	
J58.1.9	Other publishing activities	–		–		20	–	
C33.2.0	Installation of industrial machinery and equipment	–		–		–	–	
C30.9.2	Manufacture of bicycles and vehicles for disabled people	–		–		1	–	
J60.2.0	Television programming and broadcasting activities	–		–		32	–	

Disclosure reference date T-1 (2024)

Breakdown by sector – four-digit level NACE (code and denomination)		Pollution (PPC)		Biodiversity and ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)		Carrying amount (gross)	
		€ million	€ million	€ million	€ million	€ million	Of which: Environmentally sustainable (CCM + CCA)	€ million	Of which: Environmentally sustainable (CCM + CCA)
K65.1.2	Other insurance, except life insurance	–		–		6	–		
I55.1.0	Hotels and similar	–		119		884	–		
C27.1.2	Manufacture of distribution and control equipment for electricity	–		–		–	–		
E38.3.2	Material recovery from classified materials	–		–		1	–		
C20.1.4	Manufacture of other basic organic chemicals	–		–		1	–		
C23.6.3	Manufacture of fresh concrete	–		–		2	–		
C24.5.4	Smelting of other non-ferrous metals	–		–		4	–		
G47.1.9	Other retail sale in non-specialised stores	–		–		–	–		
G46.3.8	Wholesale trade of fish, crustaceans, and other food products	–		–		–	–		
G46.3.9	Non-specialised wholesale trade of food products, beverages, and tobacco	–		–		2	–		
J62.0.1	Computer programming activities	–		–		–	–		
C10.5.1	Milk preparation and production of dairy products	–		–		2	–		
C25.5.0	Forging, pressing, stamping, and roll-forming of metals metallurgy of powders	–		–		2	–		
B6.1.0	Extraction of crude oil	–		–		–	–		
G47.6.1	Retail sale of books in specialised stores	–		–		–	–		
C25.9.9	Manufacture of other fabricated metal products n.e.c.	–		–		6	–		
C23.1.4	Manufacture of glass fibres	–		–		–	–		
A1.2.1	Vine cultivation	–		–		–	–		
B8.1.1	Extraction of ornamental and construction stone, limestone, gypsum, chalk, and slate	–		–		–	–		
B8.1.2	Quarrying of gravel and sand; extraction of clays and kaolin	–		–		–	–		
E38.2.1	Treatment and disposal of non-hazardous waste	–		–		86	–		
Other	Other	167		–		1,005	1		

TEMPLATE 2. GAR: INFORMATION BY SECTOR (CAPEX)

Breakdown by sector – four-digit level NACE (code and denomination)		Reference date for disclosure T (2025)																	
		Climate change mitigation (CCM)				Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)					
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD			
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)			
€ million		Of which: environment ally sustainable (CCM)		€ million		Of which: environment ally sustainable (CCM)		€ million		Of which: environment ally sustainable (CCA)		€ million		Of which: Environment ally sustainable (WTR)		€ million		Of which: Environment ally sustainable (EC)	
D35.1.4	Trade of electricity	2,619	1,218			–	–			–	–			–	–				
H49.1.0	Passenger rail transport, interurban	1,001	618			–	–			–	–			–	–				
C29.1.0	Manufacture of motor vehicles	3,321	597			–	–			–	–			–	–				
D35.1.1	Production of electricity	1,674	546			2	1			–	–			1	–				
D35.1.2	Transmission of electricity	499	446			1	–			–	–			–	–				
C19.2.0	Oil refining	450	414			–	–			–	–			1	1				
C24.1.0	Manufacture of basic iron and steel and of ferro-alloys	268	253			–	–			–	–			–	–				
D35.2.2	Distribution of gaseous fuels through pipelines	241	239			–	–			12	1			–	–				
C29.3.2	Manufacture of other parts and accessories for motor vehicles	245	187			–	–			–	–			–	–				
C30.2.0	Manufacture of railway locomotives and rolling stock	217	164			–	–			–	–			–	–				
J61.9.0	Other telecommunications activities	127	107			2	1			–	–			20	18				
H49.5.0	Transport via pipeline	286	123			2	2			–	–			–	–				
E36.0.0	Water collection, treatment and supply	378	107			4	–			4	4			1	1				
G45.1.1	Sale of cars and light motor vehicles	334	97			–	–			–	–			–	–				
C17.1.1	Manufacture of pulp	98	92			–	–			–	–			11	–				
F43.9.9	Other specialised construction activities n.e.c.	193	81			1	1			6	–			1	–				
H52.2.1	Ancillary activities related to land transport	103	37			42	29			2	–			37	–				
G47.1.1	Retail sale in non-specialised stores, predominantly food, beverages, and tobacco	344	63			–	–			–	–			–	–				
N77.1.1	Renting and leasing of cars and light motor vehicles	849	53			4	–			–	–			1	–				
J62.0.9	Other information technology and information technology activities	18	17			–	–			–	–			43	33				
L68.2.0	Rental of real estate for own account	487	45			–	–			–	–			5	–				
C27.3.2	Manufacture of other electronic and electric wires and cables	55	44			–	–			–	–			–	–				
D35.1.3	Distribution of electricity	211	44			–	–			–	–			–	–				
H52.2.2	Activities ancillary to maritime and inland waterway transport	63	34			–	–			–	–			–	–				
G46.7.1	Wholesale trade of solid, liquid, and gaseous fuels and related products	112	31			–	–			–	–			–	–				
B6.1.0	Extraction of crude oil	31	28			–	–			2	2			–	–				
F42.1.1	Construction of roads and motorways	172	27			1	–			6	–			2	–				

Reference date for disclosure T (2025)

Breakdown by sector – four-digit level NACE (code and denomination)		Climate change mitigation (CCM)				Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)			
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
		€ million	Of which: environment ally sustainable (CCM)	€ million	Of which: environment ally sustainable (CCM)	€ million	Of which: environment ally sustainable (CCA)	€ million	Of which: environment ally sustainable (CCA)	€ million	Of which: Environment ally sustainable (WTR)	€ million	Of which: Environment ally sustainable (WTR)	€ million	Of which: Environment ally sustainable (EC)	€ million	Of which: Environment ally sustainable (EC)
J61.2.0	Wireless telecommunications	31	6			6	–			–	–			26	20		
C27.4.0	Manufacture of lamps and electric lighting equipment	71	25			–	–			–	–			4	–		
M71.1.2	Technical engineering services and other activities related to technical advisory	46	22			–	–			–	–			–	–		
F42.9.9	Other civil engineering projects n.e.c.	39	21			–	–			–	–			–	–		
H51.2.1	Freight air transport	203	20			–	–			–	–			–	–		
G46.7.2	Wholesale trade of metals and metallic minerals	23	20			–	–			–	–			–	–		
J61.1.0	Wired telecommunications	36	1			8	–			–	–			76	17		
F42.2.2	Construction of electrical and telecommunications networks	19	17			–	–			–	–			–	–		
G46.1.2	Intermediaries in the wholesale trade of fuels, minerals, metals, and industrial chemicals	20	16			–	–			–	–			–	–		
C17.0.0	Manufacture of paper and paper products	14	14			–	–			–	–			–	–		
K64.2.0	Activities of a holding company	41	13			–	–			–	–			6	–		
F41.1.0	Real estate development	153	11			–	–			–	–			–	–		
E38.3.1	Wreck removal	11	10			–	–			–	–			–	–		
F42.9.1	Hydraulic works	33	10			–	–			–	–			8	–		
C23.5.1	Manufacture of cement	38	9			–	–			–	–			1	–		
C24.5.2	Steel smelting	15	9			–	–			–	–			–	–		
D35.2.3	Gas distribution via pipelines	1,084	8			–	–			–	–			–	–		
F43.2.1	Electrical installations	59	7			–	–			–	–			1	–		
C20.1.3	Manufacture of other inorganic basic chemicals	9	5			2	2			–	–			–	–		
C17.1.2	Manufacture of paper and paperboard	17	6			–	–			–	–			–	–		
C30.1.1	Construction of ships and floating structures	35	6			–	–			–	–			–	–		
G47.1.9	Other retail sale in non-specialised stores	61	5			–	–			–	–			–	–		
C23.1.3	Hollow glass manufacturing	4	4			–	–			–	–			–	–		
D35.2.1	Gas production	5	4			–	–			–	–			–	–		
C20.1.5	Manufacture of fertilizers and nitrogen compounds	51	4			–	–			–	–			–	–		
C28.1.1	Manufacture of engines and turbines, except those for aircraft, motor vehicles, and motorcycles	5	4			–	–			–	–			–	–		

Reference date for disclosure T (2025)

Breakdown by sector – four-digit level NACE (code and denomination)		Climate change mitigation (CCM)				Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)			
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
		€ million	Of which: environment ally sustainable (CCM)	€ million	Of which: environment ally sustainable (CCM)	€ million	Of which: environment ally sustainable (CCA)	€ million	Of which: environment ally sustainable (CCA)	€ million	Of which: Environment ally sustainable (WTR)	€ million	Of which: Environment ally sustainable (WTR)	€ million	Of which: Environment ally sustainable (EC)	€ million	Of which: Environment ally sustainable (EC)
H51.10	Passenger air transport	224	4			–	–			–	–			–	–		
E38.11	Collection of non-hazardous waste	6	3			1	–			–	–			1	1		
C23.9.9	Manufacture of other non-metallic mineral products n.e.c.	10	3			–	–			–	–			–	–		
E38.3.2	Material recovery from classified materials	3	2			–	–			–	–			–	–		
C24.2.0	Manufacture of tubes, pipes, hollow profiles, and their accessories, of steel	3	2			–	–			–	–			–	–		
N81.1.0	Combined facilities support services	2	2			–	–			–	–			–	–		
G47.6.1	Retail sale of books in specialised stores	17	2			–	–			–	–			–	–		
C16.2.9	Manufacture of other wood products; manufacture of articles of cork, straw and plaiting materials	3	2			–	–			–	–			–	–		
M69.2.0	Accounting, bookkeeping, auditing and tax consultancy activities	40	2			–	–			–	–			–	–		
J60.2.0	Television programming and broadcasting activities	1	–			33	1			–	–			1	1		
G47.7.1	Retail sale of clothing in specialised stores	34	1			–	–			–	–			–	–		
C28.9.5	Manufacture of machinery for paper and paperboard production	2	1			–	–			–	–			1	–		
F41.2.0	Construction of buildings	56	1			1	–			–	–			–	–		
B8.9.9	Other mining and quarrying n.e.c.	2	1			–	–			–	–			–	–		
M74.9.0	Other professional, scientific, and technical activities n.e.c.	8	1			–	–			–	–			–	–		
G46.7.3	Wholesale trade of wood, construction materials, and sanitary equipment	2	1			–	–			–	–			1	–		
C33.2.0	Installation of industrial machinery and equipment	1	1			–	–			–	–			–	–		
G46.4.1	Wholesale trade of textiles	1	1			–	–			–	–			–	–		
C28.2.9	Manufacture of other general-purpose machinery n.e.c.	1	1			–	–			–	–			–	–		
C33.1.7	Repair and maintenance of other transport equipment	1	1			–	–			–	–			–	–		
B8.9.1	Extraction of minerals for chemical products and fertilizers	1	1			–	–			–	–			–	–		
H52.2.3	Service activities incidental to air transportation	225	1			–	–			–	–			–	–		
I55.1.0	Hotels and similar	1,120	1			–	–			–	–			–	–		
G46.4.6	Wholesale trade of pharmaceutical products	6	1			–	–			–	–			–	–		
P85.5.9	Other education n.e.c.	1	1			–	–			–	–			1	–		
A2.1.0	Forestry and other forestry activities	1	1			–	–			–	–			1	–		

Reference date for disclosure T (2025)

Breakdown by sector – four-digit level NACE (code and denomination)		Climate change mitigation (CCM)				Climate change adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)			
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
		€ million	Of which: environmentally sustainable (CCM)	€ million	Of which: environmentally sustainable (CCM)	€ million	Of which: environmentally sustainable (CCA)	€ million	Of which: environmentally sustainable (CCA)	€ million	Of which: Environmentally sustainable (WTR)	€ million	Of which: Environmentally sustainable (WTR)	€ million	Of which: Environmentally sustainable (EC)	€ million	Of which: Environmentally sustainable (EC)
H49.4.1	Road freight transport	4	1			–	–			–	–			–	–		
J59.1.1	Motion picture, video, and television programme production activities	1	–			–	–			–	–			1	–		
J62.0.2	Computer consultancy activities	–	–			–	–			–	–			1	1		
J58.1.9	Other publishing activities	–	–			3	–			–	–			–	–		
F43.2.2	Plumbing, heating, and air conditioning installation	1	1			–	–			–	–			–	–		
C25.5.0	Forging, pressing, stamping, and roll-forming of metals metallurgy of powders	2	1			–	–			–	–			–	–		
F43.0.0	Specialised construction activities	2	1			–	–			–	–			–	–		
G46.9.0	Non-specialised wholesale trade	8	1			–	–			–	–			–	–		
F42.1.3	Construction of bridges and tunnels	1	1			–	–			–	–			–	–		
H50.2.0	Maritime and coastal freight transport	77	1			–	–			–	–			–	–		
C28.9.9	Manufacture of other special-purpose machinery n.e.c.	–	–			–	–			–	–			1	–		
G45.3.1	Wholesale trade of motor vehicle parts and accessories	43	1			–	–			–	–			–	–		
A1.2.3	Cultivation of citrus fruits	8	1			–	–			–	–			–	–		
C25.1.1	Manufacture of metal structures and their components	2	–			–	–			–	–			–	–		
G46.3.9	Non-specialised wholesale trade of food products, beverages, and tobacco	14	–			–	–			–	–			–	–		
C23.6.3	Manufacture of fresh concrete	2	–			–	–			–	–			–	–		
C25.9.9	Manufacture of other fabricated metal products n.e.c.	1	–			–	–			–	–			–	–		
C23.6.1	Manufacture of concrete products for construction	1	–			–	–			–	–			–	–		
G45.4.0	Sale, maintenance, and repair of motorcycles and their parts and accessories	–	–			–	–			–	–			–	–		
K65.1.2	Other insurance, except life insurance	7	–			–	–			–	–			–	–		
C30.9.2	Manufacture of bicycles and vehicles for disabled people	1	–			–	–			–	–			–	–		
Other	Other	1,695	4			–	–			–	–			41	1		

Breakdown by sector – four-digit level NACE (code and denomination)		Reference date for disclosure T (2025)											
		Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
€ million	Of which: environmentally sustainable (PPC)	€ million	Of which: Environmentally sustainable (PPC)	€ million	Of which: Environmentally sustainable (BIO)	€ million	Of which: Environmentally sustainable (BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)		
D35.1.4	Trade of electricity	–	–	–	–	–	–	2,619	1,218				
H49.1.0	Passenger rail transport, interurban	–	–	–	–	–	–	1,001	618				
C29.1.0	Manufacture of motor vehicles	–	–	–	–	–	–	3,321	597				
D35.1.1	Production of electricity	–	–	–	–	–	–	1,676	548				
D35.1.2	Transmission of electricity	–	–	–	–	–	–	499	446				
C19.2.0	Oil refining	–	–	–	–	–	–	451	415				
C24.1.0	Manufacture of basic iron and steel and of ferro-alloys	–	–	–	–	–	–	268	253				
D35.2.2	Distribution of gaseous fuels through pipelines	–	–	–	–	–	–	254	239				
C29.3.2	Manufacture of other parts and accessories for motor vehicles	–	–	–	–	–	–	245	187				
C30.2.0	Manufacture of railway locomotives and rolling stock	–	–	–	–	–	–	217	164				
J61.9.0	Other telecommunications activities	–	–	–	–	–	–	150	126				
H49.5.0	Transport via pipeline	–	–	–	–	–	–	288	125				
E36.0.0	Water collection, treatment and supply	3	2	1	–	–	–	391	114				
G45.1.1	Sale of cars and light motor vehicles	–	–	–	–	–	–	334	97				
C17.1.1	Manufacture of pulp	–	–	–	–	–	–	109	92				
F43.9.9	Other specialised construction activities n.e.c.	–	–	–	–	–	–	201	83				
H52.2.1	Ancillary activities related to land transport	–	–	–	–	–	–	184	67				
G47.1.1	Retail sale in non-specialised stores, predominantly food, beverages, and tobacco	–	–	–	–	–	–	344	64				
N77.1.1	Renting and leasing of cars and light motor vehicles	–	–	–	–	–	–	855	53				
J62.0.9	Other information technology and information technology activities	1	1	–	–	–	–	61	51				
L68.2.0	Rental of real estate for own account	–	–	–	–	–	–	492	45				
C27.3.2	Manufacture of other electronic and electric wires and cables	–	–	–	–	–	–	55	44				
D35.1.3	Distribution of electricity	–	–	–	–	–	–	211	44				
H52.2.2	Activities ancillary to maritime and inland waterway transport	–	–	–	–	–	–	63	34				
G46.7.1	Wholesale trade of solid, liquid, and gaseous fuels and related products	–	–	–	–	–	–	112	31				
B6.1.0	Extraction of crude oil	–	–	–	–	–	–	33	30				
F42.1.1	Construction of roads and motorways	–	–	–	–	–	–	181	28				

Reference date for disclosure T (2025)

Breakdown by sector – four-digit level NACE (code and denomination)		Pollution (PPC)		Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
	€ million	Of which: environmentally sustainable (PPC)	€ million	Of which: Environmentally sustainable (PPC)	€ million	Of which: Environmentally sustainable (BIO)	€ million	Of which: Environmentally sustainable (BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	
J61.2.0	Wireless telecommunications	–	–	–	–	–	–	–	64	27	–	–	
C27.4.0	Manufacture of lamps and electric lighting equipment	–	–	–	–	–	–	–	75	25	–	–	
M71.1.2	Technical engineering services and other activities related to technical advisory	–	–	–	–	–	–	–	46	22	–	–	
F42.9.9	Other civil engineering projects n.e.c.	–	–	–	–	–	–	–	39	22	–	–	
H51.2.1	Freight air transport	–	–	–	–	–	–	–	203	20	–	–	
G46.7.2	Wholesale trade of metals and metallic minerals	–	–	–	–	–	–	–	23	20	–	–	
J61.1.0	Wired telecommunications	–	–	–	–	–	–	–	120	19	–	–	
F42.2.2	Construction of electrical and telecommunications networks	–	–	–	–	–	–	–	19	17	–	–	
G46.1.2	Intermediaries in the wholesale trade of fuels, minerals, metals, and industrial chemicals	–	–	–	–	–	–	–	20	16	–	–	
C17.0.0	Manufacture of paper and paper products	–	–	–	–	–	–	–	14	14	–	–	
K64.2.0	Activities of a holding company	–	–	–	–	–	–	–	47	13	–	–	
F41.1.0	Real estate development	–	–	–	–	–	–	–	153	11	–	–	
E38.3.1	Wreck removal	–	–	–	–	–	–	–	12	10	–	–	
F42.9.1	Hydraulic works	–	–	–	–	–	–	–	41	10	–	–	
C23.5.1	Manufacture of cement	–	–	–	–	–	–	–	38	9	–	–	
C24.5.2	Steel smelting	–	–	–	–	–	–	–	15	9	–	–	
D35.2.3	Gas distribution via pipelines	–	–	–	–	–	–	–	1,084	8	–	–	
F43.2.1	Electrical installations	–	–	–	–	–	–	–	60	8	–	–	
C20.1.3	Manufacture of other inorganic basic chemicals	2	–	–	–	–	–	–	13	7	–	–	
C17.1.2	Manufacture of paper and paperboard	–	–	–	–	–	–	–	17	6	–	–	
C30.1.1	Construction of ships and floating structures	–	–	–	–	–	–	–	35	6	–	–	
G47.1.9	Other retail sale in non-specialised stores	–	–	–	–	–	–	–	61	5	–	–	
C23.1.3	Hollow glass manufacturing	–	–	–	–	–	–	–	4	4	–	–	
D35.2.1	Gas production	–	–	–	–	–	–	–	5	4	–	–	
C20.1.5	Manufacture of fertilizers and nitrogen compounds	–	–	–	–	–	–	–	52	4	–	–	
C28.1.1	Manufacture of engines and turbines, except those for aircraft, motor vehicles, and motorcycles	–	–	–	–	–	–	–	5	4	–	–	

Reference date for disclosure T (2025)

Breakdown by sector – four-digit level NACE (code and denomination)		Pollution (PPC)		Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
	€ million	Of which: environmentally sustainable (PPC)	€ million	Of which: environmentally sustainable (PPC)	€ million	Of which: environmentally sustainable (BIO)	€ million	Of which: environmentally sustainable (BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	
H51.10	Passenger air transport	–	–	–	–	–	–	–	224	4	–	–	
E38.11	Collection of non-hazardous waste	–	–	–	–	–	–	–	7	3	–	–	
C23.9.9	Manufacture of other non-metallic mineral products n.e.c.	–	–	–	–	–	–	–	10	3	–	–	
E38.3.2	Material recovery from classified materials	–	–	–	–	–	–	–	4	3	–	–	
C24.2.0	Manufacture of tubes, pipes, hollow profiles, and their accessories, of steel	–	–	–	–	–	–	–	3	2	–	–	
N81.1.0	Combined facilities support services	–	–	–	–	–	–	–	2	2	–	–	
G47.6.1	Retail sale of books in specialised stores	–	–	–	–	–	–	–	17	2	–	–	
C16.2.9	Manufacture of other wood products; manufacture of articles of cork, straw and plaiting materials	–	–	–	–	–	–	–	3	2	–	–	
M69.2.0	Accounting, bookkeeping, auditing and tax consultancy activities	–	–	–	–	–	–	–	40	2	–	–	
J60.2.0	Television programming and broadcasting activities	–	–	–	–	–	–	–	34	2	–	–	
G47.7.1	Retail sale of clothing in specialised stores	–	–	–	–	–	–	–	34	1	–	–	
C28.9.5	Manufacture of machinery for paper and paperboard production	–	–	–	–	–	–	–	3	1	–	–	
F41.2.0	Construction of buildings	–	–	–	–	–	–	–	58	1	–	–	
B8.9.9	Other mining and quarrying n.e.c.	–	–	–	–	–	–	–	2	1	–	–	
M74.9.0	Other professional, scientific, and technical activities n.e.c.	–	–	–	–	–	–	–	8	1	–	–	
G46.7.3	Wholesale trade of wood, construction materials, and sanitary equipment	–	–	–	–	–	–	–	2	1	–	–	
C33.2.0	Installation of industrial machinery and equipment	–	–	–	–	–	–	–	1	1	–	–	
G46.4.1	Wholesale trade of textiles	–	–	–	–	–	–	–	1	1	–	–	
C28.2.9	Manufacture of other general-purpose machinery n.e.c.	–	–	–	–	–	–	–	1	1	–	–	
C33.1.7	Repair and maintenance of other transport equipment	–	–	–	–	–	–	–	1	1	–	–	
B8.9.1	Extraction of minerals for chemical products and fertilizers	–	–	–	–	–	–	–	1	1	–	–	
H52.2.3	Service activities incidental to air transportation	–	–	–	–	–	–	–	225	1	–	–	
I55.1.0	Hotels and similar	–	–	–	–	197	–	–	1,317	1	–	–	
G46.4.6	Wholesale trade of pharmaceutical products	–	–	–	–	–	–	–	6	1	–	–	
P85.5.9	Other education n.e.c.	–	–	–	–	–	–	–	2	1	–	–	
A2.1.0	Forestry and other forestry activities	–	–	–	–	–	–	–	1	1	–	–	

Reference date for disclosure T (2025)

Breakdown by sector – four-digit level NACE (code and denomination)		Pollution (PPC)		Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
		€ million	Of which: environmentally sustainable (PPC)	€ million	Of which: Environmentally sustainable (PPC)	€ million	Of which: Environmentally sustainable (BIO)	€ million	Of which: Environmentally sustainable (BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	€ million	Of which: Environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
H49.4.1	Road freight transport	–	–	–	–	–	–	4	1	–	–	–	–
J59.1.1	Motion picture, video, and television programme production activities	–	–	–	–	–	–	2	1	–	–	–	–
J62.0.2	Computer consultancy activities	–	–	–	–	–	–	1	1	–	–	–	–
J58.1.9	Other publishing activities	–	–	–	–	–	–	3	1	–	–	–	–
F43.2.2	Plumbing, heating, and air conditioning installation	–	–	–	–	–	–	1	1	–	–	–	–
C25.5.0	Forging, pressing, stamping, and roll-forming of metals metallurgy of powders	–	–	–	–	–	–	2	1	–	–	–	–
F43.0.0	Specialised construction activities	–	–	–	–	–	–	2	1	–	–	–	–
G46.9.0	Non-specialised wholesale trade	–	–	–	–	–	–	8	1	–	–	–	–
F42.1.3	Construction of bridges and tunnels	–	–	–	–	–	–	1	1	–	–	–	–
H50.2.0	Maritime and coastal freight transport	–	–	–	–	–	–	77	1	–	–	–	–
C28.9.9	Manufacture of other special-purpose machinery n.e.c.	–	–	–	–	–	–	1	1	–	–	–	–
G45.3.1	Wholesale trade of motor vehicle parts and accessories	–	–	–	–	–	–	43	1	–	–	–	–
A1.2.3	Cultivation of citrus fruits	–	–	–	–	–	–	8	1	–	–	–	–
C25.1.1	Manufacture of metal structures and their components	–	–	–	–	–	–	2	–	–	–	–	–
G46.3.9	Non-specialised wholesale trade of food products, beverages, and tobacco	–	–	–	–	–	–	15	–	–	–	–	–
C23.6.3	Manufacture of fresh concrete	–	–	–	–	–	–	2	–	–	–	–	–
C25.9.9	Manufacture of other fabricated metal products n.e.c.	–	–	–	–	–	–	1	–	–	–	–	–
C23.6.1	Manufacture of concrete products for construction	–	–	–	–	–	–	1	–	–	–	–	–
G45.4.0	Sale, maintenance, and repair of motorcycles and their parts and accessories	–	–	–	–	–	–	–	–	–	–	–	–
K65.1.2	Other insurance, except life insurance	–	–	–	–	–	–	7	–	–	–	–	–
C30.9.2	Manufacture of bicycles and vehicles for disabled people	–	–	–	–	–	–	1	–	–	–	–	–
Other	Other	138	–	4	–	–	–	1,879	5	–	–	–	–

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Breakdown by sector – four-digit level NACE (code and denomination)		Climate change mitigation (CCM)		Climate change adaptation (CCA)		Water and marine resources (WTR)		Circular economy (CE)					
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
		€ million	Of which: environmentally sustainable (CCM)	€ million	Of which: environmentally sustainable (CCA)	€ million	Of which: environmentally sustainable (CCA)	€ million	€ million	€ million	€ million		
D35.1.4	Trade of electricity	2,631	1,216										
D35.1.1	Production of electricity	1,878	1,136			3				2			
C29.1.0	Manufacture of motor vehicles	3,208	990										
H49.1.0	Passenger rail transport, interurban	804	621										
D35.1.2	Transmission of electricity	444	374										
C24.1.0	Manufacture of basic iron and steel and of ferro-alloys	377	311										
C16.2.9	Manufacture of other wood products; manufacture of articles of cork, straw and plaiting materials	288	287										
F43.9.9	Other specialised construction activities n.e.c.	298	254			1							
C13.9.1	Manufacture of knitted fabrics	115	113			88	87						
D35.1.3	Distribution of electricity	201	178					34		6			
C29.3.2	Manufacture of other parts and accessories for motor vehicles	219	110			48	48						
L68.1.0	Sale and purchase of real estate on own account	531	114							3			
J61.9.0	Other telecommunications activities	108	93							39			
F41.1.0	Real estate development	307	91										
G45.1.1	Sale of cars and light motor vehicles	330	78										
G47.1.1	Retail sale in non-specialised stores, predominantly food, beverages, and tobacco	243	78							1			
C30.2.0	Manufacture of railway locomotives and rolling stock	98	77										
C27.3.2	Manufacture of other electronic and electric wires and cables	97	71										
F42.9.9	Other civil engineering projects n.e.c.	224	69			52	2						
H52.2.3	Service activities incidental to air transportation	218	65					1		12			
H49.5.0	Transport via pipeline	110	58										
C19.2.0	Oil refining	82	57										
H51.2.1	Freight air transport	135	44										
N77.1.1	Renting and leasing of cars and light motor vehicles	969	39			2	1						
H49.3.9	Other types of land passenger transport n.e.c.	28	18			43	14						
G46.7.2	Wholesale trade of metals and metallic minerals	48	32										
C20.1.3	Manufacture of other inorganic basic chemicals	116	26			6	5						

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Breakdown by sector – four-digit level NACE (code and denomination)		Climate change mitigation (CCM)		Climate change adaptation (CCA)		Water and marine resources (WTR)		Circular economy (CE)					
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
		€ million	Of which: environmentally sustainable (CCM)	€ million	Of which: environmentally sustainable (CCM)	€ million	Of which: environmentally sustainable (CCA)	€ million	€ million	€ million	€ million	€ million	
D35.2.3	Gas distribution via pipelines	1,112	30			–	–		–		–		
K64.2.0	Activities of a holding company	147	26			–	–		–		17		
L68.2.0	Rental of real estate for own account	316	25			2	1		–		2		
C17.1.2	Manufacture of paper and paperboard	27	26			–	–		–		–		
F42.1.1	Construction of roads and motorways	175	25			–	–		1		–		
J62.0.9	Other information technology and information technology activities	27	25			–	–		–		61		
E36.0.0	Water collection, treatment and supply	704	18			2	–		–		4		
H52.2.9	Other transportation support activities	142	20			4	–		–		7		
C17.1.1	Manufacture of pulp	19	17			–	–		–		5		
D35.2.1	Gas production	50	16			–	–		–		–		
B8.9.1	Extraction of minerals for chemical products and fertilizers	16	16			–	–		–		–		
G45.3.1	Wholesale trade of motor vehicle parts and accessories	21	14			–	–		–		–		
C30.1.1	Construction of ships and floating structures	55	13			–	–		–		–		
C20.5.9	Manufacture of other chemical products n.e.c.	16	11			–	–		–		–		
E38.3.1	Wreck removal	12	9			–	–		–		–		
C23.5.1	Manufacture of cement	48	8			–	–		–		1		
G46.3.8	Wholesale trade of fish, crustaceans, and other food products	50	8			21	–		–		4		
H53.2.0	Other postal and courier activities	55	7			–	–		–		–		
M71.1.2	Technical engineering services and other activities related to technical advisory	17	7			–	–		–		–		
D35.2.2	Distribution of gaseous fuels through pipelines	12	7			–	–		–		–		
C13.1.0	Preparation and spinning of textile fibres	9	6			–	–		–		–		
G45.4.0	Sale, maintenance, and repair of motorcycles and their parts and accessories	6	6			–	–		–		–		
J61.2.0	Wireless telecommunications	20	6			6	–		–		21		
K64.9.9	Other financial services, except insurance and pension funds n.e.c.	25	6			–	–		–		–		
B8.9.9	Other mining and quarrying n.e.c.	19	6			–	–		–		–		
J60.2.0	Television programming and broadcasting activities	3	3			24	3		–		–		

Breakdown by sector – four-digit level NACE (code and denomination)		Disclosure reference date T-1 (2024)											
		Climate change mitigation (CCM)				Climate change adaptation (CCA)				Water and marine resources (WTR)		Circular economy (CE)	
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)
€ million		Of which: environment ally sustainable (CCM)		€ million		Of which: environment ally sustainable (CCA)		€ million		€ million		€ million	
C23.9.9	Manufacture of other non-metallic mineral products n.e.c.	5	5			–	–			–		–	
F42.2.2	Construction of electrical and telecommunications networks	5	5			–	–			–		–	
N81.1.0	Combined facilities support services	5	5			–	–			–		–	
G47.1.9	Other retail sale in non-specialised stores	59	4			–	–			–		–	
H52.2.1	Ancillary activities related to land transport	223	4			–	–			–		6	
E38.1.1	Collection of non-hazardous waste	4	4			–	–			–		–	
F41.2.0	Construction of buildings	10	3			–	–			–		–	
F43.2.1	Electrical installations	54	3			–	–			–		–	
F42.1.3	Construction of bridges and tunnels	4	2			–	–			–		–	
C28.9.5	Manufacture of machinery for paper and paperboard production	3	2			–	–			–		1	
H51.1.0	Passenger air transport	96	2			–	–			–		–	
C22.1.1	Manufacture of rubber tyres and tubes rebuilding and retreading of tires	6	2			–	–			–		–	
C33.1.7	Repair and maintenance of other transport equipment	2	2			–	–			–		–	
C24.2.0	Manufacture of tubes, pipes, hollow profiles, and their accessories, of steel	2	2			–	–			–		–	
G46.7.3	Wholesale trade of wood, construction materials, and sanitary equipment	4	2			–	–			–		1	
C28.1.1	Manufacture of engines and turbines, except those for aircraft, motor vehicles, and motorcycles	2	2			–	–			–		–	
N77.3.5	Rental of air transport equipment	15	2			–	–			–		–	
J58.1.9	Other publishing activities	12	2			–	–			–		–	
G46.7.1	Wholesale trade of solid, liquid, and gaseous fuels and related products	109	1			–	–			–		–	
C20.1.5	Manufacture of fertilizers and nitrogen compounds	84	1			–	–			–		–	
M69.2.0	Accounting, bookkeeping, auditing and tax consultancy activities	47	1			–	–			–		–	
G47.6.1	Retail sale of books in specialised stores	10	1			8	–			–		–	
C27.5.1	Manufacture of domestic appliances	7	1			–	–			–		–	
C30.3.0	Aircraft and spacecraft construction and machinery	4	1			–	–			–		–	
C23.1.1	Manufacture of flat glass	1	1			–	–			–		–	
F42.1.2	Construction of surface and underground railway tracks	11	–			1	1			–		–	

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Breakdown by sector – four-digit level NACE (code and denomination)		Climate change mitigation (CCM)		Climate change adaptation (CCA)		Water and marine resources (WTR)		Circular economy (CE)					
		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD		Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)		Carrying amount (gross)	
	€ million	Of which: environmentally sustainable (CCM)	€ million	Of which: environmentally sustainable (CCM)	€ million	Of which: environmentally sustainable (CCA)	€ million	€ million	€ million	€ million	€ million	€ million	
G46.1.2	Intermediaries in the wholesale trade of fuels, minerals, metals, and industrial chemicals	1	1			–	–		–		–		
A2.1.0	Forestry and other forestry activities	1	1			–	–		–		–		
G47.7.1	Retail sale of clothing in specialised stores	41	1			–	–		–		–		
G46.4.1	Wholesale trade of textiles	1	1			–	–		–		–		
G46.6.3	Wholesale trade of machinery for mining, construction, and civil engineering	7	1			–	–		–		–		
M74.9.0	Other professional, scientific, and technical activities n.e.c.	12	1			–	–		–		–		
H49.3.1	Urban and suburban land passenger transport	73	1			20	–		–		–		
N82.1.1	Combined administrative services	1	1			–	–		–		–		
F43.2.2	Plumbing, heating, and air conditioning installation	1	–			–	–		–		–		
J61.1.0	Wired telecommunications	4	–			–	–		–		4		
M70.2.2	Other business management consulting activities	1	1			–	–		–		–		
H49.4.1	Road freight transport	7	–			–	–		–		–		
A1.2.3	Cultivation of citrus fruits	5	–			2	–		–		–		
C20.1.4	Manufacture of other basic organic chemicals	2	–			–	–		–		–		
J59.1.1	Motion picture, video, and television programme production activities	1	–			–	–		–		1		
C23.6.1	Manufacture of concrete products for construction	2	–			–	–		–		–		
G46.4.6	Wholesale trade of pharmaceutical products	3	–			–	–		–		–		
I55.1.0	Hotels and similar	782	–			–	–		–		–		
C21.2.0	Manufacture of pharmaceutical specialties	33	–			–	–		–		8		
J62.0.2	Computer consultancy activities	–	–			7	–		–		1		
G46.3.9	Non-specialised wholesale trade of food products, beverages, and tobacco	13	–			–	–		–		–		
Other	Other	754	4			4	–		–		31		

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Breakdown by sector – four-digit level NACE (code and denomination)		Pollution (PPC)		Biodiversity and ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)		
		Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD
		Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Of which: Environmentally sustainable (CCM + CCA)	Carrying amount (gross)
		€ million	€ million	€ million	€ million	€ million	€ million	€ million
D35.1.4	Trade of electricity	–		–		2,631	1,216	
D35.1.1	Production of electricity	–		–		1,883	1,136	
C29.1.0	Manufacture of motor vehicles	–		–		3,208	990	
H49.1.0	Passenger rail transport, interurban	–		–		804	621	
D35.1.2	Transmission of electricity	1		–		445	374	
C24.1.0	Manufacture of basic iron and steel and of ferro-alloys	–		–		377	311	
C16.2.9	Manufacture of other wood products; manufacture of articles of cork, straw and plaiting materials	–		–		288	287	
F43.9.9	Other specialised construction activities n.e.c.	–		–		300	255	
C13.9.1	Manufacture of knitted fabrics	–		–		204	200	
D35.1.3	Distribution of electricity	2		–		244	178	
C29.3.2	Manufacture of other parts and accessories for motor vehicles	–		–		267	158	
L68.1.0	Sale and purchase of real estate on own account	–		–		534	114	
J61.9.0	Other telecommunications activities	–		–		148	93	
F41.1.0	Real estate development	–		–		307	91	
G45.1.1	Sale of cars and light motor vehicles	–		–		330	78	
G47.1.1	Retail sale in non-specialised stores, predominantly food, beverages, and tobacco	–		–		244	78	
C30.2.0	Manufacture of railway locomotives and rolling stock	–		–		98	77	
C27.3.2	Manufacture of other electronic and electric wires and cables	–		–		97	71	
F42.9.9	Other civil engineering projects n.e.c.	–		–		275	70	
H52.2.3	Service activities incidental to air transportation	–		–		230	65	
H49.5.0	Transport via pipeline	–		–		110	58	
C19.2.0	Oil refining	–		–		82	58	
H51.2.1	Freight air transport	–		–		135	44	
N77.1.1	Renting and leasing of cars and light motor vehicles	–		–		972	40	
H49.3.9	Other types of land passenger transport n.e.c.	–		–		71	32	
G46.7.2	Wholesale trade of metals and metallic minerals	–		–		48	32	
C20.1.3	Manufacture of other inorganic basic chemicals	–		–		122	31	

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Breakdown by sector – four-digit level NACE (code and denomination)	Pollution (PPC)		Biodiversity and ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)		Carrying amount (gross)	
	€ million	€ million	€ million	€ million	€ million	Of which: Environmentally sustainable (CCM + CCA)	€ million	Of which: Environmentally sustainable (CCM + CCA)
D35.2.3 Gas distribution via pipelines	–		–		1,112	30		
K64.2.0 Activities of a holding company	–		–		165	26		
L68.2.0 Rental of real estate for own account	–		–		320	26		
C17.1.2 Manufacture of paper and paperboard	–		–		27	26		
F42.1.1 Construction of roads and motorways	–		–		176	25		
J62.0.9 Other information technology and information technology activities	1		–		88	25		
E36.0.0 Water collection, treatment and supply	4		–		715	18		
H52.2.9 Other transportation support activities	–		–		153	20		
C17.1.1 Manufacture of pulp	–		–		25	17		
D35.2.1 Gas production	–		–		50	16		
B8.9.1 Extraction of minerals for chemical products and fertilizers	–		–		16	16		
G45.3.1 Wholesale trade of motor vehicle parts and accessories	–		–		21	14		
C30.1.1 Construction of ships and floating structures	–		–		55	13		
C20.5.9 Manufacture of other chemical products n.e.c.	–		–		16	11		
E38.3.1 Wreck removal	–		–		12	9		
C23.5.1 Manufacture of cement	–		–		49	8		
G46.3.8 Wholesale trade of fish, crustaceans, and other food products	–		–		75	8		
H53.2.0 Other postal and courier activities	–		–		55	7		
M71.1.2 Technical engineering services and other activities related to technical advisory	–		–		17	7		
D35.2.2 Distribution of gaseous fuels through pipelines	–		–		12	7		
C13.1.0 Preparation and spinning of textile fibres	–		–		9	6		
G45.4.0 Sale, maintenance, and repair of motorcycles and their parts and accessories	–		–		6	6		
J61.2.0 Wireless telecommunications	–		–		47	6		
K64.9.9 Other financial services, except insurance and pension funds n.e.c.	–		–		25	6		
B8.9.9 Other mining and quarrying n.e.c.	–		–		19	6		
J60.2.0 Television programming and broadcasting activities	–		–		27	6		

Disclosure reference date T-1 (2024)

Breakdown by sector – four-digit level NACE (code and denomination)		Pollution (PPC)		Biodiversity and ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)		
		Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD
		Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Of which: Environmentally sustainable (CCM + CCA)	Carrying amount (gross)
		€ million	€ million	€ million	€ million	€ million	€ million	€ million
C23.9.9	Manufacture of other non-metallic mineral products n.e.c.	—		—		5	5	
F42.2.2	Construction of electrical and telecommunications networks	—		—		5	5	
N81.1.0	Combined facilities support services	—		—		5	5	
G47.1.9	Other retail sale in non-specialised stores	—		—		59	4	
H52.2.1	Ancillary activities related to land transport	—		—		230	4	
E38.1.1	Collection of non-hazardous waste	—		—		4	4	
F41.2.0	Construction of buildings	—		—		10	3	
F43.2.1	Electrical installations	—		—		54	3	
F42.1.3	Construction of bridges and tunnels	—		—		4	2	
C28.9.5	Manufacture of machinery for paper and paperboard production	—		—		5	2	
H51.1.0	Passenger air transport	—		—		96	2	
C22.1.1	Manufacture of rubber tyres and tubes rebuilding and retreading of tires	—		—		6	2	
C33.1.7	Repair and maintenance of other transport equipment	—		—		2	2	
C24.2.0	Manufacture of tubes, pipes, hollow profiles, and their accessories, of steel	—		—		2	2	
G46.7.3	Wholesale trade of wood, construction materials, and sanitary equipment	—		—		4	2	
C28.1.1	Manufacture of engines and turbines, except those for aircraft, motor vehicles, and motorcycles	—		—		2	2	
N77.3.5	Rental of air transport equipment	—		—		15	2	
J58.1.9	Other publishing activities	—		—		12	2	
G46.7.1	Wholesale trade of solid, liquid, and gaseous fuels and related products	—		—		109	1	
C20.1.5	Manufacture of fertilizers and nitrogen compounds	—		—		84	1	
M69.2.0	Accounting, bookkeeping, auditing and tax consultancy activities	—		—		47	1	
G47.6.1	Retail sale of books in specialised stores	—		—		18	1	
C27.5.1	Manufacture of domestic appliances	—		—		7	1	
C30.3.0	Aircraft and spacecraft construction and machinery	—		—		4	1	
C23.1.1	Manufacture of flat glass	—		—		1	1	
F42.1.2	Construction of surface and underground railway tracks	—		—		12	1	

Disclosure reference date T-1 (2024)

Breakdown by sector – four-digit level NACE (code and denomination)		Pollution (PPC)		Biodiversity and ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)	SMEs and other companies not subject to NFRD	Non-financial companies (subject to NFRD)		SMEs and other companies not subject to NFRD	
		Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)	Carrying amount (gross)		Carrying amount (gross)	
		€ million	€ million	€ million	€ million	€ million	Of which: Environmentally sustainable (CCM + CCA)	€ million	Of which: Environmentally sustainable (CCM + CCA)
G46.1.2	Intermediaries in the wholesale trade of fuels, minerals, metals, and industrial chemicals	–		–		1	1		
A2.1.0	Forestry and other forestry activities	–		–		1	1		
G47.7.1	Retail sale of clothing in specialised stores	–		–		41	1		
G46.4.1	Wholesale trade of textiles	–		–		1	1		
G46.6.3	Wholesale trade of machinery for mining, construction, and civil engineering	–		–		7	1		
M74.9.0	Other professional, scientific, and technical activities n.e.c.	–		–		12	1		
H49.3.1	Urban and suburban land passenger transport	–		–		92	1		
N82.1.1	Combined administrative services	–		–		1	1		
F43.2.2	Plumbing, heating, and air conditioning installation	–		–		1	–		
J61.1.0	Wired telecommunications	–		–		8	1		
M70.2.2	Other business management consulting activities	–		–		1	1		
H49.4.1	Road freight transport	–		–		7	–		
A1.2.3	Cultivation of citrus fruits	–		–		7	–		
C20.1.4	Manufacture of other basic organic chemicals	–		–		2	–		
J59.1.1	Motion picture, video, and television programme production activities	–		–		2	–		
C23.6.1	Manufacture of concrete products for construction	–		–		2	–		
G46.4.6	Wholesale trade of pharmaceutical products	–		–		4	–		
I55.1.0	Hotels and similar	–		127		909	–		
C21.2.0	Manufacture of pharmaceutical specialties	44		–		84	–		
J62.0.2	Computer consultancy activities	–		–		8	–		
G46.3.9	Non-specialised wholesale trade of food products, beverages, and tobacco	–		–		13	–		
Other	Other	19		–		808	4		

TEMPLATE 3. KEY PERFORMANCE INDICATOR OF THE GAR IN TERMS OF STOCK (TURNOVER)

% (compared to the total assets included in the denominator)	Reference date for disclosure T (2025)									
	Climate change mitigation (CCM)					Climate change adaptation (CCA)				
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)					Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)				
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)					Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)				
			Of which: statement on the use of funds	Of which: transition	Of which: enabling			Of which: statement on the use of funds	Of which: enabling	
GAR – Assets included in the numerator and denominator										
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	78%	7%	—%	—%	1%	—%	—%	—%	—%	
Financial companies	41%	7%	—%	—%	4%	—%	—%	—%	—%	
Credit institutions	18%	3%	—%	—%	1%	—%	—%	—%	—%	
Loans and advances	18%	3%	—%	—%	1%	—%	—%	—%	—%	
Debt securities, including statement on the use of funds	18%	2%	—%	—%	1%	—%	—%	—%	—%	
Equity instruments	2%	—%		—%	—%	—%	—%		—%	
Other financial undertakings	55%	10%	—%	—%	5%	1%	—%	—%	—%	
Of which defaulted Investment services firms	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	—%	—%		—%	—%	—%	—%		—%	
Of which defaulted Management companies	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	2%	—%		—%	—%	—%	—%		—%	
Of which defaulted Insurance companies	8%	3%	—%	—%	—%	1%	—%	—%	—%	
Loans and advances	50%	—%	—%	—%	—%	12%	—%	—%	—%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	3%	3%		—%	—%	—%	—%		—%	
Non-financial undertakings	33%	7%	—%	2%	3%	—%	—%	—%	—%	
Loans and advances	33%	6%	—%	2%	3%	—%	—%	—%	—%	
Debt securities, including statement on the use of funds	28%	26%	14%	—%	5%	3%	—%	—%	—%	
Equity instruments	2%	2%		—%	—%	—%	—%		—%	
Households	100%	7%	—%	—%	—%	—%	—%	—%	—%	
Of which: loans secured by residential immovable property	100%	7%	—%	—%	—%	—%	—%	—%	—%	
Of which: loans for renovating buildings	100%	—%	—%	—%	—%	—%	—%	—%	—%	
Of which: car loans	91%	1%	—%	—%	—%					
Local government financing	6%	—%	—%	—%	—%	—%	—%	—%	—%	
Housing financing	39%	—%	—%	—%	—%	—%	—%	—%	—%	
Other local government financing	6%	—%	—%	—%	—%	—%	—%	—%	—%	
Collateral obtained by taking possession: residential and commercial immovable property	84%	1%	—%	—%	—%	—%	—%	—%	—%	
Total assets of the GAR	42.53%	3.60%	0.06%	0.22%	0.58%	0.05%	0.01%	—%	0.01%	

% (compared to the total assets included in the denominator)	Reference date for disclosure T (2025)							
	Water and marine resources (WTR)				Circular economy (CE)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)		Of which: statement on the use of funds		Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)		Of which: statement on the use of funds	
			Of which: enabling				Of which: enabling	
GAR – Assets included in the numerator and denominator								
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	—%	—%	—%	—%	—%	—%
Financial companies	—%	—%	—%	—%	—%	—%	—%	—%
Credit institutions	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Other financial undertakings	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Investment services firms	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Of which defaulted Management companies	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Of which defaulted Insurance companies	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Non-financial undertakings	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Households					—%	—%	—%	—%
Of which: loans secured by residential immovable property					—%	—%	—%	—%
Of which: loans for renovating buildings					—%	—%	—%	—%
Of which: car loans								
Local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%	—%	—%
Other local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	—%	—%	—%	—%	—%	—%
Total assets of the GAR	0.01%	—%	—%	—%	0.06%	0.01%	—%	—%

% (compared to the total assets included in the denominator)	Reference date for disclosure T (2025)							
	Pollution (PPC)				Biodiversity and ecosystems (BIO)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)		Of which: statement on the use of funds		Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)		Of which: statement on the use of funds	
			Of which: enabling				Of which: enabling	
GAR – Assets included in the numerator and denominator								
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	—%	—%	—%	—%	—%	—%
Financial companies	—%	—%	—%	—%	—%	—%	—%	—%
Credit institutions	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Other financial undertakings	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Investment services firms	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Of which defaulted Management companies	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Of which defaulted Insurance companies	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Non-financial undertakings	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Households								
Of which: loans secured by residential immovable property								
Of which: loans for renovating buildings								
Of which: car loans								
Local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%	—%	—%
Other local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	—%	—%	—%	—%	—%	—%
Total assets of the GAR	0.05%	—%	—%	—%	0.04%	—%	—%	—%

% (compared to the total assets included in the denominator)	Reference date for disclosure T (2025)							Disclosure reference date T-1 (2024)				
	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)							Climate change mitigation (CCM)				
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)							Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)				
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)						Proportion of the total covered assets	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)				
		Of which: statement on the use of funds	Of which: transition	Of which: enabling				Of which: statement on the use of funds	Of which: transition	Of which: enabling		
GAR – Assets included in the numerator and denominator												
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	79%	7%	—%	—%	1%	39%	77%	6%	—%	—%	1%	
Financial companies	42%	7%	—%	—%	4%	3%	43%	5%	—%	—%	4%	
Credit institutions	18%	3%	—%	—%	2%	1%	16%	2%	—%	—%	1%	
Loans and advances	18%	3%	—%	—%	2%	1%	19%	2%	—%	—%	1%	
Debt securities, including statement on the use of funds	18%	2%	—%	—%	1%	—%	8%	—%	—%	—%	—%	
Equity instruments	2%	—%	—%	—%	—%	—%	3%	—%	—%	—%	—%	
Other financial undertakings	55%	10%	—%	—%	5%	2%	61%	6%	—%	—%	6%	
Of which defaulted investment services firms	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Of which defaulted Management companies	1%	—%	—%	—%	—%	—%	1%	—%	—%	—%	—%	
Loans and advances	1%	—%	—%	—%	—%	—%	1%	—%	—%	—%	—%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	2%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Of which defaulted Insurance companies	9%	3%	—%	—%	—%	1%	40%	1%	—%	—%	—%	
Loans and advances	62%	—%	—%	—%	—%	—%	2%	—%	—%	—%	—%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	3%	3%	—%	—%	—%	1%	42%	1%	—%	—%	—%	
Non-financial undertakings	34%	7%	—%	2%	3%	10%	31%	7%	—%	1%	3%	
Loans and advances	35%	7%	—%	2%	3%	9%	31%	7%	—%	1%	3%	
Debt securities, including statement on the use of funds	32%	27%	14%	—%	5%	—%	25%	20%	14%	—%	1%	
Equity instruments	2%	2%	—%	—%	—%	—%	38%	1%	—%	—%	—%	
Households	100%	7%	—%	—%	—%	27%	99%	5%	—%	—%	—%	
Of which: loans secured by residential immovable property	100%	7%	—%	—%	—%	24%	100%	5%	—%	—%	—%	
Of which: loans for renovating buildings	100%	—%	—%	—%	—%	1%	100%	—%	—%	—%	—%	
Of which: car loans	91%	1%	—%	—%	—%	1%	80%	—%	—%	—%	—%	
Local government financing	6%	—%	—%	—%	—%	—%	7%	—%	—%	—%	—%	
Housing financing	39%	—%	—%	—%	—%	—%	100%	8%	—%	—%	—%	
Other local government financing	6%	—%	—%	—%	—%	—%	5%	—%	—%	—%	—%	
Collateral obtained by taking possession: residential and commercial immovable property	84%	1%	—%	—%	—%	—%	82%	—%	—%	—%	—%	
Total assets of the GAR	42.74%	3.63%	0.06%	0.22%	0.58%	73.58%	42.59%	3.03%	0.06%	0.10%	0.58%	

Disclosure reference date T-1 (2024)						
% (compared to the total assets included in the denominator)	Climate change adaptation (CCA)			Water and marine resources (WTR)		Circular economy (CE)
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)			Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)		Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)			Of which: statement on the use of funds	Of which: enabling	
GAR – Assets included in the numerator and denominator						
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	—%	—%	—%	—%
Financial companies	—%	—%	—%	—%	—%	1%
Credit institutions	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Other financial undertakings	—%	—%	—%	—%	—%	1%
Of which defaulted investment services firms	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Of which defaulted Management companies	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Of which defaulted Insurance companies	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Non-financial undertakings	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	4%	3%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Households	—%	—%	—%	—%	—%	—%
Of which: loans secured by residential immovable property	—%	—%	—%	—%	—%	—%
Of which: loans for renovating buildings	—%	—%	—%	—%	—%	—%
Of which: car loans	—%	—%	—%	—%	—%	—%
Local government financing	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%
Other local government financing	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	—%	—%	—%	—%
Total assets of the GAR	0.05%	0.02%	—%	—%	—%	0.07%

Disclosure reference date T-1 (2024)								
% (compared to the total assets included in the denominator)	Pollution (PPC)	Biodiversity and ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total covered assets
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)					
			Proportion of the total covered assets that finance taxonomy-aligned sectors (which are taxonomy-aligned)			Of which: enabling	Of which: transition	
GAR – Assets included in the numerator and denominator								
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	77%	6%	—%	—%	1%	40%
Financial companies	—%	—%	44%	5%	—%	—%	4%	3%
Credit institutions	—%	—%	16%	2%	—%	—%	1%	1%
Loans and advances	—%	—%	19%	2%	—%	—%	1%	1%
Debt securities, including statement on the use of funds	—%	—%	8%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	3%	—%	—%	—%	—%	—%
Other financial undertakings	—%	—%	62%	6%	—%	—%	6%	2%
Of which defaulted investment services firms	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Management companies	—%	—%	1%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	1%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Insurance companies	—%	—%	40%	1%	—%	—%	—%	1%
Loans and advances	—%	—%	2%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	42%	1%	—%	—%	—%	1%
Non-financial undertakings	—%	—%	32%	8%	—%	1%	3%	10%
Loans and advances	—%	—%	32%	7%	—%	1%	3%	10%
Debt securities, including statement on the use of funds	—%	—%	30%	23%	14%	—%	1%	—%
Equity instruments	—%	—%	38%	1%	—%	—%	—%	—%
Households			99%	5%	—%	—%	—%	27%
Of which: loans secured by residential immovable property			100%	5%	—%	—%	—%	24%
Of which: loans for renovating buildings			100%	—%	—%	—%	—%	1%
Of which: car loans			80%	—%	—%	—%	—%	1%
Local government financing	—%	—%	7%	—%	—%	—%	—%	1%
Housing financing	—%	—%	100%	8%	—%	—%	—%	—%
Other local government financing	—%	—%	5%	—%	—%	—%	—%	1%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	82%	—%	—%	—%	—%	1%
Total assets of the GAR	0.04%	0.03%	42.79%	3.05%	0.06%	0.10%	0.58%	73.85%

TEMPLATE 3. KEY PERFORMANCE INDICATOR OF THE GAR IN TERMS OF STOCK (CAPEX)

% (compared to the total assets included in the denominator)	Reference date for disclosure T (2025)									
	Climate change mitigation (CCM)					Climate change adaptation (CCA)				
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)					Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)				
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)					Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)				
			Of which: statement on the use of funds	Of which: transition	Of which: enabling			Of which: statement on the use of funds	Of which: enabling	
GAR – Assets included in the numerator and denominator										
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	79%	8%	—%	—%	2%	—%	—%	—%	—%	—%
Financial companies	42%	13%	—%	2%	7%	—%	—%	—%	—%	—%
Credit institutions	16%	3%	—%	—%	2%	—%	—%	—%	—%	—%
Loans and advances	16%	3%	—%	—%	2%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	19%	4%	—%	1%	3%	—%	—%	—%	—%	—%
Equity instruments	2%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Other financial undertakings	57%	19%	—%	2%	9%	—%	—%	—%	—%	—%
Of which defaulted Investment services firms	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Management companies	2%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	2%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	2%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Insurance companies	5%	4%	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	10%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	4%	4%	—%	—%	—%	—%	—%	—%	—%	—%
Non-financial undertakings	36%	11%	—%	2%	5%	—%	—%	—%	—%	—%
Loans and advances	36%	10%	—%	2%	5%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	39%	35%	14%	—%	7%	—%	—%	—%	—%	—%
Equity instruments	2%	2%	—%	—%	—%	—%	—%	—%	—%	—%
Households	100%	7%	—%	—%	—%	—%	—%	—%	—%	—%
Of which: loans secured by residential immovable property	100%	7%	—%	—%	—%	—%	—%	—%	—%	—%
Of which: loans for renovating buildings	100%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Of which: car loans	91%	1%	—%	—%	—%	—%	—%	—%	—%	—%
Local government financing	6%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Housing financing	39%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Other local government financing	6%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	84%	1%	—%	—%	—%	—%	—%	—%	—%	—%
Total assets of the GAR	42.96%	4.31%	0.06%	0.27%	0.95%	0.03%	0.01%	—%	—%	—%

% (compared to the total assets included in the denominator)	Reference date for disclosure T (2025)							
	Water and marine resources (WTR)				Circular economy (CE)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)				Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)			
			Of which: statement on the use of funds	Of which: enabling			Of which: statement on the use of funds	Of which: enabling
GAR – Assets included in the numerator and denominator								
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	—%	—%	—%	—%	—%	—%
Financial companies	—%	—%	—%	—%	—%	—%	—%	—%
Credit institutions	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Other financial undertakings	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Investment services firms	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Of which defaulted Management companies	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Of which defaulted Insurance companies	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Non-financial undertakings	—%	—%	—%	—%	1%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	3%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Households					—%	—%	—%	—%
Of which: loans secured by residential immovable property					—%	—%	—%	—%
Of which: loans for renovating buildings					—%	—%	—%	—%
Of which: car loans								
Local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%	—%	—%
Other local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	—%	—%	—%	—%	—%	—%
Total assets of the GAR	0.01%	—%	—%	—%	0.07%	0.02%	—%	—%

% (compared to the total assets included in the denominator)	Reference date for disclosure T (2025)							
	Pollution (PPC)				Biodiversity and ecosystems (BIO)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)		Of which: statement on the use of funds		Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)		Of which: statement on the use of funds	
			Of which: enabling				Of which: enabling	
GAR – Assets included in the numerator and denominator								
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	—%	—%	—%	—%	—%	—%
Financial companies	—%	—%	—%	—%	—%	—%	—%	—%
Credit institutions	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Other financial undertakings	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted investment services firms	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Of which defaulted Management companies	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Of which defaulted Insurance companies	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Non-financial undertakings	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Households								
Of which: loans secured by residential immovable property								
Of which: loans for renovating buildings								
Of which: car loans								
Local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%	—%	—%
Other local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	—%	—%	—%	—%	—%	—%
Total assets of the GAR	0.03%	—%	—%	—%	0.05%	—%	—%	—%

% (compared to the total assets included in the denominator)	Reference date for disclosure T (2025)						Disclosure reference date T-1 (2024)					
	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						Climate change mitigation (CCM)					
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)						Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)					
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)					Proportion of the total covered assets	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)					
			Of which: statement on the use of funds	Of which: transition	Of which: enabling				Of which: statement on the use of funds	Of which: transition	Of which: enabling	
GAR – Assets included in the numerator and denominator												
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	79%	8%	—%	—%	2%	39%	78%	7%	—%	—%	2%	
Financial companies	42%	13%	—%	2%	7%	3%	46%	8%	—%	—%	6%	
Credit institutions	16%	3%	—%	—%	2%	1%	16%	3%	—%	—%	1%	
Loans and advances	16%	3%	—%	—%	2%	1%	19%	3%	—%	—%	2%	
Debt securities, including statement on the use of funds	19%	4%	—%	1%	3%	—%	7%	1%	—%	—%	—%	
Equity instruments	2%	—%	—%	—%	—%	—%	3%	—%	—%	—%	—%	
Other financial undertakings	57%	19%	—%	2%	9%	2%	66%	12%	—%	—%	9%	
Of which defaulted investment services firms	—%	—%	—%	—%	—%	—%	1%	1%	—%	—%	—%	
Loans and advances	—%	—%	—%	—%	—%	—%	1%	1%	—%	—%	—%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Of which defaulted Management companies	2%	—%	—%	—%	—%	—%	1%	—%	—%	—%	—%	
Loans and advances	2%	—%	—%	—%	—%	—%	1%	—%	—%	—%	—%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	2%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Of which defaulted Insurance companies	5%	4%	—%	—%	—%	1%	40%	2%	—%	—%	1%	
Loans and advances	10%	—%	—%	—%	—%	—%	2%	—%	—%	—%	—%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	4%	4%	—%	—%	—%	1%	43%	2%	—%	—%	1%	
Non-financial undertakings	37%	11%	—%	2%	5%	10%	35%	13%	—%	1%	5%	
Loans and advances	37%	10%	—%	2%	5%	9%	35%	12%	—%	1%	6%	
Debt securities, including statement on the use of funds	43%	36%	14%	—%	7%	—%	44%	33%	14%	1%	3%	
Equity instruments	2%	2%	—%	—%	—%	—%	39%	2%	—%	—%	1%	
Households	100%	7%	—%	—%	—%	27%	99%	5%	—%	—%	—%	
Of which: loans secured by residential immovable property	100%	7%	—%	—%	—%	24%	100%	5%	—%	—%	—%	
Of which: loans for renovating buildings	100%	—%	—%	—%	—%	1%	100%	—%	—%	—%	—%	
Of which: car loans	91%	1%	—%	—%	—%	1%	80%	—%	—%	—%	—%	
Local government financing	6%	—%	—%	—%	—%	—%	7%	—%	—%	—%	—%	
Housing financing	39%	—%	—%	—%	—%	—%	100%	8%	—%	—%	—%	
Other local government financing	6%	—%	—%	—%	—%	—%	5%	—%	—%	—%	—%	
Collateral obtained by taking possession: residential and commercial immovable property	84%	1%	—%	—%	—%	—%	82%	—%	—%	—%	—%	
Total assets of the GAR	43.15%	4.34%	0.06%	0.27%	0.95%	73.58%	43.29%	3.89%	0.06%	0.12%	1.02%	

Disclosure reference date T-1 (2024)						
% (compared to the total assets included in the denominator)	Climate change adaptation (CCA)			Water and marine resources (WTR)		Circular economy (CE)
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)			Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)		Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)			Of which: statement on the use of funds	Of which: enabling	
GAR – Assets included in the numerator and denominator						
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	—%	—%	—%	—%
Financial companies	—%	—%	—%	—%	—%	—%
Credit institutions	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Other financial undertakings	—%	—%	—%	—%	—%	—%
Of which defaulted investment services firms	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Of which defaulted Management companies	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Of which defaulted Insurance companies	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Non-financial undertakings	1%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	10%	8%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Households	—%	—%	—%	—%	—%	—%
Of which: loans secured by residential immovable property	—%	—%	—%	—%	—%	—%
Of which: loans for renovating buildings	—%	—%	—%	—%	—%	—%
Of which: car loans	—%	—%	—%	—%	—%	—%
Local government financing	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%
Other local government financing	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	—%	—%	—%	—%
Total assets of the GAR	0.09%	0.04%	—%	—%	0.01%	0.06%

Disclosure reference date T-1 (2024)								
% (compared to the total assets included in the denominator)	Pollution (PPC)	Biodiversity and ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total covered assets
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)					
			Proportion of the total covered assets that finance taxonomy-aligned sectors (which are taxonomy-aligned)					
				Of which: statement on the use of funds	Of which: transition	Of which: enabling		
GAR – Assets included in the numerator and denominator								
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	78%	7%	—%	—%	2%	40%
Financial companies	—%	—%	46%	9%	—%	—%	6%	3%
Credit institutions	—%	—%	16%	3%	—%	—%	1%	1%
Loans and advances	—%	—%	19%	3%	—%	—%	2%	1%
Debt securities, including statement on the use of funds	—%	—%	7%	1%	—%	—%	—%	—%
Equity instruments	—%	—%	3%	—%	—%	—%	—%	—%
Other financial undertakings	—%	—%	66%	12%	—%	—%	9%	2%
Of which defaulted investment services firms	—%	—%	1%	1%	—%	—%	—%	—%
Loans and advances	—%	—%	1%	1%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Management companies	—%	—%	1%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	1%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Insurance companies	—%	—%	40%	2%	—%	—%	1%	1%
Loans and advances	—%	—%	2%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	43%	2%	—%	—%	1%	1%
Non-financial undertakings	—%	—%	37%	13%	—%	1%	5%	10%
Loans and advances	—%	—%	36%	12%	—%	1%	6%	10%
Debt securities, including statement on the use of funds	—%	—%	55%	41%	14%	1%	3%	—%
Equity instruments	—%	—%	39%	2%	—%	—%	1%	—%
Households			99%	5%	—%	—%	—%	27%
Of which: loans secured by residential immovable property			100%	5%	—%	—%	—%	24%
Of which: loans for renovating buildings			100%	—%	—%	—%	—%	1%
Of which: car loans			80%	—%	—%	—%	—%	1%
Local government financing	—%	—%	7%	—%	—%	—%	—%	1%
Housing financing	—%	—%	100%	8%	—%	—%	—%	—%
Other local government financing	—%	—%	5%	—%	—%	—%	—%	1%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	82%	—%	—%	—%	—%	1%
Total assets of the GAR	0.02%	0.03%	43.49%	3.93%	0.06%	0.12%	1.02%	73.85%

Footnotes associated with Template 3.

TEMPLATE 3. KEY PERFORMANCE INDICATOR OF THE GAR IN TERMS OF STOCK (TURNOVER)

¹ In this template, the institution shall disclose the key GAR performance data relating to the stock of loans, calculated on the basis of the data reported in Template 1 (covered assets) and applying the formulas set out in this template.

² The information on the GAR (green asset ratio for "eligible" activities) will be accompanied by information on the proportion of total assets covered by the GAR.

³ In addition to the information included in this template, credit institutions may also disclose the proportion of assets financing taxonomy-relevant sectors that are environmentally sustainable (i.e. taxonomy-aligned). This information would enhance the disclosure relating to the key performance indicator on environmentally sustainable assets in comparison with total covered assets.

TEMPLATE 3. KEY PERFORMANCE INDICATOR OF THE GAR IN TERMS OF STOCK (CAPEX)

¹ In this template, the institution shall disclose the key GAR performance data relating to the stock of loans, calculated on the basis of the data reported in Template 1 (covered assets) and applying the formulas set out in this template.

² The information on the GAR (green asset ratio for "eligible" activities) will be accompanied by information on the proportion of total assets covered by the GAR.

³ In addition to the information included in this template, credit institutions may also disclose the proportion of assets financing taxonomy-relevant sectors that are environmentally sustainable (i.e. taxonomy-aligned). This information would enhance the disclosure relating to the key performance indicator on environmentally sustainable assets in comparison with total covered assets.

TEMPLATE 4. KEY PERFORMANCE INDICATOR OF THE GAR IN TERMS OF FLOW (TURNOVER)

% (compared to the flow of total eligible assets)	Reference date for disclosure T (2025)									
	Climate change mitigation (CCM)					Climate change adaptation (CCA)				
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)					Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)				
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)					Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)				
			Of which: statement on the use of funds	Of which: transition	Of which: enabling			Of which: statement on the use of funds	Of which: enabling	
GAR – Assets included in the numerator and denominator										
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	61%	6%	—%	—%	2%	—%	—%	—%	—%	—%
Financial companies	44%	4%	—%	—%	3%	1%	—%	—%	—%	—%
Credit institutions	20%	3%	—%	—%	1%	—%	—%	—%	—%	—%
Loans and advances	20%	3%	—%	—%	1%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%	—%		—%	—%
Other financial undertakings	71%	6%	—%	—%	6%	1%	—%	—%	—%	—%
Of which defaulted Investment services firms	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%	—%		—%	—%
Of which defaulted Management companies	2%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	2%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%	—%		—%	—%
Of which defaulted Insurance companies	86%	—%	—%	—%	—%	10%	—%	—%	—%	—%
Loans and advances	86%	—%	—%	—%	—%	10%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%	—%		—%	—%
Non-financial undertakings	22%	6%	—%	1%	3%	—%	—%	—%	—%	—%
Loans and advances	22%	6%	—%	1%	3%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	19%	18%	—%	—%	11%	7%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%	—%		—%	—%
Households	100%	7%	—%	—%	—%	—%	—%	—%	—%	—%
Of which: loans secured by residential immovable property	100%	8%	—%	—%	—%	—%	—%	—%	—%	—%
Of which: loans for renovating buildings	100%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Of which: car loans	100%	1%	—%	—%	—%					
Local government financing	1%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Other local government financing	1%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	93%	1%	—%	—%	—%	—%	—%	—%	—%	—%
Total assets of the GAR	28.50%	2.93%	—%	0.22%	0.77%	0.08%	0.01%	—%	—%	0.01%

% (compared to the flow of total eligible assets)	Reference date for disclosure T (2025)							
	Water and marine resources (WTR)				Circular economy (CE)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)				Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)			
			Of which: statement on the use of funds	Of which: enabling			Of which: statement on the use of funds	Of which: enabling
GAR – Assets included in the numerator and denominator								
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	—%	—%	—%	—%	—%	—%
Financial companies	—%	—%	—%	—%	—%	—%	—%	—%
Credit institutions	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Other financial undertakings	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted investment services firms	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Of which defaulted Management companies	—%	—%	—%	—%	2%	1%	—%	—%
Loans and advances	—%	—%	—%	—%	2%	1%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Of which defaulted Insurance companies	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Non-financial undertakings	—%	—%	—%	—%	1%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	1%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Households					—%	—%	—%	—%
Of which: loans secured by residential immovable property					—%	—%	—%	—%
Of which: loans for renovating buildings					—%	—%	—%	—%
Of which: car loans								
Local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%	—%	—%
Other local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	—%	—%	—%	—%	—%	—%
Total assets of the GAR	0.01%	0.01%	—%	—%	0.13%	0.05%	—%	—%

Reference date for disclosure T (2025)									
% (compared to the flow of total eligible assets)	Pollution (PPC)					Biodiversity and ecosystems (BIO)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)					Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)					Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)			
			Of which: statement on the use of funds	Of which: enabling			Of which: statement on the use of funds	Of which: enabling	
GAR – Assets included in the numerator and denominator									
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	—%	—%	—%	—%	—%	—%	—%
Financial companies	—%	—%	—%	—%	—%	—%	—%	—%	—%
Credit institutions	—%	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%	—%
Other financial undertakings	—%	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Investment services firms	—%	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%	—%
Of which defaulted Management companies	—%	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%	—%
Of which defaulted Insurance companies	—%	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%	—%
Non-financial undertakings	—%	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%	—%
Households									
Of which: loans secured by residential immovable property									
Of which: loans for renovating buildings									
Of which: car loans									
Local government financing	—%	—%	—%	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%	—%	—%	—%
Other local government financing	—%	—%	—%	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	—%	—%	—%	—%	—%	—%	—%
Total assets of the GAR	0.05%	—%	—%	—%	—%	0.08%	—%	—%	—%

% (compared to the flow of total eligible assets)	Reference date for disclosure T (2025)						Disclosure reference date T-1 (2024)					
	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						Climate change mitigation (CCM)					
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)						Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)					
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)						Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)					
			Of which: statement on the use of funds	Of which: transition	Of which: enabling	Proportion of the total covered assets			Of which: statement on the use of funds	Of which: transition	Of which: enabling	Proportion of the total covered assets
GAR – Assets included in the numerator and denominator												
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	62%	6%	—%	—%	2%	32%	65%	8%	—%	—%	2%	
Financial companies	45%	5%	—%	—%	4%	3%	51%	8%	—%	—%	6%	
Credit institutions	20%	3%	—%	—%	2%	1%	28%	3%	—%	—%	1%	
Loans and advances	20%	3%	—%	—%	2%	1%	28%	3%	—%	—%	1%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Other financial undertakings	72%	6%	—%	—%	6%	1%	72%	12%	—%	—%	10%	
Of which defaulted investment services firms	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Of which defaulted Management companies	3%	1%	—%	—%	—%	—%	4%	2%	—%	—%	2%	
Loans and advances	3%	1%	—%	—%	—%	—%	4%	2%	—%	—%	2%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Of which defaulted Insurance companies	96%	—%	—%	—%	—%	—%	1%	1%	—%	—%	—%	
Loans and advances	96%	—%	—%	—%	—%	—%	1%	1%	—%	—%	—%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Non-financial undertakings	24%	6%	—%	1%	3%	14%	35%	9%	1%	1%	4%	
Loans and advances	24%	6%	—%	1%	3%	14%	35%	8%	—%	1%	4%	
Debt securities, including statement on the use of funds	27%	18%	—%	—%	11%	—%	48%	47%	43%	—%	1%	
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Households	100%	7%	—%	—%	—%	15%	100%	6%	—%	—%	—%	
Of which: loans secured by residential immovable property	100%	8%	—%	—%	—%	13%	100%	7%	—%	—%	—%	
Of which: loans for renovating buildings	100%	—%	—%	—%	—%	1%	100%	—%	—%	—%	—%	
Of which: car loans	100%	1%	—%	—%	—%	2%	100%	—%	—%	—%	—%	
Local government financing	1%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Housing financing	—%	—%	—%	—%	—%	—%	100%	—%	—%	—%	—%	
Other local government financing	1%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
Collateral obtained by taking possession: residential and commercial immovable property	93%	1%	—%	—%	—%	—%	92%	1%	—%	—%	—%	
Total assets of the GAR	28.85%	3.01%	—%	0.22%	0.79%	68.89%	31.07%	3.57%	0.23%	0.19%	110%	

¹ In this template, institutions shall disclose the GAR key performance indicators relating to the flow of loans (net new lending), calculated on the basis of the data reported in Template 1 on covered assets and applying the formulas set out in this template.

Disclosure reference date T-1 (2024)						
% (compared to the flow of total eligible assets)	Climate change adaptation (CCA)			Water and marine resources (WTR)		Circular economy (CE)
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)			Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)		Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)			Of which: statement on the use of funds	Of which: enabling	
GAR – Assets included in the numerator and denominator						
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	—%	—%	—%	1%
Financial companies	—%	—%	—%	—%	—%	4%
Credit institutions	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Other financial undertakings	—%	—%	—%	—%	—%	7%
Of which defaulted investment services firms	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Of which defaulted Management companies	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Of which defaulted Insurance companies	7%	—%	—%	—%	—%	—%
Loans and advances	7%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Non-financial undertakings	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	4%	1%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Households	—%	—%	—%	—%	—%	—%
Of which: loans secured by residential immovable property	—%	—%	—%	—%	—%	—%
Of which: loans for renovating buildings	—%	—%	—%	—%	—%	—%
Of which: car loans	—%	—%	—%	—%	—%	—%
Local government financing	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%
Other local government financing	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	—%	—%	—%	—%
Total assets of the GAR	0.06%	0.01%	—%	—%	—%	0.27%

Disclosure reference date T-1 (2024)								
% (compared to the flow of total eligible assets)	Pollution (PPC)	Biodiversity and ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)					
			Proportion of the total covered assets that finance taxonomy-aligned sectors (which are taxonomy-aligned)			Of which: statement on the use of funds	Of which: transition	
GAR – Assets included in the numerator and denominator								
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	66%	8%	—%	—%	2%	29%
Financial companies	—%	—%	55%	8%	—%	—%	6%	4%
Credit institutions	—%	—%	28%	3%	—%	—%	1%	2%
Loans and advances	—%	—%	28%	3%	—%	—%	1%	2%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%
Other financial undertakings	—%	—%	80%	12%	—%	—%	10%	2%
Of which defaulted investment services firms	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Management companies	—%	—%	4%	2%	—%	—%	2%	—%
Loans and advances	—%	—%	4%	2%	—%	—%	2%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Insurance companies	—%	—%	8%	1%	—%	—%	—%	—%
Loans and advances	—%	—%	8%	1%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%
Non-financial undertakings	—%	—%	36%	9%	1%	1%	4%	12%
Loans and advances	—%	—%	36%	8%	—%	1%	4%	12%
Debt securities, including statement on the use of funds	—%	—%	52%	48%	43%	—%	1%	—%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%
Households			100%	6%	—%	—%	—%	13%
Of which: loans secured by residential immovable property			100%	7%	—%	—%	—%	11%
Of which: loans for renovating buildings			100%	—%	—%	—%	—%	—%
Of which: car loans			100%	—%	—%	—%	—%	1%
Local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	100%	—%	—%	—%	—%	—%
Other local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	92%	1%	—%	—%	—%	—%
Total assets of the GAR	0.02%	0.06%	31.49%	3.58%	0.23%	0.19%	1.10%	61.76%

TEMPLATE 4. KEY PERFORMANCE INDICATOR OF THE GAR IN TERMS OF FLOW (CAPEX)

% (compared to the flow of total eligible assets)	Reference date for disclosure T (2025)									
	Climate change mitigation (CCM)					Climate change adaptation (CCA)				
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)					Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)				
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)					Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)				
			Of which: statement on the use of funds	Of which: transition	Of which: enabling			Of which: statement on the use of funds	Of which: enabling	
GAR – Assets included in the numerator and denominator										
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	61%	8%	—%	—%	2%	—%	—%	—%	—%	—%
Financial companies	42%	9%	—%	1%	6%	—%	—%	—%	—%	—%
Credit institutions	18%	3%	—%	—%	1%	—%	—%	—%	—%	—%
Loans and advances	18%	3%	—%	—%	1%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%	—%		—%	—%
Other financial undertakings	67%	15%	—%	2%	12%	—%	—%	—%	—%	—%
Of which defaulted Investment services firms	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%	—%		—%	—%
Of which defaulted Management companies	12%	2%	—%	—%	2%	—%	—%	—%	—%	—%
Loans and advances	12%	2%	—%	—%	2%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%	—%		—%	—%
Of which defaulted Insurance companies	17%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	17%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%	—%		—%	—%
Non-financial undertakings	25%	9%	—%	1%	4%	—%	—%	—%	—%	—%
Loans and advances	24%	8%	—%	1%	4%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	30%	26%	—%	—%	14%	1%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%	—%		—%	—%
Households	99%	7%	—%	—%	—%	—%	—%	—%	—%	—%
Of which: loans secured by residential immovable property	100%	8%	—%	—%	—%	—%	—%	—%	—%	—%
Of which: loans for renovating buildings	88%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Of which: car loans	93%	1%	—%	—%	—%					
Local government financing	1%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Other local government financing	1%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	93%	1%	—%	—%	—%	—%	—%	—%	—%	—%
Total assets of the GAR	28.61%	3.68%	—%	0.23%	1.06%	0.07%	—%	—%	—%	—%

% (compared to the flow of total eligible assets)	Reference date for disclosure T (2025)							
	Water and marine resources (WTR)				Circular economy (CE)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)				Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)			
			Of which: statement on the use of funds	Of which: enabling			Of which: statement on the use of funds	Of which: enabling
GAR – Assets included in the numerator and denominator								
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	—%	—%	—%	—%	—%	—%
Financial companies	—%	—%	—%	—%	—%	—%	—%	—%
Credit institutions	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Other financial undertakings	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Investment services firms	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Of which defaulted Management companies	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Of which defaulted Insurance companies	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Non-financial undertakings	—%	—%	—%	—%	1%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	1%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	4%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Households					—%	—%	—%	—%
Of which: loans secured by residential immovable property					—%	—%	—%	—%
Of which: loans for renovating buildings					—%	—%	—%	—%
Of which: car loans								
Local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%	—%	—%
Other local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	—%	—%	—%	—%	—%	—%
Total assets of the GAR	0.02%	—%	—%	—%	0.13%	0.07%	—%	—%

Reference date for disclosure T (2025)								
% (compared to the flow of total eligible assets)	Pollution (PPC)				Biodiversity and ecosystems (BIO)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)			
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)				Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)			
			Of which: statement on the use of funds	Of which: enabling			Of which: statement on the use of funds	Of which: enabling
GAR – Assets included in the numerator and denominator								
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	—%	—%	—%	—%	—%	—%
Financial companies	—%	—%	—%	—%	—%	—%	—%	—%
Credit institutions	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Other financial undertakings	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Investment services firms	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Of which defaulted Management companies	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Of which defaulted Insurance companies	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Non-financial undertakings	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%		—%	—%	—%		—%
Households								
Of which: loans secured by residential immovable property								
Of which: loans for renovating buildings								
Of which: car loans								
Local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%	—%	—%
Other local government financing	—%	—%	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	—%	—%	—%	—%	—%	—%
Total assets of the GAR	0.03%	—%	—%	—%	0.09%	—%	—%	—%

% (compared to the flow of total eligible assets)	Reference date for disclosure T (2025)						Disclosure reference date T-1 (2024)				
	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						Climate change mitigation (CCM)				
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)						Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)				
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)						Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)				
			Of which: statement on the use of funds	Of which: transition	Of which: enabling	Proportion of the total covered assets			Of which: statement on the use of funds	Of which: transition	Of which: enabling
GAR – Assets included in the numerator and denominator											
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	62%	8%	—%	—%	2%	32%	68%	10%	—%	—%	3%
Financial companies	42%	9%	—%	1%	6%	3%	57%	14%	—%	—%	9%
Credit institutions	18%	3%	—%	—%	1%	1%	29%	4%	—%	—%	2%
Loans and advances	18%	3%	—%	—%	1%	1%	29%	4%	—%	—%	2%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Other financial undertakings	67%	15%	—%	2%	12%	1%	83%	22%	—%	—%	16%
Of which defaulted investment services firms	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Management companies	12%	2%	—%	—%	2%	—%	2%	1%	—%	—%	1%
Loans and advances	12%	2%	—%	—%	2%	—%	2%	1%	—%	—%	1%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Of which defaulted Insurance companies	17%	—%	—%	—%	—%	—%	2%	2%	—%	—%	1%
Loans and advances	17%	—%	—%	—%	—%	—%	2%	2%	—%	—%	1%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Non-financial undertakings	26%	9%	—%	1%	4%	14%	40%	14%	1%	1%	5%
Loans and advances	26%	9%	—%	1%	4%	14%	39%	12%	—%	1%	5%
Debt securities, including statement on the use of funds	35%	26%	—%	—%	14%	—%	64%	57%	43%	—%	2%
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Households	99%	7%	—%	—%	—%	15%	100%	6%	—%	—%	—%
Of which: loans secured by residential immovable property	100%	8%	—%	—%	—%	13%	100%	7%	—%	—%	—%
Of which: loans for renovating buildings	88%	—%	—%	—%	—%	1%	100%	—%	—%	—%	—%
Of which: car loans	93%	1%	—%	—%	—%	2%	100%	—%	—%	—%	—%
Local government financing	1%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%	100%	—%	—%	—%	—%
Other local government financing	1%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	93%	1%	—%	—%	—%	—%	92%	1%	—%	—%	—%
Total assets of the GAR	28.95%	3.76%	—%	0.23%	1.06%	68.89%	32.29%	4.85%	0.23%	0.19%	1.64%

¹ In this template, institutions shall disclose the GAR key performance indicators relating to the flow of loans (net new lending), calculated on the basis of the data reported in Template 1 on covered assets and applying the formulas set out in this template.

Disclosure reference date T-1 (2024)						
% (compared to the flow of total eligible assets)	Climate change adaptation (CCA)			Water and marine resources (WTR)		Circular economy (CE)
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)			Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)		Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)
	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)			Of which: statement on the use of funds	Of which: enabling	
GAR – Assets included in the numerator and denominator						
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	—%	—%	—%	—%
Financial companies	—%	—%	—%	—%	—%	—%
Credit institutions	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Other financial undertakings	—%	—%	—%	—%	—%	—%
Of which defaulted investment services firms	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Of which defaulted Management companies	—%	—%	—%	—%	—%	16%
Loans and advances	—%	—%	—%	—%	—%	16%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Of which defaulted Insurance companies	7%	—%	—%	—%	—%	—%
Loans and advances	7%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Non-financial undertakings	—%	—%	—%	—%	—%	—%
Loans and advances	—%	—%	—%	—%	—%	—%
Debt securities, including statement on the use of funds	4%	1%	—%	—%	—%	—%
Equity instruments	—%	—%	—%	—%	—%	—%
Households	—%	—%	—%	—%	—%	—%
Of which: loans secured by residential immovable property	—%	—%	—%	—%	—%	—%
Of which: loans for renovating buildings	—%	—%	—%	—%	—%	—%
Of which: car loans	—%	—%	—%	—%	—%	—%
Local government financing	—%	—%	—%	—%	—%	—%
Housing financing	—%	—%	—%	—%	—%	—%
Other local government financing	—%	—%	—%	—%	—%	—%
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	—%	—%	—%	—%
Total assets of the GAR	0.09%	0.01%	—%	—%	—%	0.05%

Disclosure reference date T-1 (2024)									
% (compared to the flow of total eligible assets)	Pollution (PPC)	Biodiversity and ecosystems (BIO)	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)	
	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)	Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-aligned)						
			Of which: statement on the use of funds	Of which: transition	Of which: enabling		Proportion of total covered assets		
GAR – Assets included in the numerator and denominator									
Loans and advances, debt securities and equity instruments not held to negotiate eligibles in the calculation of the GAR	—%	—%	68%	10%	—%	—%	3%	29%	
Financial companies	—%	—%	57%	14%	—%	—%	9%	4%	
Credit institutions	—%	—%	29%	4%	—%	—%	2%	2%	
Loans and advances	—%	—%	29%	4%	—%	—%	2%	2%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	
Other financial undertakings	—%	—%	83%	22%	—%	—%	16%	2%	
Of which defaulted Investment services firms	—%	—%	—%	—%	—%	—%	—%	—%	
Loans and advances	—%	—%	—%	—%	—%	—%	—%	—%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	
Of which defaulted Management companies	—%	—%	18%	1%	—%	—%	1%	—%	
Loans and advances	—%	—%	18%	1%	—%	—%	1%	—%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	
Of which defaulted Insurance companies	—%	—%	9%	2%	—%	—%	1%	—%	
Loans and advances	—%	—%	9%	2%	—%	—%	1%	—%	
Debt securities, including statement on the use of funds	—%	—%	—%	—%	—%	—%	—%	—%	
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	
Non-financial undertakings	—%	—%	41%	14%	1%	1%	5%	12%	
Loans and advances	—%	—%	40%	12%	—%	1%	5%	12%	
Debt securities, including statement on the use of funds	—%	—%	68%	59%	43%	—%	2%	—%	
Equity instruments	—%	—%	—%	—%	—%	—%	—%	—%	
Households			100%	6%	—%	—%	—%	13%	
Of which: loans secured by residential immovable property			100%	7%	—%	—%	—%	11%	
Of which: loans for renovating buildings			100%	—%	—%	—%	—%	—%	
Of which: car loans			100%	—%	—%	—%	—%	1%	
Local government financing	—%	—%	—%	—%	—%	—%	—%	—%	
Housing financing	—%	—%	100%	—%	—%	—%	—%	—%	
Other local government financing	—%	—%	—%	—%	—%	—%	—%	—%	
Collateral obtained by taking possession: residential and commercial immovable property	—%	—%	92%	1%	—%	—%	—%	—%	
Total assets of the GAR	0.01%	0.07%	32.51%	4.87%	0.23%	0.19%	1.65%	61.76%	

Disclosure reference date T-1 (2024)											
Climate change mitigation (CCM)				Climate change adaptation (CCA)				Water and marine resources (WTR)			Circular economy (CE)
Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)											
% (compared to the total eligible off-balance sheet assets)	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)						Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)				
	Of which: statement on the use of funds		Of which: transition		Of which: enabling		Of which: statement on the use of funds		Of which: enabling		
Financial guarantees (key performance indicator of financial guarantee)	19%	9%	0%	1%	5%	0%	0%	0%	0%	0%	0%
Assets managed (key performance indicator of assets managed)	3%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Disclosure reference date T-1 (2024)													
Pollution (PPC)			Biodiversity and ecosystems (BIO)						TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)													
% (compared to the total eligible off-balance sheet assets)	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)												
	Of which: statement on the use of funds		Of which: transition		Of which: enabling		Of which: statement on the use of funds		Of which: enabling				
Financial guarantees (key performance indicator of financial guarantee)	0%								19%	9%	0%	1%	5%
Assets managed (key performance indicator of assets managed)	0%								4%	1%	0%	0%	0%

Disclosure reference date T-1 (2024)													
Climate change mitigation (CCM)				Climate change adaptation (CCA)				Water and marine resources (WTR)			Circular economy (CE)		
Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)													
% (compared to the total eligible off-balance sheet assets)		Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)						Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)					
		Of which: statement on the use of funds		Of which: transition		Of which: enabling		Of which: statement on the use of funds		Of which: transition		Of which: enabling	
Financial guarantees (key performance indicator of financial guarantee)	23%	15%	0%	1%	6%	0%	0%	0%	0%	0%	0%		
Assets managed (key performance indicator of assets managed)	4%	2%	0%	0%	1%	0%	0%	0%	0%	0%	0%		

Disclosure reference date T-1 (2024)																
Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)								
Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)																
% (compared to the total eligible off-balance sheet assets)		Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)						Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)								
		Of which: statement on the use of funds		Of which: transition		Of which: enabling		Of which: statement on the use of funds		Of which: transition		Of which: enabling				
Financial guarantees (key performance indicator of financial guarantee)	0%						0%					24%	15%	0%	1%	6%
Assets managed (key performance indicator of assets managed)	0%						0%					4%	2%	0%	0%	1%

Disclosure reference date T-1 (2024)											
Climate change mitigation (CCM)				Climate change adaptation (CCA)				Water and marine resources (WTR)			Circular economy (CE)
Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)											
% (compared to the total eligible off-balance sheet assets)	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)						Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)				
	Of which: statement on the use of funds		Of which: transition		Of which: enabling		Of which: statement on the use of funds		Of which: enabling		
Financial guarantees (key performance indicator of financial guarantee)	16%	8%	0%	0%	5%	0%	0%	0%	0%	0%	0%
Assets managed (key performance indicator of assets managed)	3%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Disclosure reference date T-1 (2024)													
Pollution (PPC)			Biodiversity and ecosystems (BIO)						TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)													
% (compared to the total eligible off-balance sheet assets)	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)												
	Of which: statement on the use of funds		Of which: transition		Of which: enabling		Of which: statement on the use of funds		Of which: enabling				
Financial guarantees (key performance indicator of financial guarantee)	0%						0%		17%	8%	0%	0%	5%
Assets managed (key performance indicator of assets managed)	0%						0%		4%	1%	0%	0%	0%

TEMPLATE 5. KEY PERFORMANCE INDICATOR OF OFF-BALANCE-SHEET EXPOSURES IN TERMS OF FLOW (CAPEX)

Reference date for disclosure T (2025)																																			
Climate change mitigation (CCM)																		Climate change adaptation (CCA)						Water and marine resources (WTR)						Circular economy (CE)					
Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)																		Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)						Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)						Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)					
% (compared to the total eligible off-balance sheet assets)	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)																																		
	Of which: statement on the use of funds			Of which: transition			Of which: enabling			Of which: statement on the use of funds			Of which: transition			Of which: enabling			Of which: statement on the use of funds			Of which: transition			Of which: enabling										
Financial guarantees (key performance indicator of financial guarantee)	23%	17%	0%	1%	7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%																		
Assets managed (key performance indicator of assets managed)	14%	4%	0%	0%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%																		

Reference date for disclosure T (2025)																										
Pollution (PPC)						Biodiversity and ecosystems (BIO)						TOTAL (CCM + CCA + WTR + CE + PPC + BIO)														
Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)																										
% (compared to the total eligible off-balance sheet assets)	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)																									
	Of which: statement on the use of funds			Of which: transition			Of which: enabling			Of which: statement on the use of funds			Of which: transition			Of which: enabling			Of which: statement on the use of funds			Of which: transition			Of which: enabling	
Financial guarantees (key performance indicator of financial guarantee)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%									
Assets managed (key performance indicator of assets managed)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%									

¹ In this template, institutions shall disclose the key performance indicators for off-balance-sheet exposures (financial guarantees and assets under management), calculated on the basis of the data reported in Template 1 on covered assets and applying the formulas set out in this template.

Disclosure reference date T-1 (2024)												
Climate change mitigation (CCM)			Climate change adaptation (CCA)			Water and marine resources (WTR)			Circular economy (CE)			
Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)												
% (compared to the total eligible off-balance sheet assets)	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)						Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)					
		Of which: statement on the use of funds	Of which: transition	Of which: enabling		Of which: statement on the use of funds	Of which: transition	Of which: enabling		Of which: statement on the use of funds	Of which: transition	Of which: enabling
Financial guarantees (key performance indicator of financial guarantee)	19%	13%	0%	0%	5%	0%	0%	0%	0%	0%	0%	0%
Assets managed (key performance indicator of assets managed)	4%	2%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%

Disclosure reference date T-1 (2024)												
Pollution (PPC)			Biodiversity and ecosystems (BIO)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						
Proportion of the total covered assets that finance taxonomy-relevant sectors (taxonomy-eligible)												
% (compared to the total eligible off-balance sheet assets)	Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)						Proportion of the total covered assets that finance taxonomy-relevant sectors (which are taxonomy-aligned)					
		Of which: statement on the use of funds	Of which: transition	Of which: enabling		Of which: statement on the use of funds	Of which: transition	Of which: enabling		Of which: statement on the use of funds	Of which: transition	Of which: enabling
Financial guarantees (key performance indicator of financial guarantee)	0%				0%	20%	13%	0%	0%	0%	0%	5%
Assets managed (key performance indicator of assets managed)	0%				0%	4%	2%	0%	0%	0%	0%	1%

TEMPLATES FOR NUCLEAR ENERGY AND FOSSIL GAS (CREDIT INSTITUTIONS)

TEMPLATE 1. ACTIVITIES RELATED TO NUCLEAR ENERGY AND FOSSIL GAS

Reference date for disclosure T (2025)		
	Nuclear energy related activities	Indicator
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.	YES
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	Indicator
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 reference date T-1 (2024)		
	Nuclear energy related activities	Indicator
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	Indicator
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.	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

TEMPLATE 2. TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (DENOMINATOR) (TURNOVER)

		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	19	—%	19	—%	—	—%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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	15,608	3.60%	15,579	3.60%	29	0.01%
8.	Total applicable KPI	433,043	100.00%	433,043	100.00%	433,043	100.00%

		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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	12,617	3.05%	12,549	3.03%	68	0.02%
8.	Total applicable KPI	414,314	100.00%	414,314	100.00%	414,314	100.00%

TEMPLATE 2. TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (DENOMINATOR) (CAPEX)

		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	1	—%	1	—%	—	—%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	6	—%	6	—%	—	—%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	10	—%	10	—%	—	—%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	3	—%	3	—%	—	—%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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	18,682	4.31%	18,641	4.30%	40	0.01%
8.	Total applicable KPI	433,043	100.00%	433,043	100.00%	433,043	100.00%

		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	8	—%	8	—%	—	—%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	3	—%	3	—%	—	—%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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	16,291	3.93%	16,125	3.89%	166	0.04%
8.	Total applicable KPI	414,314	100.00%	414,314	100.00%	414,314	100.00%

TEMPLATE 3. TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (REMUNERATOR) (TURNOVER)

		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	19	0.12%	19	0.12%	—	—%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
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	15,608	99.87%	15,579	99.87%	29	100.00%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	15,628	100.00%	15,599	100.00%	29	100.00%

		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	15	0.12%	15	0.12%	—	—%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	0.04%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
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	12,601	99.88%	12,534	99.88%	68	99.96%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	12,617	100.00%	12,549	100.00%	68	100.00%

TEMPLATE 3. TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (NUMERATOR) (CAPEX)

		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	1	—%	1	—%	—	—%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	6	0.03%	6	0.03%	—	—%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	10	0.05%	10	0.05%	—	—%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	3	0.02%	3	0.02%	—	0.06%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
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	18,682	99.89%	18,641	99.89%	40	99.94%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	18,702	100.00%	18,662	100.00%	40	100.00%

		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	2	0.01%	2	0.01%	—	—%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	18	0.11%	18	0.11%	—	—%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	9	0.06%	9	0.06%	—	—%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	5	0.03%	5	0.03%	—	—%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	2	0.01%	2	0.01%	—	—%
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	16,268	99.78%	16,101	99.78%	166	100.00%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	16,303	100.00%	16,136	100.00%	166	100.00%

TEMPLATE 4. TAXONOMY-ELIGIBLE ECONOMIC ACTIVITIES THAT ARE NOT TAXONOMY-ALIGNED (TURNOVER)

Economic activities		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		€ million	%	€ million	%	€ million	%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	285	0.07%	285	0.07%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	16	—%	16	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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	168,470	38.90%	168,282	38.86%	189	0.04%
8	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	168,771	38.97%	168,582	38.93%	189	0.04%

Economic activities		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		€ million	%	€ million	%	€ million	%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	206	0.05%	206	0.05%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	7	—%	7	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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	163,845	39.55%	163,713	39.51%	132	0.03%
8	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	164,058	39.60%	163,926	39.57%	132	0.03%

TEMPLATE 4. TAXONOMY-ELIGIBLE ECONOMIC ACTIVITIES THAT ARE NOT TAXONOMY-ALIGNED (CAPEX)

Economic activities		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		€ million	%	€ million	%	€ million	%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	104	0.02%	104	0.02%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	9	—%	9	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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	167,347	38.64%	167,269	38.63%	77	0.02%
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	167,459	38.67%	167,382	38.65%	77	0.02%

Economic activities		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		€ million	%	€ million	%	€ million	%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	83	0.02%	83	0.02%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	2	—%	2	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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	163,303	39.42%	163,116	39.37%	187	0.05%
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	163,388	39.44%	163,201	39.39%	187	0.05%

TEMPLATE 5. NON-TAXONOMY-ELIGIBLE ECONOMIC ACTIVITIES (TURNOVER)

Reference date for disclosure T (2025)		
Amount and proportion (the information must be presented in monetary amounts and in percentages)		
Economic activities	€ million	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	–	–%
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 ICR	–	–%
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 ICR	12	–%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	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	248,632	57.42%
8. Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	248,644	57.42%

Disclosure reference date T-1 (2024)		
Amount and proportion (the information must be presented in monetary amounts and in percentages)		
Economic activities	€ million	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	–	–%
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 ICR	–	–%
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 ICR	95	0.02%
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 ICR	1	–%
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 ICR	–	–%
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 ICR	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	237,542	57.33%
8. Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	237,639	57.36%

TEMPLATE 5. NON-TAXONOMY-ELIGIBLE ECONOMIC ACTIVITIES (CAPEX)

Reference date for disclosure T (2025)		
Amount and proportion (the information must be presented in monetary amounts and in percentages)		
Economic activities	€ million	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	—	—%
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 ICR	—	—%
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 ICR	11	—%
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 ICR	—	—%
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 ICR	—	—%
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 ICR	—	—%
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	246,871	57.01%
8. Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	246,882	57.01%

Disclosure reference date T-1 (2024)		
Amount and proportion (the information must be presented in monetary amounts and in percentages)		
Economic activities	€ million	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	—	—%
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 ICR	—	—%
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 ICR	108	0.03%
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 ICR	1	—%
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 ICR	—	—%
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 ICR	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	234,513	56.60%
8. Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	234,622	56.63%

TEMPLATES FOR ASSET MANAGERS: PENSION PLANS AND EPSV BUSINESS (VIDACAIXA INSURANCE GROUP)

TEMPLATE FOR THE KEY PERFORMANCE INDICATOR OF ASSET MANAGERS

		Reference date for disclosure T (2025)	
		Pension plans and EPSV	
Indicator		€ million	%
The weighted average value of all investments aimed at financing economic activities that are taxonomy-aligned or are linked to these activities, in relation to the value of the total assets covered by the KPI, with the following weightings for investments in companies	Turnover-based: %	1,051.4	3.30%
	CapEx-based: %	1,386.6	4.36%
The percentage of the assets covered by the KPI in relation to the total investments of insurance or reinsurance companies (total assets managed). Except investments in sovereign entities	Coverage ratio: %	31,827.0	73.46%
Additional and complementary disclosures: breakdown of the KPI denominator			
The percentage of derivatives in relation to total assets covered by the KPI ¹	%	1,195.5	3.76%
Proportion of exposures to financial and non-financial companies that are EU members not subject to Articles 19bis and 29bis of Directive 2013/34/EU in total assets covered by the KPI	Non-financial undertaking: %	310.3	0.98%
	Financial companies: %	241.1	0.76%
Proportion of exposures to financial and non-financial companies of non-EU countries not subject to Articles 19bis and 29bis of Directive 2013/34/EU in total assets covered by the KPI	Non-financial undertaking: %	12,785.1	40.17%
	Financial companies: %	3,011.3	9.46%
Proportion of exposures to financial and non-financial companies subject to Articles 19bis and 29bis of Directive 2013/34/EU in total assets covered by the KPI	Non-financial undertaking: %	4,444.8	13.97%
	Financial companies: %	2,415.1	7.59%
The proportion of exposures to other counterparties in the total assets covered by the KPI	%	7,423.8	23.33%
The value of all investments financing not taxonomy-eligible economic activities, in relation to the value of the total assets covered by the KPI	%	27,133.2	85.25%
The value of all investments that finance economic activities eligible under the taxonomy, but which do not conform to the taxonomy, relative to the value of the total assets covered by the KPI ²	%	3,642.5	11.44%
Additional and complementary disclosures: breakdown of the KPI numerator			
The proportion of exposures taxonomy-aligned versus financial and non-financial companies subject to Articles 19bis and 29bis in the total assets covered by the KPI	Non-financial companies over the business volume: %	472.0	1.48%
	Financial companies over the business volume: %	82.8	0.26%
	Non-financial companies over the CapEx: %	768.2	2.41%
	Financial companies over the CapEx: %	121.8	0.38%
The proportion of exposures taxonomy-aligned versus other counterparties in the total assets covered by the KPI	Turnover-based: %	496.6	1.56%
	Over the CapEx volume: %	496.6	1.56%

¹ Includes investment derivatives such as futures and options.

² The value of all investments that finance economic activities eligible under the taxonomy that do not conform to the taxonomy amounts to 11.44% of the total assets covered by the KPI.

Note: In the case of the insurance, pension plans and EPSV business, the degrees of eligibility and alignment of the portfolio components were analysed on the basis of data reported by the companies themselves, as provided by a specialised ESG data provider, Clarity.

		Reference date for disclosure T (2025)	
Indicator		Pension plans and EPSV	
		€ million	%
Breakdown of the KPI numerator by environmental objective			
Activities that are taxonomy-aligned, provided that the assessment of social guarantees and the lack of significant damage is positive:			
1) Climate Change Mitigation (CCM)	Total over the turnover: %	1,023.0	3.21%
	Total over the CapEx volume: %	1,369.4	4.30%
	Transition activities over the turnover: %	17.9	0.06%
	Transition activities over the CapEx volume: %	45.3	0.14%
	Enabling activities to turnover: %	266.8	0.84%
	Enabling activities to CapEx volume: %	398.5	1.25%
2) Climate Change Adaptation (CCA)	Total over the turnover: %	10.8	0.03%
	Total over the CapEx volume: %	6.2	0.02%
	Enabling activities to turnover: %	10.5	0.03%
	Enabling activities to CapEx volume: %	0.9	-%
3) Sustainable use and protection of water and marine resources (WTR)	Total over the turnover: %	2.2	0.01%
	Total over the CapEx volume: %	3.1	0.01%
	Enabling activities to turnover: %	0.3	-%
	Enabling activities to CapEx volume: %	0.3	-%
4) Transition to a circular economy (EC)	Total over the turnover: %	13.3	0.04%
	Total over the CapEx volume: %	5.6	0.02%
	Enabling activities to turnover: %	7.1	0.02%
	Enabling activities to CapEx volume: %	0.6	-%
5) Pollution Prevention and Control (PPC)	Total over the turnover: %	2.2	0.01%
	Total over the CapEx volume: %	2.5	0.01%
	Enabling activities to turnover: %	-	-
	Enabling activities to CapEx volume: %	-	-
(6) Protection and restoration of biodiversity and ecosystems (BIO)	Total over the turnover: %	0.3	-%
	Total over the CapEx volume: %	0.3	-%
	Enabling activities to turnover: %	-	-
	Enabling activities to CapEx volume: %	-	-

Disclosure reference date T-1 (2024)

Indicator	Pension plans and EPSV		
	€ million	%	
The weighted average value of all investments aimed at financing economic activities that are taxonomy-aligned or are linked to these activities, in relation to the value of the total assets covered by the KPI, with the following weightings for investments in companies	Turnover-based: %	767.2	2.48%
	CapEx-based: %	1,071.7	3.46%
The percentage of the assets covered by the KPI in relation to the total investments of insurance or reinsurance companies (total assets managed). Except investments in sovereign entities	Coverage ratio: %	30,982.4	72.30%
Additional and complementary disclosures: breakdown of the KPI denominator			
The percentage of derivatives in relation to total assets covered by the KPI ¹	%	1,935.8	6.25%
Proportion of exposures to financial and non-financial companies that are EU members not subject to Articles 19bis and 29bis of Directive 2013/34/EU in total assets covered by the KPI	Non-financial undertaking: %	250.4	0.81%
	Financial companies: %	204.3	0.66%
Proportion of exposures to financial and non-financial companies of non-EU countries not subject to Articles 19bis and 29bis of Directive 2013/34/EU in total assets covered by the KPI	Non-financial undertaking: %	12,197.5	39.37%
	Financial companies: %	2,805.4	9.05%
Proportion of exposures to financial and non-financial companies subject to Articles 19bis and 29bis of Directive 2013/34/EU in total assets covered by the KPI	Non-financial undertaking: %	4,234.4	13.67%
	Financial companies: %	2,110.4	6.81%
The proportion of exposures to other counterparties in the total assets covered by the KPI	%	7,244.2	23.38%
The value of all investments financing not taxonomy-eligible economic activities, in relation to the value of the total assets covered by the KPI	%	26,911.9	86.86%
The value of all investments that finance economic activities eligible under the taxonomy, but which do not conform to the taxonomy, relative to the value of the total assets covered by the KPI ²	%	3,303.3	10.66%
Additional and complementary disclosures: breakdown of the KPI numerator			
The proportion of exposures taxonomy-aligned versus financial and non-financial companies subject to Articles 19bis and 29bis in the total assets covered by the KPI	Non-financial companies over the business volume: %	327.2	1.06%
	Financial companies over the business volume: %	61.5	0.20%
	Non-financial companies over the CapEx: %	601.8	1.94%
	Financial companies over the CapEx: %	91.3	0.29%
The proportion of exposures taxonomy-aligned versus other counterparties in the total assets covered by the KPI	Turnover-based: %	378.5	1.22%
	Over the CapEx volume: %	378.5	1.22%

¹ Includes investment derivatives such as futures and options.

² The value of all investments financing economic activities eligible under the taxonomy, but which do not conform to the taxonomy, amounts to 10.66 % of the total assets covered by the KPI, 8.40 % being eligible under climate objectives (1 and 2) and 2.26 % being eligible under non-climate objectives (4-6).

Note: In the case of the insurance, pension plans and EPSV business, the degrees of eligibility and alignment of the portfolio components were analysed on the basis of data reported by the companies themselves, as provided by a specialised ESG data provider, Clarity.

Disclosure reference date T-1 (2024)

Indicator	Pension plans and EPSV		
	€ million	%	
Breakdown of the KPI numerator by environmental objective			
Activities that are taxonomy-aligned, provided that the assessment of social guarantees and the lack of significant damage is positive:			
1) Climate Change Mitigation (CCM)	Total over the turnover: %	757.5	2.44%
	Total over the CapEx volume: %	1,070.9	3.46%
	Transition activities over the turnover: %	11.6	0.04%
	Transition activities over the CapEx volume: %	32.0	0.10%
	Enabling activities to turnover: %	235.8	0.76%
	Enabling activities to CapEx volume: %	331.9	1.07%
2) Climate Change Adaptation (CCA)	Total over the turnover: %	9.7	0.03%
	Total over the CapEx volume: %	0.8	0.00%
	Enabling activities to turnover: %	2.9	0.01%
	Enabling activities to CapEx volume: %	-	0.00%
3) Sustainable use and protection of water and marine resources (WTR)	Total over the turnover: %	ND	ND
	Total over the CapEx volume: %	ND	ND
	Enabling activities to turnover: %	ND	ND
	Enabling activities to CapEx volume: %	ND	ND
4) Transition to a circular economy (EC)	Total over the turnover: %	ND	ND
	Total over the CapEx volume: %	ND	ND
	Enabling activities to turnover: %	ND	ND
	Enabling activities to CapEx volume: %	ND	ND
5) Pollution Prevention and Control (PPC)	Total over the turnover: %	ND	ND
	Total over the CapEx volume: %	ND	ND
	Enabling activities to turnover: %	ND	ND
	Enabling activities to CapEx volume: %	ND	ND
(6) Protection and restoration of biodiversity and ecosystems (BIO)	Total over the turnover: %	ND	ND
	Total over the CapEx volume: %	ND	ND
	Enabling activities to turnover: %	ND	ND
	Enabling activities to CapEx volume: %	ND	ND

TEMPLATES FOR NUCLEAR ENERGY AND FOSSIL GAS (ASSET MANAGERS: PENSION PLANS AND EPSV BUSINESS)

PLANS AND EPSV (BREAKDOWN APPENDIX IV)

TEMPLATE 1. ACTIVITIES RELATED TO NUCLEAR ENERGY AND FOSSIL GAS

Reference date for disclosure T (2025)		
	Nuclear energy related activities	Indicator
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.	YES
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		
		Indicator
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 reference date T-1 (2024)		
	Nuclear energy related activities	Indicator
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.	YES
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		
		Indicator
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

TEMPLATE 2. TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (DENOMINATOR) (TURNOVER)

Reference date for disclosure T (2025)						
Amount and proportion (the information must be presented in monetary amounts and in percentages)						
Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	€ million	%	€ million	%	€ million	%
1. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	%	—	%	—	%
2. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.03	—%	0.03	—%	—	—%
3. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	2.67	0.01%	2.67	0.01%	—	—%
4. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
5. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.21	—%	0.21	—%	—	—%
6. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.08	—%	0.08	—%	—	—%
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	1,030.82	3.24%	1,020.02	3.20%	10.79	0.03%
8. Total applicable KPI	31,827.01	100.00%	31,827.01	100.00%	31,827.01	100.00%

Disclosure reference date T-1 (2024)						
Amount and proportion (the information must be presented in monetary amounts and in percentages)						
Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	€ million	%	€ million	%	€ million	%
1. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	—%	0.01	—%	—	—%
2. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.02	—%	0.02	—%	—	—%
3. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	2.01	0.01%	2.01	0.01%	—	—%
4. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
5. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.09	—%	0.09	—%	—	—%
6. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.10	—%	0.10	—%	—	—%
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	765.00	2.47%	755.27	2.44%	9.73	0.03%
8. Total applicable KPI	30,982.41	100.00%	30,982.41	100.00%	30,982.41	100.00%

TEMPLATE 2. TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (DENOMINATOR) (CAPEX)

		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	–	–%	–	–%	–	–%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.19	–%	0.19	–%	–	–%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	1.46	–%	1.46	–%	–	–%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.02	–%	0.02	–%	–	–%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.26	–%	0.26	–%	–	–%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.02	–%	0.02	–%	–	–%
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	1,373.58	4.32%	1,367.41	4.30%	6.17	0.02%
8.	Total applicable KPI	31,827.01	100.00%	31,827.01	100.00%	31,827.01	100.00%

		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	–%	0.01	–%	–	–%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.20	–%	0.20	–%	–	–%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	1.49	–%	1.49	–%	–	–%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.13	–%	0.13	–%	–	–%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.59	–%	0.59	–%	–	–%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.04	–%	0.04	–%	–	–%
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	1,069.22	3.45%	1,068.43	3.45%	0.79	–%
8.	Total applicable KPI	30,982.41	100.00%	30,982.41	100.00%	30,982.41	100.00%

TEMPLATE 3. TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (REMUNERATOR) (TURNOVER)

		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.03	—%	0.03	—%	—	—%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	2.67	0.26%	2.67	0.26%	—	—%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.21	0.02%	0.21	0.02%	—	—%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.08	0.01%	0.08	0.01%	—	—%
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	1,030.82	99.71%	1,020.02	99.71%	10.79	100.00%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	1,033.82	100.00%	1,023.02	100.00%	10.79	100.00%

		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.01	—%	0.01	—%	—	—%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.02	—%	0.02	—%	—	—%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	2.01	0.26%	2.01	0.26%	—	—%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.09	0.01%	0.09	0.01%	—	—%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.10	0.01%	0.10	0.01%	—	—%
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	765.00	99.71%	755.27	99.71%	9.73	100.00%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	767.23	100.00%	757.49	100.00%	9.73	100.00%

TEMPLATE 3. TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (NUMERATOR) (CAPEX)

		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	–	–%	–	–%	–	–%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.19	0.01%	0.19	0.01%	–	–%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	1.46	0.11%	1.46	0.11%	–	–%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.02	–%	0.02	–%	–	–%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.26	0.02%	0.26	0.02%	–	–%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.02	–%	0.02	–%	–	–%
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	1,373.58	99.86%	1,367.41	99.86%	6.17	100.00%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	1,375.55	100.00%	1,369.38	100.00%	6.17	100.00%

		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.01	–%	0.01	–%	–	–%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.20	0.02%	0.20	0.02%	–	–%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	1.49	0.14%	1.49	0.14%	–	–%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.13	0.01%	0.13	0.01%	–	–%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.59	0.05%	0.59	0.05%	–	–%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.04	–%	0.04	–%	–	–%
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	1,069.22	99.77%	1,068.43	99.77%	0.79	100.00%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	1,071.67	100.00%	1,070.89	100.00%	0.79	100.00%

TEMPLATE 4. TAXONOMY-ELIGIBLE ECONOMIC ACTIVITIES THAT ARE NOT TAXONOMY-ALIGNED (TURNOVER)

Economic activities		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		€ million	%	€ million	%	€ million	%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	—%	0.01	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	—%	0.01	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	23.72	0.07%	23.72	0.07%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	2.82	0.01%	2.82	0.01%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.07	—%	0.07	—%	—	—%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	2,916.33	9.16%	2,802.38	8.81%	113.95	0.36%
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	2,942.96	9.25%	2,829.01	8.89%	113.95	0.36%

Economic activities		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		€ million	%	€ million	%	€ million	%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.04	—%	0.04	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.24	—%	0.24	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	22.54	0.07%	22.54	0.07%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	3.60	0.01%	3.60	0.01%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.09	—%	0.09	—%	—	—%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	2,575.68	8.31%	2,437.93	7.87%	137.75	0.44%
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	2,602.19	8.40%	2,464.43	7.95%	137.75	0.44%

TEMPLATE 4. TAXONOMY-ELIGIBLE ECONOMIC ACTIVITIES THAT ARE NOT TAXONOMY-ALIGNED (CAPEX)

Economic activities		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		€ million	%	€ million	%	€ million	%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	10.77	0.03%	10.77	0.03%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	1.72	0.01%	1.72	0.01%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.10	—%	0.10	—%	—	—%
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	3,167.65	9.95%	3,163.09	9.94%	4.56	0.01%
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	3,180.25	9.99%	3,175.69	9.98%	4.56	0.01%

Economic activities		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		€ million	%	€ million	%	€ million	%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.13	—%	0.13	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	8.81	0.03%	8.81	0.03%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.90	—%	0.90	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.12	—%	0.12	—%	—	—%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	2,786.35	8.99%	2,777.76	8.97%	8.59	0.03%
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	2,796.31	9.03%	2,787.72	9.00%	8.59	0.03%

TEMPLATE 5. NON-TAXONOMY-ELIGIBLE ECONOMIC ACTIVITIES (TURNOVER)

Reference date for disclosure T (2025)		
Amount and proportion (the information must be presented in monetary amounts and in percentages)		
Economic activities	€ million	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	–	–%
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 ICR	5.17	0.02%
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 ICR	2.68	0.01%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	–	–%
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	26,829.41	84.30%
8. Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	27,822.42	87.42%

Disclosure reference date T-1 (2024)		
Amount and proportion (the information must be presented in monetary amounts and in percentages)		
Economic activities	€ million	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	–	–%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	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	27,612.99	89.12%
8. Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	27,612.99	89.12%

TEMPLATE 5. NON-TAXONOMY-ELIGIBLE ECONOMIC ACTIVITIES (CAPEX)

Reference date for disclosure T (2025)		
Amount and proportion (the information must be presented in monetary amounts and in percentages)		
Economic activities	€ million	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	–	–%
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 ICR	0.66	–%
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 ICR	1.28	–%
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 ICR	–	–%
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 ICR	0.01	–%
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 ICR	–	–%
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	26,254.03	82.49%
8. Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	27,241.14	85.59%

Disclosure reference date T-1 (2024)		
Amount and proportion (the information must be presented in monetary amounts and in percentages)		
Economic activities	€ million	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	–	–%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	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	27,114.42	87.52%
8. Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	27,114.42	87.52%

TEMPLATES FOR THE INSURANCE BUSINESS: INSURANCE AND UL (VIDACAIXA INSURANCE GROUP)

TEMPLATE FOR THE KEY PERFORMANCE INDICATOR OF INSURANCE AND REINSURANCE UNDERTAKINGS (INVESTMENTS)

		Reference date for disclosure T (2025)	
		€ million	%
The weighted average value of all investments aimed at financing economic activities that are taxonomy-aligned or are linked to these activities, in relation to the value of the total assets covered by the KPI, with the following weightings for investments in companies	Turnover-based: %	1,974.31	5.22%
	CapEx-based: %	2,571.78	6.80%
The percentage of the assets covered by the KPI in relation to the total investments of insurance or reinsurance companies (total assets managed). Except investments in sovereign entities	Coverage ratio: %	37,818.86	40.50%
Additional and complementary disclosures: breakdown of the KPI denominator			
The percentage of derivatives in relation to total assets covered by the KPI ¹	%	1,999.08	5.29%
Proportion of exposures to financial and non-financial companies that are EU members not subject to Articles 19bis and 29bis of Directive 2013/34/EU in total assets covered by the KPI	Non-financial undertaking: %	1,482.56	3.92%
	Financial companies: %	1,127.70	2.98%
Proportion of exposures to financial and non-financial companies of non-EU countries not subject to Articles 19bis and 29bis of Directive 2013/34/EU in total assets covered by the KPI	Non-financial undertaking: %	11,194.51	29.60%
	Financial companies: %	3,829.84	10.13%
Proportion of exposures to financial and non-financial companies subject to Articles 19bis and 29bis of Directive 2013/34/EU in total assets covered by the KPI	Non-financial undertaking: %	7,038.15	18.61%
	Financial companies: %	5,956.06	15.75%
The proportion of exposures to other counterparties in the total assets covered by the KPI	%	5,190.96	13.73%
The proportion of investments by insurance and reinsurance companies that are not linked to life insurance contracts and by virtue of which the investment risk is borne by policyholders, which are aimed at financing activities that are taxonomy-aligned or are linked to these activities	%	15,899.28	42.04%
The value of all investments financing not taxonomy-eligible economic activities, in relation to the value of the total assets covered by the KPI	%	30,957.47	81.86%
The value of all investments that finance economic activities eligible under the taxonomy, but which do not conform to the taxonomy, relative to the value of the total assets covered by the KPI ²	%	4,887.08	12.92%
Additional and complementary disclosures: breakdown of the KPI numerator			
The proportion of exposures taxonomy-aligned versus financial and non-financial companies subject to Articles 19bis and 29bis in the total assets covered by the KPI	Non-financial companies over the business volume: %	937.35	2.48%
	Financial companies over the business volume: %	245.97	0.65%
	Non-financial companies over the CapEx: %	1,370.69	3.62%
	Financial companies over the CapEx: %	410.11	1.08%
The proportion of investments by insurance and reinsurance companies that are not linked to life insurance contracts and by virtue of which the investment risk is borne by policyholders, which are aimed at financing activities that are taxonomy-aligned or are linked to these activities	Turnover-based: %	1,276.43	3.38%
	Over the CapEx volume: %	1,562.06	4.13%
The proportion of exposures taxonomy-aligned versus other counterparties in the total assets covered by the KPI	Turnover-based: %	790.98	2.09%
	Over the CapEx volume: %	790.98	2.09%

¹ Includes investment derivatives such as futures and options.

² The value of all investments financing economic activities eligible according to the taxonomy that do not conform to the taxonomy amounts to 12.92 %.

Note: In the case of the insurance, pension plans and EPSV business, the degrees of eligibility and alignment of the portfolio components were analysed on the basis of data reported by the companies themselves, as provided by a specialised ESG data provider, Clarity.

Reference date for disclosure T (2025)

Indicator	Insurance and UL		
	€ million	%	
Breakdown of the KPI numerator by environmental objective			
Activities that are taxonomy-aligned, provided that the assessment of social guarantees and the lack of significant damage is positive:			
1) Climate Change Mitigation (CCM)	Total over the turnover: %	1,916.10	5.07%
	Total over the CapEx volume: %	2,527.63	6.68%
	Transition activities over the turnover: %	64.76	0.17%
	Transition activities over the CapEx volume: %	123.20	0.33%
	Enabling activities to turnover: %	551.61	1.46%
	Enabling activities to CapEx volume: %	856.44	2.26%
2) Climate Change Adaptation (CCA)	Total over the turnover: %	16.38	0.04%
	Total over the CapEx volume: %	8.19	0.02%
	Enabling activities to turnover: %	15.63	0.04%
	Enabling activities to CapEx volume: %	1.12	—%
3) Sustainable use and protection of water and marine resources (WTR)	Total over the turnover: %	16.75	0.04%
	Total over the CapEx volume: %	23.08	0.06%
	Enabling activities to turnover: %	0.37	—%
	Enabling activities to CapEx volume: %	0.37	—%
4) Transition to a circular economy (EC)	Total over the turnover: %	22.33	0.06%
	Total over the CapEx volume: %	8.93	0.02%
	Enabling activities to turnover: %	11.54	0.03%
	Enabling activities to CapEx volume: %	1.49	—%
5) Pollution Prevention and Control (PPC)	Total over the turnover: %	2.61	0.01%
	Total over the CapEx volume: %	3.72	0.01%
	Enabling activities to turnover: %	-	-
	Enabling activities to CapEx volume: %	-	-
(6) Protection and restoration of biodiversity and ecosystems (BIO)	Total over the turnover: %	0.37	—%
	Total over the CapEx volume: %	0.37	—%
	Enabling activities to turnover: %	-	-
	Enabling activities to CapEx volume: %	-	-

Disclosure reference date T-1 (2024)

Indicator	Insurance and UL		
	€ million	%	
The weighted average value of all investments aimed at financing economic activities that are taxonomy-aligned or are linked to these activities, in relation to the value of the total assets covered by the KPI, with the following weightings for investments in companies	Turnover-based: %	1,124.93	3.33%
	CapEx-based: %	1,669.85	4.94%
The percentage of the assets covered by the KPI in relation to the total investments of insurance or reinsurance companies (total assets managed). Except investments in sovereign entities	Coverage ratio: %	33,801.24	37.45%
Additional and complementary disclosures: breakdown of the KPI denominator			
The percentage of derivatives in relation to total assets covered by the KPI ¹	%	1,379.16	4.08%
Proportion of exposures to financial and non-financial companies that are EU members not subject to Articles 19bis and 29bis of Directive 2013/34/EU in total assets covered by the KPI	Non-financial undertaking: %	1,443.55	4.27%
	Financial companies: %	1,661.39	4.92%
Proportion of exposures to financial and non-financial companies of non-EU countries not subject to Articles 19bis and 29bis of Directive 2013/34/EU in total assets covered by the KPI	Non-financial undertaking: %	10,075.93	29.81%
	Financial companies: %	3,729.65	11.03%
Proportion of exposures to financial and non-financial companies subject to Articles 19bis and 29bis of Directive 2013/34/EU in total assets covered by the KPI	Non-financial undertaking: %	6,395.21	18.92%
	Financial companies: %	4,747.91	14.05%
The proportion of exposures to other counterparties in the total assets covered by the KPI	%	4,368.45	12.92%
The proportion of investments by insurance and reinsurance companies that are not linked to life insurance contracts and by virtue of which the investment risk is borne by policyholders, which are aimed at financing activities that are taxonomy-aligned or are linked to these activities	%	14,788.88	43.75%
The value of all investments financing not taxonomy-eligible economic activities, in relation to the value of the total assets covered by the KPI	%	28,314.29	83.77%
The value of all investments that finance economic activities eligible under the taxonomy, but which do not conform to the taxonomy, relative to the value of the total assets covered by the KPI ²	%	4,362.03	12.90%
Additional and complementary disclosures: breakdown of the KPI numerator			
The proportion of exposures taxonomy-aligned versus financial and non-financial companies subject to Articles 19bis and 29bis in the total assets covered by the KPI	Non-financial companies over the business volume: %	673.37	1.99%
	Financial companies over the business volume: %	179.71	0.53%
	Non-financial companies over the CapEx: %	1,061.77	3.14%
	Financial companies over the CapEx: %	336.24	0.99%
The proportion of investments by insurance and reinsurance companies that are not linked to life insurance contracts and by virtue of which the investment risk is borne by policyholders, which are aimed at financing activities that are taxonomy-aligned or are linked to these activities	Turnover-based: %	717.56	2.12%
	Over the CapEx volume: %	1,010.67	2.99%
The proportion of exposures taxonomy-aligned versus other counterparties in the total assets covered by the KPI	Turnover-based: %	271.84	0.80%
	Over the CapEx volume: %	271.84	0.80%

¹ Includes investment derivatives such as futures and options.

² The value of all investments financing economic activities eligible under the taxonomy, but which do not conform to the taxonomy, amounts to 12.90 % of the total assets covered by the KPI, 10.43 % being eligible under climate objectives (1 and 2) and 2.47 % being eligible under non-climate objectives (4-6).

Note: In the case of the insurance, pension plans and EPSV business, the degrees of eligibility and alignment of the portfolio components were analysed on the basis of data reported by the companies themselves, as provided by a specialised ESG data provider, Clarity.

Disclosure reference date T-1 (2024)

Indicator	Insurance and UL		
	€ million	%	
Breakdown of the KPI numerator by environmental objective			
Activities that are taxonomy-aligned, provided that the assessment of social guarantees and the lack of significant damage is positive:			
1) Climate Change Mitigation (CCM)	Total over the turnover: %	1,113.81	3.30%
	Total over the CapEx volume: %	1,668.54	4.94%
	Transition activities over the turnover: %	35.70	0.11%
	Transition activities over the CapEx volume: %	68.16	0.20%
	Enabling activities to turnover: %	525.83	1.56%
	Enabling activities to CapEx volume: %	756.28	2.24%
2) Climate Change Adaptation (CCA)	Total over the turnover: %	11.12	0.03%
	Total over the CapEx volume: %	1.31	0.00%
	Enabling activities to turnover: %	0.00	0.00%
	Enabling activities to CapEx volume: %	0.00	0.00%
3) Sustainable use and protection of water and marine resources (WTR)	Total over the turnover: %	ND	ND
	Total over the CapEx volume: %	ND	ND
	Enabling activities to turnover: %	ND	ND
	Enabling activities to CapEx volume: %	ND	ND
4) Transition to a circular economy (EC)	Total over the turnover: %	ND	ND
	Total over the CapEx volume: %	ND	ND
	Enabling activities to turnover: %	ND	ND
	Enabling activities to CapEx volume: %	ND	ND
5) Pollution Prevention and Control (PPC)	Total over the turnover: %	ND	ND
	Total over the CapEx volume: %	ND	ND
	Enabling activities to turnover: %	ND	ND
	Enabling activities to CapEx volume: %	ND	ND
(6) Protection and restoration of biodiversity and ecosystems (BIO)	Total over the turnover: %	ND	ND
	Total over the CapEx volume: %	ND	ND
	Enabling activities to turnover: %	ND	ND
	Enabling activities to CapEx volume: %	ND	ND

TEMPLATES FOR NUCLEAR ENERGY AND FOSSIL GAS (INSURANCE BUSINESS: INSURANCE AND UL)

INSURANCE AND UL (BREAKDOWN APPENDIX X)

TEMPLATE 1. ACTIVITIES RELATED TO NUCLEAR ENERGY AND FOSSIL GAS

Reference date for disclosure T (2025)		
	Nuclear energy related activities	Indicator
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.	YES
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		
		Indicator
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 reference date T-1 (2024)		
	Nuclear energy related activities	Indicator
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.	YES
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		
		Indicator
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

TEMPLATE 2. TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (DENOMINATOR) (TURNOVER)

		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	%	—	%	—	%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.44	—%	0.44	—%	—	—%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	81.13	0.21%	81.13	0.21%	—	—%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.49	—%	0.49	—%	—	—%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.17	—%	0.17	—%	—	—%
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	1,850.25	4.89%	1,833.87	4.85%	16.38	0.04%
8.	Total applicable KPI	37,818.86	100.00%	37,818.86	100.00%	37,818.86	100.00%

		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.04	—%	0.04	—%	—	—%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.23	—%	0.23	—%	—	—%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	77.62	0.23%	77.62	0.23%	—	—%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.13	—%	0.13	—%	—	—%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.17	—%	0.17	—%	—	—%
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	1,046.74	3.10%	1,035.62	3.06%	11.12	0.03%
8.	Total applicable KPI	33,801.24	100.00%	33,801.24	100.00%	33,801.24	100.00%

TEMPLATE 2. TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (DENOMINATOR) (CAPEX)

Reference date for disclosure T (2025)						
Amount and proportion (the information must be presented in monetary amounts and in percentages)						
Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	€ million	%	€ million	%	€ million	%
1. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	–	–%	–	–%	–	–%
2. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	19.46	0.05%	19.46	0.05%	–	–%
3. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	55.66	0.15%	55.66	0.15%	–	–%
4. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.02	–%	0.02	–%	–	–%
5. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.64	–%	0.64	–%	–	–%
6. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.04	–%	0.04	–%	–	–%
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	2,460.01	6.50%	2,451.82	6.48%	8.19	0.02%
8. Total applicable KPI	37,818.86	100.00%	37,818.86	100.00%	37,818.86	100.00%

Disclosure reference date T-1 (2024)						
Amount and proportion (the information must be presented in monetary amounts and in percentages)						
Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	€ million	%	€ million	%	€ million	%
1. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.03	–%	0.03	–%	–	–%
2. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	10.74	0.03%	10.74	0.03%	–	–%
3. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	65.06	0.19%	65.06	0.19%	–	–%
4. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.11	–%	0.11	–%	–	–%
5. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	1.03	–%	1.03	–%	–	–%
6. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.06	–%	0.06	–%	–	–%
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	1,592.83	4.71%	1,591.52	4.71%	1.31	–%
8. Total applicable KPI	33,801.24	100.00%	33,801.24	100.00%	33,801.24	100.00%

TEMPLATE 3. TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (REMUNERATOR) (TURNOVER)

		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.44	0.02%	0.44	0.02%	—	—%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	81.13	4.20%	81.13	4.23%	—	—%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.49	0.03%	0.49	0.03%	—	—%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.17	0.01%	0.17	0.01%	—	—%
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	1,850.25	95.74%	1,833.87	95.71%	16.38	100.00%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	1,932.48	100.00%	1,916.10	100.00%	16.38	100.00%

		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.04	—%	0.04	—%	—	—%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.23	0.02%	0.23	0.02%	—	—%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	77.62	6.90%	77.62	6.97%	—	—%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	—	—%	—	—%	—	—%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.13	0.01%	0.13	0.01%	—	—%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.17	0.02%	0.17	0.02%	—	—%
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	1,046.74	93.05%	1,035.62	92.98%	11.12	100.00%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	1,124.93	100.00%	1,113.81	100.00%	11.12	100.00%

TEMPLATE 3. TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (NUMERATOR) (CAPEX)

		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	–	–%	–	–%	–	–%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	19.46	0.77%	19.46	0.77%	–	–%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	55.66	2.19%	55.66	2.20%	–	–%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.02	–%	0.02	–%	–	–%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.64	0.03%	0.64	0.03%	–	–%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.04	–%	0.04	–%	–	–%
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	2,460.01	97.01%	2,451.82	97.00%	8.19	100.00%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	2,535.82	100.00%	2,527.63	100.00%	8.19	100.00%

		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
Economic activities		€ million	%	€ million	%	€ million	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.03	0.00%	0.03	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 (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	10.74	0.64%	10.74	0.64%	–	0.00%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	65.06	3.90%	65.06	3.90%	–	0.00%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.11	0.01%	0.11	0.01%	–	0.00%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	1.03	0.06%	1.03	0.06%	–	0.00%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to (EU) Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.06	0.00%	0.06	0.00%	–	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	1,592.83	95.39%	1,591.52	95.38%	1.31	100.00%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	1,669.85	100.00%	1,668.54	100.00%	1.31	100.00%

TEMPLATE 4. TAXONOMY-ELIGIBLE ECONOMIC ACTIVITIES THAT ARE NOT TAXONOMY-ALIGNED (TURNOVER)

Economic activities		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		€ million	%	€ million	%	€ million	%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	—%	0.01	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.27	—%	0.27	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	37.40	0.10%	37.40	0.10%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	6.42	0.02%	6.42	0.02%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.34	—%	0.34	—%	—	—%
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	3,847.48	10.17%	3,667.27	9.70%	180.21	0.48%
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	3,891.92	10.29%	3,711.71	9.81%	180.21	0.48%

Economic activities		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		€ million	%	€ million	%	€ million	%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.04	—%	0.04	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.36	—%	0.36	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	45.64	0.14%	45.64	0.14%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	6.71	0.02%	6.71	0.02%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.51	—%	0.51	—%	—	—%
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	3,471.77	10.27%	3,301.31	9.77%	170.46	0.50%
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	3,525.03	10.43%	3,354.57	9.92%	170.46	0.50%

TEMPLATE 4. TAXONOMY-ELIGIBLE ECONOMIC ACTIVITIES THAT ARE NOT TAXONOMY-ALIGNED (CAPEX)

Economic activities		Reference date for disclosure T (2025)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		€ million	%	€ million	%	€ million	%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	—%	0.01	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	23.64	0.06%	23.64	0.06%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	4.44	0.01%	4.44	0.01%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.60	—%	0.60	—%	—	—%
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	4,208.94	11.13%	4,203.55	11.11%	5.39	0.01%
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	4,237.63	11.21%	4,232.24	11.19%	5.39	0.01%

Economic activities		Disclosure reference date T-1 (2024)					
		Amount and proportion (the information must be presented in monetary amounts and in percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		€ million	%	€ million	%	€ million	%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	—	—%	—	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	—%	0.01	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.28	—%	0.28	—%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	22.19	0.07%	22.19	0.07%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	3.20	0.01%	3.20	0.01%	—	—%
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 (EU) Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.94	—%	0.94	—%	—	—%
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	3,724.22	11.02%	3,715.89	10.99%	8.33	0.02%
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	3,750.85	11.10%	3,742.51	11.07%	8.33	0.02%

TEMPLATE 5. NON-TAXONOMY-ELIGIBLE ECONOMIC ACTIVITIES (TURNOVER)

Reference date for disclosure T (2025)		
Amount and proportion (the information must be presented in monetary amounts and in percentages)		
Economic activities	€ million	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	–	–%
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 ICR	1,64	–%
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 ICR	14,63	0.04%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	–	–%
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	31,322.29	82.82%
8. Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	31,937.09	84.45%

Disclosure reference date T-1 (2024)		
Amount and proportion (the information must be presented in monetary amounts and in percentages)		
Economic activities	€ million	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	–	–%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	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	29,151.28	84.15%
8. Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	29,151.28	84.15%

TEMPLATE 5. NON-TAXONOMY-ELIGIBLE ECONOMIC ACTIVITIES (CAPEX)

Reference date for disclosure T (2025)		
Amount and proportion (the information must be presented in monetary amounts and in percentages)		
Economic activities	€ million	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	–	–%
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 ICR	81.70	0.22%
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 ICR	6.73	0.02%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	–	–%
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	30,299.79	80.12%
8. Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	30,986.76	81.93%

Disclosure reference date T-1 (2024)		
Amount and proportion (the information must be presented in monetary amounts and in percentages)		
Economic activities	€ million	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	–	–%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	–	–%
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 ICR	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	28,380.55	81.69%
8. Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	28,380.55	81.69%