Additional Information – 2023 EU Taxonomy Disclosure Tables

Additional Information – EU Taxonomy Disclosure Tables

Introduction

These disclosures represent the EU Taxonomy disclosures of Bank of Cyprus Holdings Public Limited Company ('the Group') as at 31 December 2023. They have been prepared in accordance with the requirements of Article 8 of Regulation (EU) 2020/852 which requires undertakings that are subject to Articles 19a or 29a of Directive 2013/34/EU of the European Parliament and of the Council to disclose how and to what extent their activities are associated with environmentally sustainable economic activities.

The information and all the tables included are unaudited and have been prepared in line with current available guidance and market practice.

Information based on Annex VI in the Disclosures Delegated Act - Regulation (EU) 2021/2178

Credit institutions shall disclose the information referred to in Article 8(1) of Regulation (EU) 2020/852 as specified in Annexes V and XI of the Disclosures Delegated Act - Regulation (EU) 2021/2178 which supplements Regulation (EU) 2020/852. Article 8(1) of Regulation (EU) 2020/852 requires undertakings that are subject to Articles 19a or 29a of Directive 2013/34/EU of the European Parliament and of the Council to disclose how and to what extent their activities are associated with environmentally sustainable economic activities. Article 8(2) of Regulation (EU) 2020/852 requires non-financial undertakings to disclose information on the proportion of the turnover, capital expenditure and operating expenditure of their activities related to assets or processes associated with environmentally sustainable economic activities. That provision, however, does not specify equivalent key performance indicators for financial undertakings. For credit institutions, asset managers, investment firms and insurance and reinsurance undertakings. For credit institutions this information shall be presented in tabular form by using the template set out in Annex VI in the Disclosures Delegated Act - Regulation (EU) 2021/2178.

1.1	Assets for the calculation of GAR (Turnover Ba	sed)														
		а	b	с	d	e	f	q	h	i	i	k	I	m	n	0
								31s	t December	2023						
				Climate (Change Miti	gation (CCM)		Clima	te Change	Adaptation	(CCA)		Т	OTAL (CCM	+ CCA)	
			Of which			vant sectors (Ta	axonomy-			onomy releva		Of whic			evant sectors (1	axonomy-
		Total			eligible)					ny-eligible)				eligible)	
	Million EUR	gross		Of v	which environ	mentally sustai	nable		Of wh	ich environm	entally		Of	which enviro	nmentally susta	inable
		carrying			(Taxono	my-aligned)			sustainat	le (Taxonom	y-aligned)			(Taxon	omy-aligned)	
		amount			Of which	Of which	Of which			Of which	Of which			Of which	Of which	Of which
					Use of	transitional	enabling			Use of	enabling			Use of	transitional	enabling
					Proceeds	transitional	chubing			Proceeds	chubing			Proceeds	transitional	chubhing
	GAR - Covered assets in both numerator															
	and denominator			1	-	r	r	1	-	1	r				r	r
1	Loans and advances, debt securities and	7 3 4 9	2 004									2 004				
1	equity instruments not HfT eligible for GAR calculation	7,249	3,881	-	-	-	-	-	-	-	-	3,881	-	-	-	-
2	Financial undertakings	2,279	148	-	-	-	-	-		-	-	148	_	-	-	_
2	Credit institutions	1,279	148	-	-	-	-	-	-	-	-	148	-	-	-	-
4	Loans and advances	505	5	-		-	-	-		-	-	5	-		-	
5	Debt securities, including UoP	1,465	141	-	-	-	-		-	-	-	141		-	-	-
6	Equity instruments	1,405	-	-		-	-	-	-		-	-	-		-	
7	Other financial corporations	308	2	-	-	-	-	-	-	-	-	2	-	-	-	
8	of which investment firms	1	-	-	-	-	-	-	-	-	-	-	-	_	-	
9	Loans and advances	1	-	_	-	-	-	-	-	-	-	-	-	_	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	_	-	-
11	Equity instruments	-	-	_		-	-	-	-		-	-	-		-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-
16	of which insurance undertakings	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	2	-	-		-	-	-	-		-	-				
20	Non-financial undertakings	154	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Loans and advances	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Debt securities, including UoP	111	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-		-	-	-	-		-	-				
24	Households	4,781	3,732	-	-	-	-	-	-	-	-	3,732	-	-	-	-
25	of which loans collateralised by residential	3,726	3,726		-				_			3,726	_			
	immovable property	5,720			-	-		-	_	-	-	5,720		-		-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	139	6	-	-	-	-					6	-	-	-	-
28	Local governments financing	35	1	-	-	-	-	-	-	-	-	1	-	-	-	-
29	Housing financing	1	1	-	-	-	-	-	-	-	-	1	-	-	-	-
30	Other local government financing	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Collateral obtained by taking possession:															
31	residential and commercial immovable	560	-	-	-		-	-	-	-	-	-	-	-	-	-
22	properties	7.000	3.881	-				-				2.001				
32	TOTAL GAR ASSETS	7,809	3,881	-	-	-	-	-	-	-	-	3,881	-	-	-	-

1.1	Assets for the calculation of GAR (Turnover Base	ed) (continu	ied)													
	•	а	b	С	d	е	f	g	h	i	j	k		m	n	0
								31s	t December	· 2023						
				Climate	Change Miti	gation (CCM)				Adaptation			Т	OTAL (CCM	+ CCA)	
			Of which	i towards ta	xonomy rele	vant sectors (Ta	axonomy-	Of which	towards tax	konomy relev	ant sectors	Of whic	h towards	taxonomy rel	evant sectors (Taxonomy-
		Total			eligible)				(Taxono	my-eligible)				eligible		
	Million EUR	gross		Of v		mentally sustai	inable		Of wh	nich environm	entally		Of	which enviro	nmentally susta	ainable
		carrying			(Taxono	my-aligned)			sustaina	ble (Taxonom	iy-aligned)			(Taxon	omy-aligned)	
		amount			Of which	Of which	Of which			Of which	Of which			Of which	Of which	Of which
					Use of	transitional	enabling			Use of	enabling			Use of	transitional	enabling
					Proceeds	cransicional	chabiling			Proceeds	chability			Proceeds	transitional	chabiling
	Assets excluded from the numerator for															
	GAR calculation (covered in the	6,688	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<u>denominator)</u>															
33	Non-financial undertakings	4,900														
34	EU SMEs and NFCs (other than SMEs) not	4,576														
34	subject to NFRD disclosure obligations	-														
35	Loans and advances	4,565														
36	of which loans collateralised by commercial															
	immovable property	3,706														
37	of which building renovation loans	-														
38	Debt securities	-														
39	Equity instruments	11														
40	Non-EU country counterparties not subject	324														
40	to NFRD disclosure obligations	524														
41	Loans and advances	324														
42	Debt securities	-														
43	Equity instruments	-														
44	Derivatives	49														
45	On demand interbank loans	275														
46	Cash and cash-related assets	93														
47	Other categories of assets (e.g. Goodwill, commodities etc.)	1,371														
48	TOTAL ASSETS IN THE DENOMINATOR	14,497	3,881	-	_	_	_	_	_	_	_	3,881	_	_	_	_
	(GAR)		3,001									5,001				
49	Assets not covered for GAR calculation	11,444														
50	Central governments and Supranational	1,920														
51	issuers Central banks exposure	9,522														
51	Trading book	9,522							-				-			
52	Total assets	25 <i>.</i> 941														1
	-balance sheet exposures - Undertakings subject		isclosuro o	hligations	I	1	1	1	1	I	1					1
54	Financial guarantees	451	rsciosure of	bligations			-	-	I -		-	_	-	-	_	
55	Assets under management ¹	4,031			-	-	-	-	-	-	-	-	-	-	-	
56	Of which debt securities	4,031	-	-					-			-		-	-	
50	Of which equity instruments					+	1			1						
57	or which equity instruments				1	1	1	1	1	1						

¹ For the 2023 report Assets Under Management has been provided. Future reports will provide detail on AUM split across Debt Securities and Equity Instruments. In addition, EU Taxonomy Eligible and EU Taxonomy Aligned information will be provided, where possible, after collaboration with third party data vendors regarding existing data limitations faced in the area of EU Taxonomy.

1.2	Assets for the calculation of GAR (CapEx Based	d)														
		а	b	С	d	е	f	g	h	i	j	k		m	n	0
								31st	t December	2023						
				Climate	Change Miti	gation (CCM)		Clima	te Change	Adaptation	(CCA)		т	DTAL (CCM	+ CCA)	
			Of which	n towards ta	axonomy relev	vant sectors (Ta	ixonomy-	Of which	towards tax	konomy relev	ant sectors	Of which	n towards ta	axonomy rele	vant sectors (Ta	axonomy-
		Total			eligible)					my-eligible)				eligible		
	Million EUR	gross		Of v		mentally sustai	nable			nich environn			Of		nmentally susta	inable
		carrying				my-aligned)			sustaina	ble (Taxonon	ny-aligned)				omy-aligned)	
		amount			Of which	Of which	Of which			Of which	Of which			Of which	Of which	Of which
					Use of	transitional	enabling			Use of	enabling			Use of	transitional	enabling
					Proceeds	cranolcional	chubhing			Proceeds	chability			Proceeds	cranolelonal	chability
	GAR - Covered assets in both numerator															
	and denominator Loans and advances, debt securities and		1	1	1		1	1	1	1	1		1	1		1
1	equity instruments not HfT eligible for GAR	7,249	3,886	1	1	1	-	_			_	3,886	1	1	1	
1	calculation	7,249	3,000	1	-	1	-	-	-	-	-	3,000	-	-		-
2	Financial undertakings	2,279	150	-	-	-	-	-	-	-	-	150	-	-	-	-
3	Credit institutions	1,971	146	-		-	-	-	-	-	-	130			-	
4	Loans and advances	505	5	-	-	-	-	-	-	-	-	5	_	-	-	-
5	Debt securities, including UoP	1,465	141	-	-	-	-	-	-	-	-	141	-	-	-	-
6	Equity instruments	1	-	-		-	-	-	-		-	-	-		-	-
7	Other financial corporations	308	4	-	-	-	-	-	-	-	-	4	-	-	-	-
8	of which investment firms	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-
16	of which insurance undertakings	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	2	-	-		-	-	-	-		-	-	-		-	-
20	Non-financial undertakings	154	4	1	1	1		-	-	-	-	4	1	1	1	-
21	Loans and advances	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Debt securities, including UoP	111	4	1	1	1		-	-	-	-	4	1	1	1	-
23	Equity instruments	-	-	-		-	-	-	-		-	-	-		-	-
24	Households	4,781	3,732	-	-	-	-	-	-	-	-	3,732	-	-	-	-
25	of which loans collateralised by residential	2 725	2 725	-	-	-	-	-	-	-	-	2 726	-	-	-	-
26	immovable property of which building renovation loans	3,726	3,726	-	-	-	-	-	-	-	_	3,726	-	_	_	
26	of which building renovation loans	- 139	- 6	-	-	-	-	-	-	-	-	- 6	-	-	-	-
27	Local governments financing	139 35	1	-	-	-	-	-	_	-	-	1	-	-	-	-
20	Housing financing	1	1	-	-	-	-	-	-	-	-	1	-	-	-	-
30	Other local government financing	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	Collateral obtained by taking possession:	54		-	-	-	-				_		-	-	-	-
31	residential and commercial immovable	560	-	-	-	_	-	-	-	-	-	_	_	_		_
51	properties	500						l .								
32	TOTAL GAR ASSETS	7,809	3,886	1	1	1	-	-	-	-	-	3,886	1	1	1	-
32	TOTAL GAR ASSETS	7,809	3,886	1	1	1	-	-	-	-	-	3,886	1	1	1	

1.2	Assets for the calculation of GAR (CapEx B	ased) (contii	nued)													
		а	b	С	d	е	f	g	h	i	j	k	I	m	n	0
					•	·	•	31st	December	2023		,		,	·	
				Climate	Change Miti	gation (CCM)		Clima	ate Change	Adaptation	(CCA)		Т	OTAL (CCM	+ CCA)	
			Of which			vant sectors (Ta	axonomy-			xonomy relev		Of which			vant sectors (T	axonomy-
		Total			eligible)		,			my-eligible)				eligible		,
	Million EUR	gross		06		mentally susta	a shi s			nich environm	and all the		06		nmentally susta	in a la la
		carrying		UI .		my-aligned)	liable			ble (Taxonom			U		omy-aligned)	mable
		amount				ing-aligned)	1		Sustaina		ly-aligned)			•	oniy-aligheu)	T
					Of which	Of which	Of which			Of which	Of which			Of which	Of which	Of which
					Use of Proceeds	transitional	enabling			Use of Proceeds	enabling			Use of Proceeds	transitional	enabling
	Assets excluded from the numerator				FIOCEEUS					FIOCEEUS				FIOCEEUS		-
	for GAR calculation (covered in the	6,688	-	-	-	_	_	-	-	-	_	-	-	-	_	-
	denominator)	0,000														
33	Non-financial undertakings	4,900														
	EU SMEs and NFCs (other than SMEs)															
34	not subject to NFRD disclosure	4,576														
	obligations															
35	Loans and advances	4,565					-									
36	of which loans collateralised by	3,706														
27	commercial immovable property															4
37	of which building renovation loans Debt securities	-														
38 39	Equity instruments	11					1	-	-		<u> </u>					-
39		11					-									
40	Non-EU country counterparties not	324														
10	subject to NFRD disclosure obligations	524														
41	Loans and advances	324														
42	Debt securities	-							Î.							
43	Equity instruments	-														
44	Derivatives	49														
45	On demand interbank loans	275														
46	Cash and cash-related assets	93														
47	Other categories of assets (e.g.	1,371														
	Goodwill, commodities etc.)	1,0,1														
48	TOTAL ASSETS IN THE DENOMINATOR (GAR)	14,497	3,886	1	1	1	-	-	-	-	-	3,886	1	1	1	- 1
	Assets not covered for GAR	-	-									-				1
49	calculation	11,444														
	Central governments and															1
50	Supranational issuers	1,920														
51	Central banks exposure	9,522														
52	Trading book	2														
53	Total assets	25,941														
Off	-balance sheet exposures - Undertakings s	ubject to NF	RD disclosu	re obligat	ions											
54	Financial guarantees	451	7	-	-	-	-	-	-	-	-	-	-	-	-	-
55	Assets under management ¹	4,031	-	-	-	-	-	-	-	-	- 1	-	-	-	-	-
56	Of which debt securities	•									1					
57	Of which equity instruments															

¹ For the 2023 report Assets Under Management has been provided. Future reports will provide detail on AUM split across Debt Securities and Equity Instruments. In addition, EU Taxonomy Eligible and EU Taxonomy Aligned information will be provided, where possible, after collaboration with third party data vendors regarding existing data limitations faced in the area of EU Taxonomy.

1.3	GAR sector information (Turnover Based)												
		a	b	С	d	е	f	g	h	i	j	k	1
			Climate Change M	itigation	(CCM)		Climate Change A	daptatio	n (CCA)		TOTAL (CC	M + CCA	.)
			ncial corporates ect to NFRD)		nd other NFC not oject to NFRD		ancial corporates oject to NFRD)		and other NFC not ubject to NFRD		inancial corporates Ibject to NFRD)		and other NFC not bject to NFRD
	Breakdown by sector - NACE 4 digits level (code and	Gross ca	arrying amount	Gross	carrying amount	Gross	carrying amount	Gross	s carrying amount	Gross	carrying amount	Gross	carrying amount
	label)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCM + CCA)	Mn EUR	Of which environmentally sustainable (CCM + CCA)
1	C.10.5 - Manufacture of dairy products	5	-			-	-			5	-		
2	C.11.0 - Manufacture of beverages	10	-			-	-			10	-		
3	C.14.1 - Manufacture of wearing apparel, except fur apparel	5	-			-	-			5	-		
4	C.20.4 - Manufacture of soap and detergents, cleaning and polishing preparations, perfumes and toilet preparations	20	-			-	-			20	-		
5	C.21.1 - Manufacture of basic pharmaceutical products	20	-			-	-			20	-		
6	C.26.2 - Manufacture of computers and peripheral equipment	10	-			-	-			10	-		
7	C.26.3 - Manufacture of communication equipment	10	-			-	-			10	-		
8	G.47.1 - Retail sale in non-specialised stores	11	-			-	-			11	-		
9	J.60.2 - Television programming and broadcasting activities	10	-			-	-			10	-		
10	J.61.3 - Satellite telecommunications activities	10	-			-	-			10	-		

1.4	GAR sector information (CapEx Based)	l.											
		а	b	с	d	е	f	g	h	i	j	k	I
		0	Climate Change Mi	tigation (CC	М)		Climate Change	Adaptation	(CCA)		TOTAL (CCM	1 + CCA)	
			orporates (Subject IFRD)		d other NFC not ect to NFRD		ancial corporates ject to NFRD)		nd other NFC not oject to NFRD		nancial corporates bject to NFRD)		and other NFC not bject to NFRD
		Gross carr	ying amount	Gross ca	rrying amount	Gross c	arrying amount	Gross	carrying amount	Gross	carrying amount	Gross	carrying amount
	Breakdown by sector - NACE 4 digits level (code and label)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCM + CCA)	Mn EUR	Of which environmentally sustainable (CCM + CCA)
1	C.10.5 - Manufacture of dairy products	5	-			-	-			5	-		
2	C.11.0 - Manufacture of beverages	10	-			-	-			10	-		
3	C.14.1 - Manufacture of wearing apparel, except fur apparel	5	0.2			-	-			5	0.2		
4	C.20.4 - Manufacture of soap and detergents, cleaning and polishing preparations, perfumes and toilet preparations	20	-			-	-			20	-		
5	C.21.1 - Manufacture of basic pharmaceutical products	20	0.4			-	-			20	0.4		
6	C.26.2 - Manufacture of computers and peripheral equipment	10	-			-	-			10	-		
7	C.26.3 - Manufacture of communication equipment	10	-			-	-			10	-		
8	G.47.1 - Retail sale in non-specialised stores	11	-			-	-			11	-		
9	J.60.2 - Television programming and broadcasting activities	10	-			-	-			10	-		
10	J.61.3 - Satellite telecommunications activities	10	-			-	-			10	-		

1.5	GAR KPI stock (Turnover Based)															
		a	b	с	d	e	f	a	h	i	i	k	1	m	n	0
			5	<u> </u>	<u> </u>	<u> </u>			31 Decembe	er 2023		ĸ	· ·			
			Climate	Change Mit	tigation (CCM)	1	Clima		Adaptation			Т	OTAL (CCM -	+ CCA)		
													•			Proportion
		Prop			ssets funding ta				overed asset		Proportion			funding taxonon	ny relevant	of total
			relevant	sectors (Tax	onomy-eligible)	1	taxonomy	relevant sec	ctors (Taxono	my-eligible)		secto	ors (Taxonom	y-eligible)		assets
C	% (compared to total covered assets in the		1													covered
	denominator)		Propo	rtion of total	covered assets	funding			n of total cov			Propo	ortion of total	covered assets	funding	
			taxonom	y relevant se	ctors (Taxonom	y-aligned)			ixonomy relev axonomy-alig			taxonom	ny relevant se	ctors (Taxonom	y-aligned)	
				Of which				(16	Of which	neu)			Of which			-
				Use of	Of which	Of which			Use of	Of which			Use of	Of which	Of which	
				Proceeds	transitional	enabling			Proceeds	enabling			Proceeds	transitional	enabling	
	GAR - Covered assets in both		1	110000000					moccoub		1		Troccodo			L
	numerator and denominator															
	Loans and advances, debt securities			[1	1		[
1	and equity instruments not HfT eligible	54%	0%	0%	0%	0%	0%	0%	0%	0%	54%	0%	0%	0%	0%	28%
	for GAR calculation															
2	Financial undertakings	6%	0%	0%	0%	0%	0%	0%	0%	0%	6%	0%	0%	0%	0%	9%
3	Credit institutions	7%	0%	0%	0%	0%	0%	0%	0%	0%	7%	0%	0%	0%	0%	8%
4	Loans and advances	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%
5	Debt securities, including UoP	10%	0%	0%	0%	0%	0%	0%	0%	0%	10%	0%	0%	0%	0%	6%
6	Equity instruments	0%	0%		0%	0%	0%	0%		0%	0%	0%		0%	0%	0%
7	Other financial corporations	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%
8	of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9 10	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	<u>0%</u> 0%	<u>0%</u> 0%	0%	0%	0%	0%
10	Debt securities, including UoP	0% 0%	0%	0%	0%	0% 0%	0% 0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	Equity instruments														1	
12	of which management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
13	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
14	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
15	Equity instruments	0%	0%		0%	0%	0%	0%		0%	0%	0%	0%	0%	0%	0%
16	of which insurance undertakings	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
17	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
18	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
19 20	Equity instruments	0% 0%	0% 0%	0%	0% 0%	0% 0%	0% 0%	0% 0%	0%	0% 0%	0% 0%	0% 0%	0%	0%	0%	0% 1%
20	Non-financial undertakings Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
21	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
22	Equity instruments	0%	0%	0 /0	0%	0%	0%	0%	0 70	0%	0%	0%	0 /0	0%	0%	0%
24	Households	78%	0%	0%	0%	0%	0%	0%	0%	0%	78%	0%	0%	0%	0%	18%
	of which loans collateralised by															
25	residential immovable property	100%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%	14%
26	of which building renovation loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
27	of which motor vehicle loans	4%	0%	0%	0%	0%					4%	0%				1%
27	Local governments financing	2%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%
20	Housing financing	100%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%	0%
30	Other local government financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
50	<u> </u>	0 /0	0 /0	0 /0	0 /0	0.70	0 /0	0 /0	0 /0	0 /0	0.70	0 /0	0.70	0 /0	0 /0	0 /0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%
32	Total GAR assets	27%	0%	0%	0%	0%	0%	0%	0%	0%	27%	0%	0%	0%	0%	30%
52	10101 0711 035015	27 /0	0,0	0,0	0 /0	0,0	0,0	0,0	0,0	0,0	27 /3	0,0	0,0	0,0	0,0	3070

1.6	. GAR KPI stock (CapEx Based)															
		а	b	с	d	e	f	g	h	i	j	k		m	n	0
							_		1 December							
			Climate	e Change Mi	tigation (CCM)	Clima	te Change A	Adaptation (CCA)		Т	OTAL (CCM ·	+ CCA)		
(% (compared to total covered assets in the	Propo			issets funding ta xonomy-eligible				vered assets ors (Taxonom		Proportio		vered assets ors (Taxonom	funding taxonor y-eligible)	my relevant	Proportion of total assets covered
	denominator)			onomy releva	I covered asset ant sectors (Tax aligned)			fundin	n of total cov g taxonomy i s (Taxonomy-	relevant				covered assets ectors (Taxonom		
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	
	GAR - Covered assets in both numerator and denominator															
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	54%	0%	0%	0%	0%	0%	0%	0%	0%	54%	0%	0%	0%	0%	28%
2	Financial undertakings	7%	0%	0%	0%	0%	0%	0%	0%	0%	7%	0%	0%	0%	0%	9%
3	Credit institutions	7%	0%	0%	0%	0%	0%	0%	0%	0%	7%	0%	0%	0%	0%	8%
4	Loans and advances	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	2%
5	Debt securities, including UoP	10%	0%	0%	0%	0%	0%	0%	0%	0%	10%	0%	0%	0%	0%	6%
6	Equity instruments	0%	0%		0%	0%	0%	0%		0%	0%	0%		0%	0%	0%
7	Other financial corporations	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%
8	of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
10 11	Debt securities, including UoP Equity instruments	0% 0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
12	of which management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
13	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
14	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
15	Equity instruments	0%	0%	0 //0	0%	0%	0%	0%	0 /0	0%	0%	0%	0%	0%	0%	0%
16	of which insurance undertakings	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
17	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
18	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
19	Equity instruments	0%	0%		0%	0%	0%	0%		0%	0%	0%		0%	0%	0%
20	Non-financial undertakings	2%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	1%
21	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
22	Debt securities, including UoP	3%	1%	1%	1%	0%	0%	0%	0%	0%	3%	1%	1%	1%	0%	0%
23	Equity instruments	0%	0%		0%	0%	0%	0%			0%	0%		0%	0%	0%
24	Households	78%	0%	0%	0%	0%	0%	0%	0%	0%	78%	0%	0%	0%	0%	18%
25	of which loans collateralised by residential immovable property	100%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%	14%
26	of which building renovation loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
27	of which motor vehicle loans	4%	0%	0%	0%	0%					4%	0%				1%
28	Local governments financing	2%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%
29 30	Housing financing Other local government financing	100% 0%	0% 0%	0% 0%	0%	0%	0% 0%	0%	0% 0%	0%	100% 0%	0% 0%	0%	0%	0%	0% 0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%
32	Total GAR assets	27%	0%	0%	0%	0%	0%	0%	0%	0%	27%	0%	0%	0%	0%	30%
JL	10tai UAN 035015	21-70	0-70	0-70	0-70	0.70	0-70	0-70	0.70	0.70	21 70	0.70	0.70	0-70	0-70	30%

1.7	GAR KPI flow (Turnover Based)															
		а	b	с	d	e	f	g	h	i	j	k		m	n	0
								31	December	2023					•	
			Climat	e Change Mi	itigation (CCM)		Clim	ate Change	e Adaptatio	n (CCA)		1	TOTAL (CCM	1 + CCA)		
																Proportion
		Propo			assets funding ta				covered ass		Propor			assets funding f		of total
			relevan	it sectors (Ta	xonomy-eligible)	taxonomy	relevant se	ectors (Taxor	nomy-eligible)		relevant	sectors (Ta	xonomy-eligible	e)	assets covered
%	(compared to total covered assets in the denominator)							Proportio	on of total co	vered assets		Propo	rtion of tota	l covered asset	s funding	covereu
					I covered assets					evant sectors				nt sectors (Tax		
			taxonor	ny relevant s	ectors (Taxonon	ny-aligned)			axonomy-ali					ligned)		
				Of which	Of which	Of which			Of which	Of which			Of which	Of which	Of which	
				Use of	transitional	enabling			Use of	enabling			Use of	transitional	enabling	
			I	Proceeds	cranolcional	chability			Proceeds	chability	I		Proceeds	ci di bicional	chubhing	
	<u>GAR - Covered assets in both numerator and denominator</u>				Т	Т	Γ	Γ	T	T			1	I	I	
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	30%	0%	0%	0%	0%	0%	0%	0%	0%	30%	0%	0%	0%	0%	45%
2	Financial undertakings	4%	0%	0%	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	24%
3	Credit institutions	4%	0%	0%	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	22%
4	Loans and advances	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	13%
5	Debt securities, including UoP	9%	0%	0%	0%	0%	0%	0%	0%	0%	9%	0%	0%	0%	0%	9%
6	Equity instruments	0%	0%		0%	0%	0%	0%		0%	0%	0%		0%	0%	0%
7	Other financial corporations	2%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	2%
8	of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0% 0%	0%	0%
10	Loans and advances Debt securities, including UoP	0% 0%	0% 0%	0%	0% 0%	0%	0%	0%	0% 0%	0%	0% 0%	0%	0% 0%	0%	0% 0%	0% 0%
10	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
-				0.01												
12	of which management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
13	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
14	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
15	Equity instruments	0%	0%	0.0/	0%	0%	0%	0%	0.0/	0%	0%	0%	0%	0%	0%	0%
16 17	of which insurance undertakings	0% 0%	0% 0%	0%	0% 0%	0%	0%	0%	0% 0%	0%	0% 0%	0% 0%	0% 0%	0% 0%	0% 0%	0% 0%
17	Loans and advances Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
19	Equity instruments	0%	0%	0.70	0%	0%	0%	0%	0.76	0%	0%	0%	0.70	0%	0%	0%
20	Non-financial undertakings	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
21	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
22	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
23	Equity instruments	0%	0%		0%	0%	0%	0%		0%	0%	0%		0%	0%	0%
24	Households	64%	0%	0%	0%	0%	0%	0%	0%	0%	64%	0%	0%	0%	0%	20%
25	of which loans collateralised by residential immovable property	100%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%	13%
26	of which building renovation loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
27	of which motor vehicle loans	12%	0%	0%	0%	0%					12%	0%		0.01	0.01	1%
28	Local governments financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
29	Housing financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
30	Other local government financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
32	Total GAR assets	18%	0%	0%	0%	0%	0%	0%	0%	0%	18%	0%	0%	0%	0%	46%

1.8	GAR KPI flow (CapEx Based)															
		а	b	С	d	е	f	g	h	i	j	k	I	m	n	0
								31	December 2	023						
			Climate (Change Mitig	gation (CCM)		Clima	te Change	Adaptation	(CCA)			TOTAL (CCM	1 + CCA)		
		Proportion	of total cov	vered assets f	unding taxonor	my relevant			overed asset		Proport	ion of to	tal covered a	assets funding t	avonomy	
		Порогног		rs (Taxonom		ity relevance	taxono		sectors (Tax	conomy-	rioport			xonomy-eligible		Proportion
	% (compared to total covered assets in the		50000		, engiote)				gible)					, ,	,	of total
	denominator)		Propor	rtion of total	covered assets	funding			n of total cove					al covered asse		assets
			taxonom	y relevant se	ctors (Taxonom	y-aligned)			g taxonomy i G (Taxonomy-			tax		ant sectors (Ta aligned)	xonomy-	covered
				Of which		1		Sectors	Of which				Of which			
				Use of	Of which	Of which			Use of	Of which			Use of	Of which	Of which	
				Proceeds	transitional	enabling			Proceeds	enabling			Proceeds	transitional	enabling	
	GAR - Covered assets in both numerator and															
	<u>denominator</u>															
	Loans and advances, debt securities and															
1	equity instruments not HfT eligible for GAR	31%	0.04%	0.04%	0.04%	0%	0%	0%	0%	0%	31%	0%	0%	0%	0%	45%
2	calculation	4%	0%	0%	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	24%
2	Financial undertakings Credit institutions	4%	0%	0%	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	24%
4	Loans and advances	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	13%
5	Debt securities, including UoP	9%	0%	0%	0%	0%	0%	0%	0%	0%	9%	0%	0%	0%	0%	9%
6	Equity instruments	0%	0%	0 /0	0%	0%	0%	0%	0 /0	0%	0%	0%	0 /0	0%	0%	0%
7	Other financial corporations	5%	0%	0%	0%	0%	0%	0%	0%	0%	5%	0%	0%	0%	0%	2%
8	of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
10	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
11	Equity instruments	0%	0%		0%	0%	0%	0%		0%	0%	0%		0%	0%	0%
12	of which management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
13	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
14	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
15	Equity instruments	0%	0%		0%	0%	0%	0%	0.0/	0%	0%	0%	0%	0%	0%	0%
16	of which insurance undertakings	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
17 18	Loans and advances	0% 0%	0% 0%	0% 0%	0%	0% 0%	<u>0%</u> 0%	<u>0%</u> 0%	0% 0%	0% 0%	<u>0%</u> 0%	0% 0%	0% 0%	0%	0%	0% 0%
18	Debt securities, including UoP Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20	Non-financial undertakings	10%	2%	2%	2%	0%	0%	0%	0%	0%	10%	2%	2%	2%	0%	1%
20	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
22	Debt securities, including UoP	20%	3%	3%	3%	0%	0%	0%	0%	0%	20%	3%	3%	3%	0%	1%
23	Equity instruments	0%	0%	570	0%	0%	0%	0%	0,10	0%	0%	0%	0 //0	0%	0%	0%
24	Households	64%	0%	0%	0%	0%	0%	0%	0%	0%	64%	0%	0%	0%	0%	20%
25	of which loans collateralised by residential immovable property	100%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%	13%
26	of which building renovation loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20	of which motor vehicle loans	12%	0%	0%	0%	0%	070	0 70	0 70	0.70	12%	0%	0.70	0%	0 %	1%
28	Local governments financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
29	Housing financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
30	Other local government financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
31	Collateral obtained by taking possession: residential and commercial immovable	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
22	properties	19%	0%	0%	0%	0%	0%	0%	00/	00/	19%	0%	00/	0%	00/	46%
32	Total GAR assets	19%	0%	0%	0%	0%	0%	0%	0%	0%	19%	0%	0%	0%	0%	40%

1.9 KPI stoc	ck off-balance sheet exposures (Turnover Bas	sed)													
		а	b	С	d	e	f	g	h	i	j	k		m	n
							-	31 Dece	mber 2023		-				
			Climate (Change Mitig	gation (CCM)		Clima	ite Change	Adaptation	(CCA)			TOTAL (CC	1 + CCA)	
		Proportion		ered assets f rs (Taxonomy	unding taxonom /-eligible)	ny relevant		my relevant	overed asset: sectors (Tax gible)		Proportic		covered asse ctors (Taxono	s funding taxor my-eligible)	nomy relevant
% (compa	(compared to total eligible off-balance sheet assets)				covered assets f ctors (Taxonom			funding ta	n of total cove xonomy relev axonomy-alig	ant sectors				al covered asse sectors (Taxono	
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	2%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%
2	Assets under management (AuM KPI) ¹	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

1 Future reports will provide detail on AUM EU Taxonomy Eligible and Aligned information, where possible, after collaboration with third party data vendors regarding existing data limitations.

1.10 KPI sto	ck off-balance sheet exposures (CapEx Ba	sed)													
		а	b	С	d	е	f	g	h	i	j	k	I	m	n
								31 Dec	ember 2023	;					
			Climate	Change Mitig	gation (CCM)		Clima	ate Change	Adaptation	(CCA)		тот	TAL (CCM + 0	CCA)	
		Proportion		vered assets f prs (Taxonomy	unding taxonom y-eligible)	ny relevant		omy relevant	overed assets sectors (Tax gible)		Proportion of		red assets fur (Taxonomy-	nding taxonomy eligible)	relevant
% (compare	d to total eligible off-balance sheet assets)				covered assets f ctors (Taxonom			funding ta	n of total cove xonomy relev ixonomy-aligi	ant sectors				covered assets ectors (Taxonon	
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	2%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%
2	Assets under management (AuM KPI) ¹	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

1 Future reports will provide detail on AUM EU Taxonomy Eligible and Aligned information, where possible, after collaboration with third party data vendors regarding existing data limitations.

1.11 KPI flow off-balance sheet exposures (Turnover Based)																
		а	b	С	d	е	f	g	h	i	j	k	I	m	n	
% (compared to total eligible off-balance sheet assets) ¹		31 December 2023														
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)						
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	
1	Financial guarantees (FinGuar KPI)	3%	0%	0%	0%	0%	0%	0%	0%	0%	3%	0%	0%	0%	0%	
2	Assets under management (AuM KPI) ¹	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	

1 Future reports will provide detail on AUM EU Taxonomy Eligible and Aligned information, where possible, after collaboration with third party data vendors regarding existing data limitations. Due to data limitations flow eligibility ratio for Financial Guarantees is aligned to stock ratio in this disclosure.

1.12 KPI flow off-balance sheet exposures (CapEx Based)																
		а	b	С	d	е	f	g	h	i	j	k		m	n	
		31 December 2023														
		Climate Change Mitigation (CCM)						Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				
% (compared to total eligible off-balance sheet assets) ¹		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	
1	Financial guarantees (FinGuar KPI)	3%	0%	0%	0%	0%	0%	0%	0%	0%	3%	0%	0%	0%	0%	
2	Assets under management (AuM KPI) ¹	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	

1 Future reports will provide detail on AUM EU Taxonomy Eligible and Aligned information, where possible, after collaboration with third party data vendors regarding existing data limitations. Due to data limitations flow eligibility ratio for Financial Guarantees is aligned to stock ratio in this disclosure.

Information based on Annex XII in the Disclosures Delegated Act - Regulation (EU) 2021/2178

The disclosure requirements of Article 8(6) and (7) along with Annex XII of Regulation (EU) 2021/2178 were inserted by the Complimentary Climate Delegated Act and applied from 1 January 2023. This Act included specific nuclear and gas energy activities in the list of economic activities covered by the EU taxonomy. The criteria for the specific gas and nuclear activities are in line with EU climate and environmental objectives and will help accelerate the shift from solid or liquid fossil fuels, including coal, towards a climate-neutral future.

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

The Group does not carry out any nuclear and fossil gas related activities. The Group has limited funding to fossil gas related activities.

Templates 2 and 3 of Annex XII of the Complementary Climate Delegated Act are not applicable and accordingly have not been included as none of the exposures to nuclear energy and fossil gas related activities are Taxonomyaligned. Templates 4 and 5 of Annex XII of the Complementary Climate Delegated Act have not been included due to limitations on availability of data. Data limitations and their impacts will be reduced in future reports through collaboration with our third-party data vendors.