

## Annex I

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3	<a href="#">GAR KPI stock</a>
4	<a href="#">GAR KPI flow</a>
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7	<a href="#">KPI Trading book portfolio</a>

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

		Total environmentally sustainable assets	KPI (****)	KPI (*****)	% coverage (over total assets) (***)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2 of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
<b>Main KPI</b>	<b>Green asset ratio (GAR) stock</b>	<b>273,3184137</b>	<b>0,040773996</b>	<b>0,040774</b>	<b>0,85471825</b>	<b>0,596239112</b>	<b>0,14528175</b>
		Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2 of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
<i>Additional KPIs</i>	<i>GAR (flow)</i>	7,95509566	0,005587511	0,005588	0,8309996	0,670558512	0,1690004
	<i>Trading book (*)</i>	0	0	0			
	<i>Financial guarantees</i>	0	0	0			
	<i>Assets under management</i>	0	0	0			
	<i>Fees and commissions income (**)</i>	0	0	0			

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

(\*\*) Fees and commissions income from services other than lending and AuM.

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

(\*\*\*) % of assets covered by the KPI over banks' total assets.

(\*\*\*\*) Based on the Turnover KPI of the counterparty.

(\*\*\*\*\*) Based on the CapEx KPI of the counterparty.

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

**Note 2: Fees and Commissions (sheet 6) and Trading Book (sheet 7) KPIs shall only apply starting 2026. SMEs' inclusion in these KPI will only apply sub**















4. GAR KPI flow

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	Disclosure reference date T												
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Water and marine resources (WTR)		Circular economy (CE)		Pollution (PPC)		Biodiversity and Ecosystems (BIO)		TOTAL (CCM + CCA+WTR+CE+PPC+BIO)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)										
% (compared to flow of total covered assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-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-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)		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)		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 transitional	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling												
<b>GAR - Covered assets in both numerator and denominator</b>																														
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0,00559	0,00558751	0,00558751	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00562	0,00559	0,00559	0	0	0	0,831
2	<b>Financial undertakings</b>	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	0	0	0	1
3	Credit institutions	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	0	0	0	1
4	Loans and advances	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	0	0	0	1
5	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	0	0	0	0	0	1
6	Equity instruments																													
7	Other financial corporations																													
8	of which investment firms																													
9	Loans and advances																													
10	Debt securities, including UoP																													
11	Equity instruments																													
12	of which management companies																													
13	Loans and advances																													
14	Debt securities, including UoP																													
15	Equity instruments																													
16	of which insurance undertakings																													
17	Loans and advances																													
18	Debt securities, including UoP																													
19	Equity instruments																													
20	<b>Non-financial undertakings</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,3E-05	0	0	0	0	1
21	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,4E-05	0	0	0	0	1
22	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	0	0	0	0	0	1
23	Equity instruments																													
24	<b>Households</b>	0,02189	0,02188987	0,02188987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,02189	0,02189	0,02189	0	0	0	1
25	of which loans collateralised by residential immovable property	0,06281	0,06280912	0,06280912	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,06281	0,06281	0,06281	0	0	0	1
26	of which building renovation loans	0,02663	0,02663246	0,02663246	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,02663	0,02663	0,02663	0	0	0	1
27	of which motor vehicle loans	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	0	0	0	1
28	<b>Local governments financing</b>																													
29	Housing financing																													
30	Other local government financing																													
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>																													
32	<b>Total GAR assets</b>	0,00559	0,00558751	0,00558751	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00562	0,00559	0,00559	0	0	0	0,831

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

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

4. GAR KPI flow

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	Disclosure reference date T												
%	(compared to flow of total covered assets)	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Water and marine resources (WTR)		Circular economy (CE)		Pollution (PPC)		Biodiversity and Ecosystems (BIO)		TOTAL (CCM + CCA+WTR+CE+PPC+BIO)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)										
		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-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-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)		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)		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 transitional	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional			Of which enabling									
<b>GAR - Covered assets in both numerator and denominator</b>																														
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0,00559	0,00558751	0,00558751	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00698	0,00559	0,00559	0	0	0,831	
2	<b>Financial undertakings</b>	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	0	0	1	
3	Credit institutions	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	0	0	1	
4	Loans and advances	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	0	0	1	
5	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	0	0	0	0	1	
6	Equity instruments																													
7	Other financial corporations																													
8	of which investment firms																												0	
9	Loans and advances																													
10	Debt securities, including UoP																												0	
11	Equity instruments																													
12	of which management companies																													
13	Loans and advances																													
14	Debt securities, including UoP																													
15	Equity instruments																													
16	of which insurance undertakings																													
17	Loans and advances																													
18	Debt securities, including UoP																													
19	Equity instruments																													
20	<b>Non-financial undertakings</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00215	0	0	0	0	1
21	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00217	0	0	0	0	1
22	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	0	0	0	0	1	
23	Equity instruments																													
24	<b>Households</b>	0,02189	0,02188987	0,02188987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,02189	0,02189	0,02189	0	0	1
25	of which loans collateralised by residential immovable property	0,06281	0,06280912	0,06280912	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,06281	0,06281	0,06281	0	0	1
26	of which building renovation loans	0,02663	0,02663246	0,02663246	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,02663	0,02663	0,02663	0	0	1
27	of which motor vehicle loans	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	0	0	1	
28	<b>Local governments financing</b>																												0	
29	Housing financing																													
30	Other local government financing																												0	
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>																													
32	<b>Total GAR assets</b>	0,00559	0,00558751	0,00558751	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00698	0,00559	0,00559	0	0	0,831

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

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

5. KPI off-balance sheet exposures

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o					
	Disclosure reference date T																			
% (compared to total covered off-balance sheet assets)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)		Circular economy (CE)			Pollution (PPC)		Biodiversity and Ecosystems (BIO)		TOTAL (CCM + CCA+WTR+CE+PPC+BIO)		
	Proportion of total covered assets funding taxonomy relevant				Proportion of total covered assets funding				Proportion of total covered assets funding		Proportion of total covered assets funding			Proportion of total covered assets funding		Proportion of total covered assets funding		Proportion of total covered assets funding taxonomy		
	Proportion of total covered assets funding taxonomy				Proportion of total covered assets				Proportion of total covered assets		Proportion of total covered			Proportion of total covered		Proportion of total covered		Proportion of total covered assets funding		
		Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	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)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 Assets under management (AuM KPI)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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

5. KPI off-balance sheet exposures

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o					
	Disclosure reference date T																			
% (compared to total covered off-balance sheet assets)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)		Circular economy (CE)			Pollution (PPC)		Biodiversity and Ecosystems (BIO)		TOTAL (CCM + CCA+WTR+CE+PPC+BIO)		
	Proportion of total covered assets funding taxonomy relevant				Proportion of total covered assets funding				Proportion of total covered assets funding		Proportion of total covered assets funding			Proportion of total covered assets funding		Proportion of total covered assets funding		Proportion of total covered assets funding taxonomy		
	Proportion of total covered assets funding taxonomy				Proportion of total covered assets				Proportion of total covered assets		Proportion of total covered			Proportion of total covered		Proportion of total covered		Proportion of total covered assets funding		
		Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	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)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 Assets under management (AuM KPI)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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







