



Non-Financial Report
December 31, 2023

Goldman Sachs Bank Europe SE

INDEX

	Page No.
Introduction	1
Environmental Matters	
Energy Consumption and Greenhouse Gas (GHG) footprint	2
E.U. Taxonomy Disclosures	3
Employee Matters	7
Social Matters	7
Governance Matters	
Remuneration Framework	8
Data Privacy and Protection	8
Anti-Bribery and Anti-Corruption	9
Appendix 1: Tabular disclosures in accordance with Article 8 Of the Taxonomy Regulation related to Turnover KPI's	10
Appendix 2: Tabular disclosures in accordance with Article 8 Of the Taxonomy Regulation related to Capex KPI's	25

Introduction

Goldman Sachs Bank Europe SE (GSBE or the bank) is engaged in a wide range of activities primarily in the E.U., including underwriting and market making in debt and equity securities and derivatives, asset and wealth management services, deposit-taking, lending (including securities lending), advisory services and transaction banking services. The bank is a primary dealer for government bonds issued by E.U. sovereigns. The bank serves a diversified client base that includes corporations, financial institutions, governments and individuals, from its registered office in Frankfurt am Main and branches in Amsterdam, Athens, Copenhagen, Dublin, London, Luxembourg, Madrid, Milan, Paris, Stockholm and Warsaw. The bank is registered with the commercial register number HRB 114190 at the local district court in Frankfurt am Main, Germany.

The bank is directly supervised by the European Central Bank (ECB) and additionally by the Federal Financial Supervisory Authority (BaFin) and the Deutsche Bundesbank in the context of the E.U. Single Supervisory Mechanism.

The bank is a wholly-owned subsidiary of Goldman Sachs Bank USA (GS Bank USA), a New York State-chartered bank and a member of the Federal Reserve System (FRB). The bank's ultimate parent undertaking and controlling entity is The Goldman Sachs Group, Inc. (Group Inc.). Group Inc. is a bank holding company and a financial holding company regulated by the Board of Governors of the FRB. In relation to the bank, "GS Group affiliate" means Group Inc. or any of its subsidiaries. Group Inc., together with its consolidated subsidiaries, form "GS Group". GS Group is a leading global financial institution that delivers a broad range of financial services to a large and diversified client base that includes corporations, financial institutions, governments and individuals.

The non-financial report for the bank is prepared in accordance with Section 340a (1a) of the German Commercial Code (HGB) in conjunction Section 289b to 289e of the HGB and complies with the European Union Directive 2014/95/E.U. and the German "CSR-Richtlinie-Umsetzungsgesetz".

The report provides non-financial information on environmental matters, social and employee related matters including respect for human rights, anti-bribery and anti-corruption matters, to the extent that such information is necessary for an understanding of the bank's business development, performance, position as well as the impact of its activities on those matters. Information included in the disclosures are key aspects addressing the impact of the bank's operations on the environment; the bank's regard to the interests of its employees; the impact of the bank's operations on society: including its community, suppliers, and support for human rights; and how the bank is governed with the aim of maintaining a reputation for high standards of business conduct.

Given the evolving nature of the regulatory reporting landscape driving ongoing developments of E.U. sustainability reporting standards including the Corporate Sustainability Reporting Directive (CSRD) and concurrent developments of international standards by the International Sustainability Standards Board, the bank has not adopted a single specific reporting framework. Nonetheless, the bank closely monitors such developments and continues to enhance its reporting framework to stay compliant with regulatory expectations as sustainability reporting evolves.

The report also includes disclosures required by Article 8 of the Regulation (E.U.) 2020/852 and its related delegated acts and guidance (E.U. Taxonomy or Taxonomy) within the Environmental Matters section.

The bank generates revenues from the following business activities: Investment Banking, Fixed Income, Currency and Commodities (FICC); Equities and Investment Management which includes Asset management and Wealth management. See "Results of Operations – Net Revenues" in Part I of the bank's Annual Financial Statements and Management Report for the year ended December 2023 (the 2023 Annual Report) for a description of the banks' business model.

The bank's 2023 Annual Report prepared in accordance with the requirements of the German Commercial Code in English and German can be found at www.goldmansachs.com/investor-relations/financials/subsidiary-financial-info/gsbe/index.html.

All references to GS Group framework in the report indicate that the bank's framework is consistent with, and part of, the GS Group framework.

All references to December 2023 refer to the year ended, or the date, as the context requires, December 31, 2023. All references to December 2022 refer to the year ended, or the date, as the context requires, December 31, 2022.

Environmental Matters

The bank believes that a healthy environment is necessary for the well-being of society, its people and its business, and is the foundation for a sustainable and strong economy. The bank recognises that diverse, healthy natural resources are a critical component of the society and economy. GS Group's Environmental Policy Framework guides its overall approach to sustainability issues, including management of environmental and climate risk across a broad scope of sectors and products, which can be found at <https://www.goldmansachs.com/s/environmental-policy-framework/index.html>. The policy framework equally applies to and has been adopted by the bank.

The bank approaches the management of environmental risks with the same care and discipline as any other business risk and undertakes a robust review process to assess and consider environmental factors and the practices of its clients and potential clients.

As part of its environmental, social and governance (ESG) framework, GS Group's Corporate and Workplace Solutions division looks to reduce the environmental impact of GS Group's global operations and supply chain, through operational resiliency; ensuring facilities adhere to the highest levels of environmentally sustainable standards; carbon footprint and energy usage reduction initiatives; the sourcing of sustainably produced goods and resource conservation. This approach is applied consistently across all entities in GS Group including the bank.

See "E.U. Taxonomy Disclosure – Approach to Sustainability" below for further information on GS Group's global approach to sustainability.

See "Risk Report – Strategic and Business Environment Risk – Climate-Related and Environmental Risk Management" in Part I of the bank's 2023 Annual Report for further information on the bank's climate-related and environmental risk management process and governance.

See GS Group's Task Force on Climate-related Financial Disclosures Report 2023 (GS Group 2023 TCFD Report) at <http://www.goldmansachs.com/investor-relations/corporate-governance/sustainability-reporting> for information on GS Group's strategy and approach to climate-related risks and opportunities, how it is integrating climate across its business and risk practices as well as details of the stress test methodologies, applicable to both GS Group and the bank.

Energy Consumption and Greenhouse Gas (GHG) footprint

In 2015, GS Group achieved carbon neutrality in its operations and business travel, ahead of its 2020 goal announced in 2009. GS Group has committed to procuring 80% of renewable electricity from long-term, impactful agreements by 2025. GS Group has expanded its operational carbon commitment to include its supply chain, targeting net-zero carbon emissions by 2030.

The bank reports Scope 1 and Scope 2 sources of Greenhouse Gas (GHG) emission primarily from the operation of office facilities and Scope 3 GHG emissions from business travel. The offices and data centres utilised by the bank have sourced 100% renewable electricity since 2020, in line with GS Group's commitment as described above.

The table below presents the bank's energy consumption.

MWh	Year Ended December	
	2023	2022
Total energy consumption	2,769	2,999

The table below presents the bank's GHG emissions.

tCO ₂ e	Year Ended December	
	2023	2022
Scope 1: Direct emissions		
Direct	92	98
Scope 2: Indirect emissions		
Location – indirect	674	692
Market – indirect	-	1
Scope 3 (Category 6): Other indirect emissions – Business travel		
Commercial air	2,931	1,819
Other travel	302	254
Totals		
Scope 1, 2 (location)	766	790
Scope 1, 2 (location) and 3 business travel	3,999	2,863
Scope 1, 2 (market) and 3 business travel	3,325	2,172

The bank's energy consumption, Scope 1 and Scope 2 GHG emissions have decreased during the year ended December 2023 in comparison to the year ended December 2022 primarily due to consolidation of the office space in Paris as well as energy conservation measures.

The bank's scope 3 business travel GHG emissions have increased during the year ended December 2023 in comparison to the year ended December 2022 primarily due to a significant increase in published industry air transportation emissions factors as well as an increase in the bank's global commercial air business travel mileage.

In the tables above:

- As multiple GS Group affiliates may occupy the same office space, the energy consumption and associated Scope 1 and Scope 2 GHG emissions across GS Group have been allocated to the bank based on the bank's headcount in the relevant office as a proportion of GS Group's total headcount at each location.
- The bank updated its energy consumption and GHG emissions methodologies in 2023 to reflect the latest carbon accounting approaches and standards and as a result, comparatives have been conformed to the current period presentation. In addition, comparatives have been revised to incorporate updated energy consumption and emissions data where available. The comparatives for energy consumption decreased by 6% and for GHG emissions decreased between 3% to 10% in comparison to the reported numbers in the prior year.
- The bank does not manage any data centres directly and utilises data centres managed by other GS Group affiliates. Energy consumption and associated Scope 1 and Scope 2 GHG emissions from those data centres which support the bank have not been allocated to the bank.
- Other travel includes car, rail, and hotels.

GS Group's GHG emissions are calculated in line with the Greenhouse Gas Protocol Corporate Accounting and Reporting Standard (revised edition). The boundaries of the GHG inventory are defined using the operational control approach and cover the emissions GS Group is responsible for across Scope 1, 2 and Scope 3 business travel (category 6). The emissions are calculated by multiplying actual consumption data by industry accepted emission factors. Where actual data is unavailable, data is estimated based on GHG accounting best practices.

GS Group gathers data from its operations on an ongoing basis, with primary evidence sourced from office managers and managed centrally via GS Group's GHG Emissions Reporting Operating Procedure. GS Group ensures the accuracy of its environmental metrics and data collection processes by maintaining a robust internal Inventory Management Plan, continuously enhancing its carbon accounting methodology and obtaining third party verification of its Scope 1, Scope 2, and Scope 3 business travel emissions.

Maximising Energy Efficiency

GS Group aims to maximise energy efficiency in its corporate real estate by occupying energy efficient real estate, consolidating space, where possible, and leveraging efficient technology and equipment. As of December 2023, 70% of GS Group's rentable square footage holds green building certification (71% as of December 2022).

During the year ended December 2023, GS Group consolidated the firm's offices in Paris resulting in more efficient use of space for the bank's operations. For further information about GS Group's operational impact in sustainability, see www.goldmansachs.com/our-commitments/sustainability/sustainable-finance/our-operational-impact/index.html.

E.U. Taxonomy Disclosure

In accordance with the EU Taxonomy¹, the bank, as a regulated credit institution, is required to disclose metrics for the proportion of its in-scope on- and off-balance sheet exposures which relate to counterparties with Taxonomy-eligible and Taxonomy-aligned activities as defined in the EU Taxonomy that can contribute to one of six environmental objectives.

Scope of reporting

All undertakings which are subject to the Non-Financial Reporting Directive (NFRD) are required to disclose Taxonomy metrics under a phased approach considering first eligibility and then alignment. The assets in scope of metric calculation are expanded to include specified on- and off-balance sheet exposures for 2023, with trading book and fees and commissions to phase in from reporting period 2025.

For 2023, the bank builds upon the eligibility ratio, by calculating the proportion of its in-scope balance sheet exposures which are with counterparties operating in sector activities defined as eligible in the regulation, to also disclose an alignment ratio or Green Asset Ratio ('GAR'). GAR calculates the extent to which the in-scope financed eligible activities, for both on- and off-balance sheet exposures, are 'aligned' to and meet the EU Taxonomy's technical screening criteria for the six environmental objectives. The mandatory ratios are calculated based on Taxonomy metrics, turnover and capital expenditure (capex) ratios, published by counterparties in-scope of the NFRD. Details of the Taxonomy metrics are presented using the templates prescribed by the regulation and can be found in Appendix 1 and Appendix 2 of this non-financial report.

¹ References to E.U. Taxonomy are inclusive of (i) Regulation (E.U.) 2020/852 – Taxonomy Regulation, (ii) Delegated Regulation (E.U.) 2021/2139 – Climate Delegated Acts, (iii) Delegated Regulation (E.U.) 2021/2178 – Disclosures

Delegated Act, (iv) Delegated Regulation (E.U.) 2022/1214 – Complementary Climate Delegated Act, (v) EC FAQ April 2021, (vi) EC FAQ July 2021, (vii) EC FAQ December 2021, (viii) EC FAQ February 2022.

Taxonomy metrics calculation

On-Balance Sheet Exposures

€ in millions	Gross Carrying Amount as of	
	December	
	2023	2022
Total Assets	291,147	240,129
<u>Covered assets calculation: total assets less specific exclusions:</u>		
Proportion of exposures in held for trading	(237,989)	(190,131)
Proportion of exposures to central governments, central banks, and supranational issuers	(16,953)	(13,250)
Total covered assets	36,206	36,748
<u>Calculation of numerator: covered assets less further specific exclusions:</u>		
Proportion of exposures to undertakings not subject to NFRD	(31,989)	(31,016)
Proportion of exposures in demand inter-bank loans/deposits	(424)	(205)
Proportion of exposures in other assets (intangible assets, tangible assets, and tax assets)	(503)	(326)
Proportion of exposures in derivatives	(6)	(2)
As a proportion of exposures to undertakings subject to NFRD	3,283	5,198

	As of December 2023		
	€ in millions	% of covered assets	% of total assets
Eligibility ratio calculated using:			
Counterparty Turnover KPI	725	2.00%	0.25%
Counterparty Capex KPI	210	0.58%	0.07%

Of which:

Green Asset Ratio calculated using:			
	€ in millions	% of covered assets	% of total assets
Counterparty Turnover KPI	61	0.17%	0.02%
Counterparty Capex KPI	87	0.24%	0.03%

	As of December 2022		
	€ in millions	% of covered assets	% of total assets
Eligibility ratio calculated using:			
Counterparty Turnover KPI	778	2.12%	0.32%

The bank's potential exposures for which eligibility and green asset ratios may apply is very low given the nature of the bank's activity, and the type and jurisdiction of the bank's counterparties.

In the tables above:

- The scope of financial assets subject to the eligibility and alignment analysis is defined with a series of exclusions impacting the amounts to be included in the denominator and numerator of the ratio.
- After specified exclusions from total assets primarily for exposures to (i) assets held for trading, (ii) counterparties not subject to NFRD, and (iii) exposures to central governments, central banks and supranational issuers, the remaining exposures to be assessed for eligibility and alignment represent only €3.3 billion or 1.13% of total assets. The balance comprises exposures from reverse repurchase agreements, cash collateral receivable, term loans and other loan and advances balances. This equates to 9.08% of covered assets, the denominator of both eligibility and GAR ratios, starting from total assets less exposures to assets held for trading and exposures to central governments, central banks and supranational issuers.
- The eligibility ratios are calculated by applying the bank's counterparties' published eligible turnover and capex metrics to the remaining in-scope exposures in the numerator, of which 22.08% is related to taxonomy-eligible turnover activities and 6.41% to taxonomy-eligible capex activities, resulting in an eligible turnover ratio of 2.00% (December 2022: 2.12%) and capex ratio of 0.58% over covered assets.
- The GAR ratios are calculated similarly by applying the counterparties' published aligned turnover and capex metrics to the remaining in-scope exposures in the numerator, of which 1.87% is related to taxonomy-aligned turnover activities and 2.65% to taxonomy-aligned capex activities, resulting in an aligned turnover ratio of 0.17% and capex ratio of 0.24% over covered assets.
- Amounts are based on the bank's non-statutory financial information for period ended December 31, 2023, prepared in accordance with the EU-adopted International Financial Reporting Standards ("EU-IFRS") for the limited purpose of supporting regulatory filings and can be found at www.goldmansachs.com/investor-relations/financials/subsidiary-financial-info/gube/index.html.
- Total assets exclude expected credit losses associated with financial assets measured at amortised cost in accordance with the provisions of IFRS 9 'Financial Instruments'.
- Taxonomy alignment (GAR) metrics are applicable from this reporting period and hence no comparatives have been disclosed.
- As part of the reporting for December 2022, a singular eligibility metric based on the counterparties' turnover KPI was used for the calculation of the bank's metric. For this reporting period, metrics are also calculated based on counterparties' published turnover and capex metrics.

Off-Balance Sheet Exposures

Metrics for off-balance sheet exposures, which include assets under management (AuM) and financial guarantees granted by the bank and are applicable from this reporting period.

<i>€ in millions</i>	Gross Carrying Amount as of December 2023
Total assets under management (AuM)	22,737
<u>Calculation of denominator: total AuM less specific exclusions:</u>	
Proportion of exposures to central governments, central banks, and supranational issuers	(7,519)
Proportion of exposures in derivative liabilities	22
Total covered assets	15,240
<u>Calculation of numerator: less further specific exclusions:</u>	
Proportion of exposures to undertakings not subject to NFRD	(5,614)
Proportion of exposures in other assets (excluding equity, debt and real estate)	(8,061)
Proportion of exposures in derivatives assets	(162)
As a proportion of exposures to undertakings subject to NFRD	1,403

	As of December 2023		
	€ in millions	% of in-scope AuM	% of total AuM
Eligibility ratio calculated using:			
Counterparty Turnover KPI	321	2.11%	1.41%
Counterparty Capex	227	1.49%	1.00%

Of which:

Green Asset Ratio calculated using:			
Counterparty Turnover KPI	44	0.29%	0.20%
Counterparty Capex	130	0.85%	0.57%

While the bank's potential AuM exposures for which eligibility and green asset ratios may apply is higher than the on-balance sheet exposures, the metrics remain low, and are based on the counterparties' published turnover and capex metrics.

In the tables above:

- The bank's AuM includes in-scope portfolio management activities of the Private Wealth Management business line within Investment Management.
- After specified exclusions from total AuM primarily for exposures to (i) counterparties not subject to NFRD, (ii) other assets (excluding equity, debt, and real estate) and (iii) exposures to central governments, central banks and supranational issuers, the remaining exposures to be assessed for eligibility and alignment represent only €1.7 billion or 7.62% of total AuM. The balance equates to 11.36% of in-scope AuM, the denominator of both AuM eligibility and GAR ratios, starting from total AuM less exposures to central governments, central banks and supranational issuers plus derivative liabilities where netting is not permitted.

- The AuM eligibility ratios are calculated by applying the bank's counterparties' published eligible turnover and capex metrics to the remaining in-scope exposures in the numerator, of which 18.54% is related to taxonomy-eligible turnover activities and 13.13% to taxonomy-eligible capex activities, resulting in an AuM aligned turnover ratio of 2.11% and capex ratio of 1.49% over total in-scope AuM, where in-scope AuM is the denominator starting from total AuM less exposures to central governments, central banks and supranational issuers and derivative liabilities.
- The AuM GAR ratios are calculated similarly by applying the counterparties' published aligned turnover and capex metrics to the remaining in-scope exposures in the numerator, of which 2.57% is related to taxonomy-aligned turnover activities and 7.50% to taxonomy-aligned capex activities, resulting in an aligned turnover ratio of 0.29% and capex ratio of 0.85% over in-scope AuM.
- There were no financial guarantees towards environmentally sustainable activities during the reporting period.

Key Assumptions and Limitations for Taxonomy Metrics

As new reporting requirements become applicable, and regulations and supporting guidance continue to evolve, uplifts are needed to bridge system and data limitations, which is an ongoing process. The European Commission published a December 2023 FAQ², and due to the timing, data, and systems limitations, full implementation for current year reporting was not possible. In many instances, the granularity of the data required to fully comply is not available systematically. Furthermore, the bank's EU Taxonomy disclosure is dependent on data disclosed by counterparties. As reporting practices continue to mature, methodologies used by counterparties may be inconsistent and data quality varies. Prudent assumptions are required for the bank's calculation based on available data.

Data limitations persist in ascertaining whether a counterparty is in the scope of NFRD and therefore eligible for potential inclusion in the numerator of the eligibility and GAR ratios. Attributes such as counterparty average full-time employees, turnover and balance sheet size are key elements of the NFRD scoping criteria, for which data availability remains an issue, and an assumption is made to include all counterparties with published EU Taxonomy data gathered from external sources.

Counterparties subject to NFRD reporting continue to publish disclosures related to EU Taxonomy for the reporting period 2023 throughout the course of 2024 and, in many cases, have not yet done so at the time of publication of this report. Where this is the case, the bank has sourced the latest counterparty reported data available as of February 2024, which includes annual disclosures for the financial years 2022 and 2023.

Where cross-sector counterparties have reported multiple eligibility metrics, the turnover metric in relation to their core business is used for the bank's metric calculation. Where counterparties have disclosed a singular metric without specifying calculation methodology, the bank has included the counterparty metric in its turnover metric calculation. Further, where counterparties have availed of the exemption and rely on consolidated metrics reported by their parent undertakings, the bank has sourced respective parent undertakings reported data in relation to the direct counterparties core business.

Approach to Sustainability

GS Group in its capacity as an advisor, financier, and investor, leverages the full range of its expertise and services as it looks to develop innovative sustainability solutions. The bank as a wholly owned subsidiary of GS Group applies GS Group's firmwide policies and procedures, and where applicable also contributes to GS Group's strategy, metrics and targets. In 2019, GS Group established a sustainable finance target of \$750 billion of financing, investing, and advisory activity by 2030 based on two key pillars that are seen to be the key drivers of market risk and opportunity: climate transition and inclusive

growth. GS Group has also established the Sustainable Assets Working Group (SAWG), a governance structure comprised of cross-functional leaders responsible for supervising, discussing, guiding and validating transaction and product-level client offerings/attribution as well as the allocation methodology for the firmwide sustainable finance activity target. Furthermore, SAWG reviews the investment eligibility for any green, social, or sustainability bonds issued by GS Group.

The firmwide Sustainability Steering Group convenes key senior stakeholders, including those from the Sustainable Finance Group, Risk, Controllers, Global Banking & Markets, and Asset & Wealth Management. This group provides guidance on key climate risk and opportunity decisions, including interim goal setting to achieve GS Group's long-term net zero by 2050 pathway commitment. The group reviews progress and provides feedback on climate strategy, risk management, integration, and climate-related capabilities more broadly. This includes oversight of GS Group's 2030 sectoral targets in Energy, Power, and Auto Manufacturing, and associated reporting. These interim targets for 2030 are a key step forward in GS Group's journey to align its global financing portfolio to a net zero by 2050 pathway. Refer <https://www.goldmansachs.com/our-commitments/sustainability/sustainable-finance/> for further information on GS Group's sustainability efforts, including the nine thematic areas covered in its two core pillars of focus. The bank is developing a series of initiatives to further enhance entity-level oversight and integration of climate risk and related KPIs into business strategy.

Furthermore, in line with the MiFID II rules as implemented in each European Economic Area (EEA) country, the bank's Private Wealth Management clients may express sustainability preferences in terms of integrating taxonomy alignment, i.e. investments meeting the E.U.'s criteria for environmentally sustainable economic activities, in their discretionary portfolios. In order to assess and monitor such preferences, the Private Wealth Management team may draw on information from third-party product or data providers in order to make these assessments. Clients' sustainability preferences, including in relation to integration of taxonomy alignment, will be captured as part of initial and ongoing client discussions.

The bank looks to evolve its understanding on how the Taxonomy framework interacts with the firm's businesses, frameworks and related due diligence guidelines, as market practice around E.U. Taxonomy continues to evolve. Further, as the bank undertakes to consider how Taxonomy can be integrated into business strategy and engagement with clients, trainings provided as part of firmwide initiatives will continue to evolve.

² Reference to December 2023 FAQ relates to FAQs published by the European commission at:

https://ec.europa.eu/finance/docs/law/231221-draft-commission-notice-eu-taxonomy-reporting-financials_en.pdf

Employee Matters

The bank considers its employees as its greatest asset and the Executive Board is responsible for overseeing the bank's engagement with them. This includes regular updates from management on various metrics, including on diversity and inclusion.

GS Group's senior management engaged with employees in various ways during the period including 'Town Halls', where questions are solicited in advance and feedback gathered afterwards; Talks at GS with external and internal speakers; periodic employee feedback; email and voicemail communications and manager engagement. Employees are invited to watch quarterly earnings announcements and receive internal briefings so that they are made aware of the financial and economic factors affecting the performance of GS Group, including the bank. A sophisticated firmwide intranet further enables the employees to be engaged.

The bank supports the diversity and inclusion initiatives of GS Group and seeks to help its people achieve their full potential by investing in them and supporting a culture of continuous development. The bank's goals are to maximise individual capabilities, increase commercial effectiveness and innovation, reinforce GS Group's culture, expand professional opportunities and help its people contribute positively to their communities. GS Group has a range of initiatives in place to increase diverse representation at all levels and foster inclusion. Various inclusion networks for employees are supported by the bank. The bank is committed to promoting the participation of qualified women in leadership positions. All candidates regardless of gender are given equal consideration.

More information on GS Group's diversity and inclusion initiatives and people strategy can be found at www.goldmansachs.com/our-commitments/diversity-and-inclusion and www.goldmansachs.com/our-commitments/sustainability/2022-people-strategy-report, respectively.

Social Matters

Engagement with Communities – the bank supports its communities in many ways, with global initiatives coordinated through GS Group's Office of Corporate Engagement and charitable initiatives funded by The Goldman Sachs Foundation. These include the 10,000 Small Businesses entrepreneurship programme which helps small business owners create jobs and economic opportunity by providing access to education and business support services, and the 10,000 Women programme which fosters economic growth by providing women entrepreneurs with a business and management education, mentoring and networking, and access to capital. Charitable initiatives include Goldman Sachs Gives, a donor advised fund through which Goldman Sachs' current and retired senior employees work together to recommend grants to qualifying non-profit organisations to help them achieve their goals, and Community Teamworks, which enables the bank's employees to participate in high-impact, team-based volunteer opportunities, and supporting relief efforts.

Engagement with Suppliers – GS Group has globally consistent standards and procedures for the on-boarding, use and payment of external suppliers (vendors). In partnering with GS Group to deliver on its objectives, suppliers are required to meet business, compliance and financial stability requirements and adhere to GS Group's vendor code of conduct, which describes its expectations that suppliers conduct business responsibly. Suppliers in industries perceived to be of higher risk in relation to ESG or modern slavery and human trafficking are subject to enhanced due diligence and monitoring. The bank is a signatory to an annual Statement on Modern Slavery and Human Trafficking published by GS Group. The statement sets out the steps GS Group has taken and is taking to assess the risk of modern slavery and human trafficking (as defined in each of the UK Modern Slavery Act 2015 and the Australian Modern Slavery Act 2018) and to ensure that modern slavery and human trafficking are not taking place within its business and its supply chain. GS Group's Statement on Modern Slavery and Human Trafficking can be found at <https://www.goldmansachs.com/investor-relations/corporate-governance/corporate-governance-documents/statement-on-modern-slavery-and-human-trafficking.pdf>.

Human Rights – The bank recognises and takes seriously its responsibility to help protect, preserve, and promote human rights around the world. The bank's respect for human rights is fundamental to and informs its business, and it guides the bank in how it treats and trains its employees and how it works with its clients and vendors. GS Group's Business Principles and its Code of Conduct and Business Ethics, which apply to the bank as a subsidiary of GS Group, also play an important role in determining the bank's responsibilities as corporate citizens. They help to inform its business selection process and to guide its business decisions and judgments.

Governance Matters

The bank has a robust corporate governance framework ensuring proper risk management. This framework aligns with the legal and regulatory requirements and guidance applicable to the bank.

See “Risk Report – Overview and Structure of Risk Management” in Part I of the bank’s 2023 Annual Report for a description of the bank’s board structure including key committees and other GS Group, regional and GS Bank USA risk governance.

Remuneration Framework

Attracting and retaining talent is fundamental to GS Group’s long-term success as a firm. Compensation, when structured appropriately, is an important way of attracting, retaining and incentivising talent and in reinforcing GS Group’s culture. GS Group’s remuneration philosophy is reflected in the Goldman Sachs Compensation Principles as posted on the Goldman Sachs public website. In particular, effective remuneration practices should: (i) Encourage a real sense of teamwork and communication, binding individual short-term interests to the institution’s long-term interests; (ii) Evaluate performance on a multi-year basis; (iii) Discourage excessive or concentrated risk-taking; (iv) Allow an institution to attract and retain proven talent; and (v) Align aggregate remuneration for GS Group with performance over the cycle; and (vi) Promote a strong risk management and control environment. The bank qualifies as significant institution for purposes of the German regulation on the regulatory requirements for compensation systems of institutions (“Institutsvergütungs-Verordnung”). Therefore, the bank develops remuneration policies and practices in accordance with applicable regulatory rules whilst ensuring that these are aligned so far as possible with the Goldman Sachs Compensation Principles. Compensation of the bank’s employees is determined each year by the Executive Board or its delegates in accordance with the Goldman Sachs Compensation Principles, GS Group wide assessment processes, the bank’s compensation policy and applicable laws and regulation. The Remuneration Committee assists the Supervisory Board in monitoring the bank’s remuneration systems, having regard to the regular reports which the Remuneration Officer provides to the Supervisory Board, the Remuneration Committee and the Executive Board.

Data Privacy and Protection

GS Group endeavours to comply with applicable privacy and data protection law; maintain high standards of confidentiality; and respect the privacy of its clients and associated persons, its employees, and other individuals whose personal information GS Group collects and processes. GS Group’s commitment to privacy includes being transparent about the nature and extent of that processing and the rights that may be available to data subjects with respect thereto.

To address compliance with applicable data protection laws globally, GS Group has appointed a Chief Privacy Officer and established a Global Privacy Office in Compliance. The Global Privacy Office administers the firmwide data protection program and the Firmwide Privacy Working Group, which is GS Group’s privacy governance body. The Firmwide Privacy Working Group reports into the Firmwide Operational Risk and Resilience Committee.

The bank has appointed a Data Protection Officer (DPO) in compliance with relevant data protection laws, notably Regulation (E.U.) 2016/679 (also referred to as ‘General Data Protection Regulation’, GDPR) and the German Data Protection Act (‘Bundesdatenschutzgesetz’). The bank’s DPO is a member of the Firmwide Privacy Working Group.

GS Group has developed a set of firmwide and as required, regional or entity-specific data protection related policies and procedures, including the bank. These policies, among other, further describe the responsibilities of the bank’s DPO, GS Group’s Privacy Office and other responsible parties within GS Group’s privacy program, as well as the key requirements associated with data protection and privacy compliance at GS Group. To establish accountability for data protection compliance within various divisions, GS Group has appointed Divisional Privacy Stewards who are responsible for administering divisional components of GS Group’s privacy program in accordance with GDPR and acting as a liaison with their divisions and with the Global Privacy Office and the bank’s DPO to help address a variety of data protection issues relating to their division.

The bank’s Executive Board receives an annual or as appropriate, ad-hoc data protection updates from the bank’s DPO or other stakeholders to maintain oversight of relevant data privacy matters of the bank.

GS Group’s global data privacy and protection notices can be found at <https://www.goldmansachs.com/privacy-and-cookies/>

Anti-Bribery and Anti-Corruption

GS Group is fully committed to complying with all applicable laws and regulations designed to combat bribery and corruption, and seeking and retaining business based on merit and the excellence of its performance, not through bribery or corruption. GS Group does not tolerate bribery or corruption involving its people, vendors, agents, or other business partners.

The core principles of GS Group's Anti-Bribery policy include no bribery, no accepting bribes, no bribes by or through third parties and no facilitation payments. GS Group provides its employees and the public various channels through which integrity concerns can be raised without reprisal via the Goldman Sachs Business Integrity Program.

GS Group maintains robust written policies, procedures and internal controls reasonably designed to prevent, detect, and mitigate legal, regulatory, and reputational risks associated with bribery and corruption. GS Group's Anti-Bribery program includes governance and oversight by the Anti-Bribery Group, third party due diligence, review of significant and complex transactions, pre-approval before anything of value is provided to restricted recipients, pre-and post-hire reviews and controls for candidates referred by and/or connected to a client, potential client or public official, pre-approval for charitable contributions presenting higher bribery or corruption risk, requirements and policies governing political contributions.

GS Group regularly reviews and assesses its Anti-Bribery Program, including through participation in anti-bribery and anti-corruption professional forums to keep informed of relevant developments, monitoring for evolving international and industry standards, and applying lessons learned from external and internal events.

Appendix 1: Tabular disclosures in accordance with Article 8 of the Taxonomy Regulation related to Turnover KPIs

Summary of KPIs

		Total environmentally sustainable assets (€ in millions)	KPI ³	KPI ⁴	% coverage (over total assets) ⁵	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	61.34	0.17%	0.24%	1.13%	11.31%	87.56%

		Total environmentally sustainable activities (€ in millions)	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>	26.52	0.07%	0.09%	0.04%	12.40%	87.56%
	<i>Trading book⁶</i>	NA	NA	NA			
	<i>Financial guarantees</i>	-	-	-			
	<i>Assets under management</i>	44.43	0.29%	0.85%			
	<i>Fees and commissions income⁷</i>	NA	NA	NA			

³ based on the Turnover KPI of the counterparty.

⁴ based on the Capex KPI of the counterparty, except for lending activities where for general lending Turnover KPI is used.

⁵ % of assets covered by the KPI over banks' total assets.

⁶ 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. The KPI is only applicable from 2026 onwards.

⁷ Fees and commissions income from services other than lending and AuM. The KPI is only applicable from 2026 onwards.

1.1 Assets for the calculation of GAR (Turnover KPI's)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n
	As of December 2023													
€ in millions	Total [gross] carrying amount	Climate Change Mitigation (CCM) Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Climate Change Adaptation (CCA) Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Water and marine resources (WTR) Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling		
GAR - Covered assets in both numerator and denominator														
1 Loans and advances, debt securities and equity instruments not HT eligible for GAR calculation	3,283.65	21.74	41.52	-	-	-	0.00	19.73	-	-	-	-	-	-
2 Financial undertakings	3,019.01	2.21	-	-	-	-	0.00	-	-	-	-	-	-	-
3 Credit institutions	2,694.64	1.73	-	-	-	-	0.00	-	-	-	-	-	-	-
4 Loans and advances	2,694.64	1.73	-	-	-	-	0.00	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	324.37	0.48	-	-	-	-	-	-	-	-	-	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	35.87	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Loans and advances	35.87	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	285.49	0.48	-	-	-	-	-	-	-	-	-	-	-	-
17 Loans and advances	285.49	0.48	-	-	-	-	-	-	-	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Non-financial undertakings	264.64	19.53	41.52	-	-	-	-	19.73	-	-	-	-	-	-
21 Loans and advances	264.64	19.53	41.52	-	-	-	-	19.73	-	-	-	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 Assets excluded from the numerator for GAR calculation (covered in the denominator)	32,922.15													
33 Financial and Non-financial undertakings	31,988.61													
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	12,493.14													
35 Loans and advances	12,491.45													
36 of which loans collateralised by commercial immovable property	-													
37 of which building renovation loans	-													
38 Debt securities	-													
39 Equity instruments	1.69													
40 Non-EU country counterparties not subject to NFRD disclosure obligations	19,495.47													
41 Loans and advances	19,495.47													
42 Debt securities	-													
43 Equity instruments	-													
44 Derivatives	5.98													
45 On demand interbank loans	424.13													
46 Cash and cash-related assets	-													
47 Other categories of assets (e.g. Goodwill, commodities etc.)	503.43													
48 Total GAR assets	36,205.80	21.74	41.52	-	-	-	0.00	19.73	-	-	-	-	-	-
49 Assets not covered for GAR calculation	254,941.54													
50 Central governments and Supranational issuers	432.54													
51 Central banks exposure	16,519.89													
52 Trading book	237,989.11													
53 Total assets	291,147.34													
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations														
54 Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55 Assets under management	22,736.78	5.43	44.28	-	-	0.02	0.05	0.16	-	-	0.03	-	-	-
56 Of which debt securities	3,173.15	5.29	25.72	-	-	-	0.05	0.16	-	-	0.03	-	-	-
57 Of which equity instruments	3,843.36	0.14	18.57	-	-	0.02	-	0.00	-	-	-	-	-	-

	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
As of December 2023																	
€ in millions	Circular economy (CE)			Pollution (PPC)			Biodiversity and Ecosystems (BIO)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)							
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which environmentally sustainable (Taxonomy-aligned)							
	Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)							
		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	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	-	-	-	-	-	-	-	-	-	-	-	-	724.49	61.34	-	0.00	27.96
2 Financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-	644.40	-	-	-	-
3 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	641.57	-	-	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	641.57	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	2.83	-	-	-	-
8 of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-
13 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	2.83	-	-	-	-
17 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	2.83	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Non-financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-	80.09	61.34	-	0.00	27.96
21 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	80.09	61.34	-	0.00	27.96
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28 Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33 Financial and Non-financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 of which loans collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 Non-EU country counterparties not subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42 Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 Derivatives	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45 On demand interbank loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 Cash and cash-related assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47 Other categories of assets (e.g. Goodwill, commodities etc.)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 Total GAR assets	-	-	-	-	-	-	-	-	-	-	-	-	724.49	61.34	-	0.00	27.96
49 Assets not covered for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 Central governments and Supranational issuers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51 Central banks exposure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 Trading book	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53 Total assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55 Assets under management	-	-	-	-	-	-	-	-	-	-	-	-	320.99	44.43	-	0.82	18.91
56 Of which debt securities	-	-	-	-	-	-	-	-	-	-	-	-	199.13	25.86	-	0.64	16.52
57 Of which equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	121.87	18.57	-	0.18	2.40

In the table above,

- The "TOTAL (CCM + CCA + WTR + CE + PPC + BIO)" column does not equal the sum of the individual environmental objectives (i.e., individual columns of CCM + CCA + WTR + CE + PPC + BIO) due to a lack of granularity in counterparty reported metrics, which are often not split by environmental objectives and whether the activities are transitional or enabling.
- The total gross carrying amount of other assets under management in cells a55, does not equal the sum of debt instruments (a56) and equity instruments (a57) due to each total representing the total market value of assets under management, debt and equity instruments respectively.
- The total gross carrying amount of other financial corporations in cell a7 does not equal the sum of investment firms (cell a8), management companies (cell a12) and insurance undertakings (cell a16) due to exposures to counterparties which do not fall under the three sub-categories.

1.2 GAR sector information (Turnover KPI's)

Breakdown by sector - NACE 4 digits level (code and label)	As of December 2023											
	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	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 (WTR)	Mn EUR	Of which environmentally sustainable (WTR)
1	26.3 - Manufacture of communication equipment	-	-	-	-	-	-	-	-	-	-	
2	26.4 - Manufacture of consumer electronics	-	-	-	19.74	-	-	-	-	-	-	
3	27.31 - Manufacture of fibre optic cables	-	3.02	-	-	-	-	-	-	-	-	
4	35.11 - Production of electricity	-	12.23	-	-	-	-	-	-	-	-	
5	35.13 - Distribution of electricity	-	4.10	-	-	-	-	-	-	-	-	
6	42.99 - Construction of other civil engineering projects n.e.c.	-	1.32	-	-	-	-	-	-	-	-	
7	49.2 - Freight rail transport	-	6.12	-	-	-	-	-	-	-	-	
8	62.01 - Computer programming activities	19.53	14.20	-	-	-	-	-	-	-	-	
9	82.11 - Combined office administrative service activities	-	0.53	-	-	-	-	-	-	-	-	

Breakdown by sector - NACE 4 digits level (code and label)	As of December 2023							
	Circular economy (CE)				Pollution (PPC)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	Mn EUR	Of which environmentally sustainable (CE)	Mn EUR	Of which environmentally sustainable (CE)	Mn EUR	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)
1	26.3 - Manufacture of communication equipment	-	-	-	-	-	-	
2	26.4 - Manufacture of consumer electronics	-	-	-	-	-	-	
3	27.31 - Manufacture of fibre optic cables	-	-	-	-	-	-	
4	35.11 - Production of electricity	-	-	-	-	-	-	
5	35.13 - Distribution of electricity	-	-	-	-	-	-	
6	42.99 - Construction of other civil engineering projects n.e.c.	-	-	-	-	-	-	
7	49.2 - Freight rail transport	-	-	-	-	-	-	
8	62.01 - Computer programming activities	-	-	-	-	-	-	
9	82.11 - Combined office administrative service activities	-	-	-	-	-	-	

Breakdown by sector - NACE 4 digits level (code and label)	As of December 2023							
	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	Mn EUR	Of which environmentally sustainable (BIO)	Mn EUR	Of which environmentally sustainable (BIO)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	26.3 - Manufacture of communication equipment	-	-	0	-	-	-	
2	26.4 - Manufacture of consumer electronics	-	-	19.74	19.74	-	-	
3	27.31 - Manufacture of fibre optic cables	-	-	10.91	10.91	3.02	3.02	
4	35.11 - Production of electricity	-	-	12.86	12.86	12.23	12.23	
5	35.13 - Distribution of electricity	-	-	4.78	4.78	4.19	4.19	
6	42.99 - Construction of other civil engineering projects n.e.c.	-	-	1.36	1.36	1.32	1.32	
7	49.2 - Freight rail transport	-	-	10.57	10.57	6.12	6.12	
8	62.01 - Computer programming activities	-	-	19.53	19.53	14.20	14.20	
9	82.11 - Combined office administrative service activities	-	-	0.66	0.66	0.53	0.53	

In the table above,

- The "TOTAL (CCM + CCA + WTR + CE + PPC + BIO)" column does not equal the sum of the individual environmental objectives (i.e. individual columns of CCM + CCA + WTR + CE + PPC + BIO) due to a lack of granularity in counterparty reported metrics, which are often not split by environmental objectives and whether the activities are transitional or enabling.
- Counterparty NACE codes are often not reported, the above NACE codes are derived from the counterparty's North American Industry Classification System (NAICS) code available in the bank's internal systems.

1.3 GAR KPI stock (Turnover KPI's)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	As of December 2023																
	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				
% (compared to total covered assets in the denominator)	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)				
	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
-	GAR - Covered assets in both numerator and denominator																
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.06%	0.11%	-	-	-	-	0.00%	0.05%	-	-	-	-	-	-	-	-
2	Financial undertakings	0.01%	-	-	-	-	-	0.00%	-	-	-	-	-	-	-	-	-
3	Credit institutions	0.00%	-	-	-	-	-	0.00%	-	-	-	-	-	-	-	-	-
4	Loans and advances	0.00%	-	-	-	-	-	0.00%	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Non-financial undertakings	0.05%	0.11%	-	-	-	-	0.05%	-	-	-	-	-	-	-	-	-
21	Loans and advances	0.05%	0.11%	-	-	-	-	0.05%	-	-	-	-	-	-	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	0.06%	0.11%	-	-	-	-	0.00%	0.05%	-	-	-	-	-	-	-	-

	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
As of December 2023														
	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-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total assets covered	
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
	Of which Use of Proceeds		Of which enabling	Of which Use of Proceeds		Of which enabling	Of which Use of Proceeds		Of which transitional	Of which enabling				
% (compared to total covered assets in the denominator)														
-	GAR - Covered assets in both numerator and denominator													
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	-	-	-	2.00%	0.17%	-	0.00%	0.08%	1.13%
2	Financial undertakings	-	-	-	-	-	-	-	1.78%	-	-	-	-	1.04%
3	Credit institutions	-	-	-	-	-	-	-	1.77%	-	-	-	-	0.93%
4	Loans and advances	-	-	-	-	-	-	-	1.77%	-	-	-	-	0.93%
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	-	-	-	0.01%	-	-	-	-	0.11%
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	0.00%	-	-	-	-	0.01%
13	Loans and advances	-	-	-	-	-	-	-	0.00%	-	-	-	-	0.01%
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	0.01%	-	-	-	-	0.10%
17	Loans and advances	-	-	-	-	-	-	-	0.01%	-	-	-	-	0.10%
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Non-financial undertakings	-	-	-	-	-	-	-	0.22%	0.17%	-	0.00%	0.08%	0.09%
21	Loans and advances	-	-	-	-	-	-	-	0.22%	0.17%	-	0.00%	0.08%	0.09%
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	-	-	-	-	-	-	-	2.00%	0.17%	-	0.00%	0.08%	1.13%

In the table above:

- The denominator is total covered assets for columns a to ae (€36,206 million).
- The denominator is total assets for column af (€291,147 million).

1.4 GAR KPI flow (Turnover KPI's)

	a	b	c	d	e	f	g	h	i	j	k	l	m
	As of December 2023												
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling		
	%(compared to flow of total eligible assets)												
	GAR - Covered assets in both numerator and denominator												
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.02%	-	-	-	0.05%	-	-	-	-	-	-	-
2	Financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-
3	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
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	Non-financial undertakings	0.02%	-	-	-	0.05%	-	-	-	-	-	-	-
21	Loans and advances	0.02%	-	-	-	0.05%	-	-	-	-	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	0.02%	-	-	-	0.05%	-	-	-	-	-	-	-

	n	o	p	q	r	s	t	u	v	w	x	z
	As of December 2023											
	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
% (compared to flow of total eligible assets)												
- GAR - Covered assets in both numerator and denominator												
1 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-
2 Financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-
3 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
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 Non-financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-
21 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24 Households	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28 Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-
32 Total GAR assets	-	-	-	-	-	-	-	-	-	-	-	-

	aa	ab	ac	ad	ae	af
As of December 2023						
TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						
Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
Of which Use of Proceeds						
Of which transitional						
Of which enabling						
Proportion of total new assets covered						
% (compared to flow of total eligible assets)						
GAR - Covered assets in both numerator and denominator						
-	GAR - Covered assets in both numerator and denominator	0.07%	0.07%	-	-	0.04%
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	-	-	-	-	-
2	Financial undertakings	-	-	-	-	0.01%
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	-	-	-	-	0.01%
8	of which investment firms	-	-	-	-	-
9	Loans and advances	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-
11	Equity instruments	-	-	-	-	-
12	of which management companies	-	-	-	-	0.01%
13	Loans and advances	-	-	-	-	0.01%
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	Non-financial undertakings	0.07%	0.07%	-	-	0.03%
21	Loans and advances	0.07%	0.07%	-	-	0.03%
22	Debt securities, including UoP	-	-	-	-	-
23	Equity instruments	-	-	-	-	-
24	Households	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	-	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Total GAR assets	0.07%	0.07%	-	-	0.04%

In the table above:

- The denominator is total covered assets for columns a to ae (€36,206 million).
- The denominator is total assets for column af (€291,147 million).
- Due to system limitations on identification of new exposures, the template only includes new term loans as of December 2023.

1.5 KPI off-balance sheet exposures (Turnover KPI's)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		As of December 2023																
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Water and marine resources (WTR)			Circular economy (CE)							
% (compared to total eligible off-balance sheet 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-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 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				
1	Financial guarantees (FinGuar KPI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Assets under management (AuM KPI)	0.04%	0.29%	-	-	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-	-

		r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae
		December 31, 2023												
		Pollution (PPC)			Biodiversity and Ecosystems (BIO)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						
% (compared to total eligible off-balance sheet 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-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	Of which Use of Proceeds	Of which transitional	Of which enabling		
1	Financial guarantees (FinGuar KPI)	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	2.11%	0.29%	-	0.01%	0.12%

In the table above, the denominator (total eligible off-balance sheet assets of €15,240 million) is equal to total AuM (€22,737 million), less exposures to Central Banks, Central Governments and Supranational issuers (€7,497 million), as specified in Article 7 of the Delegated Disclosure Act.

1.6 Nuclear Energy and Fossil gas related activities (Turnover KPI's)

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

1.7 Nuclear Energy and Fossil gas related activities (Turnover KPI's): Taxonomy-aligned economic activities (denominator)

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
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	47.05	100	27.32	100	19.73	100
8	Total applicable KPI	47.05	100	27.32	100	19.73	100

1.8 Nuclear Energy and Fossil gas related activities (Turnover KPI's): Taxonomy-aligned economic activities (numerator)

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM+CCA)		Climate change mitigation		Climate change adaptation	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
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	136.18	100	107.24	100	28.94	100
8	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	136.18	100	107.24	100	28.94	100

1.9 Nuclear Energy and Fossil gas related activities (Turnover KPI's): Taxonomy-eligible but not taxonomy-aligned economic activities

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM+CCA)		Climate change mitigation		Climate change adaptation	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	1	0.01	1	-	-
4	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.54	75	0.54	75	-	-
5	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	1	0.01	1	-	-
6	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	1	0.01	1	-	-
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	0.16	22	0.16	22	-	-
8	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	0.72	100	0.72	100	-	-

1.10 Nuclear Energy and Fossil gas related activities (Turnover KPI's): Taxonomy non-eligible economic activities

Row	Economic activities	Amount (€ in millions)	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 KPI	-	-
3	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.08	-
4	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
5	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
6	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
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	94.82	100
8	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	94.90	100

Appendix 2: Tabular disclosures in accordance with Article 8 of the Taxonomy Regulation related to Capex KPIs

Summary of KPIs

		Total environmentally sustainable assets (€ in millions)	KPI ⁸	KPI ⁹	% coverage (over total assets) ¹⁰	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	87.14	0.17%	0.24%	1.13%	11.31%	87.56%

		Total environmentally sustainable activities (€ in millions)	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>	32.65	0.07%	0.09%	0.04%	12.40%	87.56%
	<i>Trading book¹¹</i>	NA	NA	NA			
	<i>Financial guarantees</i>	0	-	-			
	<i>Assets under management</i>	129.79	0.29%	0.85%			
	<i>Fees and commissions income¹²</i>	NA	NA	NA			

⁸ based on the Turnover KPI of the counterparty.

⁹ based on the Capex KPI of the counterparty, except for lending activities where for general lending Turnover KPI is used.

¹⁰ % of assets covered by the KPI over banks' total assets.

¹¹ 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. The KPI is only applicable from 2026 onwards.

¹² Fees and commissions income from services other than lending and AuM. The KPI is only applicable from 2026 onwards.

2.1 Assets for the calculation of GAR (Capex KPI's)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n
		As of December 2023													
		Total [gross] carrying amount	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			Water and marine resources (WTR)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)				
			Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling	
<i>€ in millions</i>															
-	GAR - Covered assets in both numerator and denominator														
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	3,283.65	47.27	63.61	-	-	-	0.00	23.27	-	-	-	-	-	-
2	Financial undertakings	3,019.01	25.30	-	-	-	-	0.00	-	-	-	-	-	-	-
3	Credit institutions	2,694.64	1.29	-	-	-	-	0.00	-	-	-	-	-	-	-
4	Loans and advances	2,694.64	1.29	-	-	-	-	0.00	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	324.37	24.01	-	-	-	-	-	-	-	-	-	-	-	-
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	of which management companies	35.87	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	35.87	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	285.49	24.01	-	-	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	285.49	24.01	-	-	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Non-financial undertakings	264.64	21.97	63.61	-	-	-	23.27	-	-	-	-	-	-	-
21	Loans and advances	264.64	21.97	63.61	-	-	-	23.27	-	-	-	-	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32,922.15	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Financial and Non-financial undertakings	31,988.61	-	-	-	-	-	-	-	-	-	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	12,493.14	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Loans and advances	12,491.45	-	-	-	-	-	-	-	-	-	-	-	-	-
36	of which loans collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	Equity instruments	1.69	-	-	-	-	-	-	-	-	-	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure obligations	19,495.47	-	-	-	-	-	-	-	-	-	-	-	-	-
41	Loans and advances	19,495.47	-	-	-	-	-	-	-	-	-	-	-	-	-
42	Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44	Derivatives	5.98	-	-	-	-	-	-	-	-	-	-	-	-	-
45	On demand interbank loans	424.13	-	-	-	-	-	-	-	-	-	-	-	-	-
46	Cash and cash-related assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	503.43	-	-	-	-	-	-	-	-	-	-	-	-	-
48	Total GAR assets	36,205.80	47.27	63.61	-	-	-	0.00	23.27	-	-	-	-	-	-
49	Assets not covered for GAR calculation	254,941.54	-	-	-	-	-	-	-	-	-	-	-	-	-
50	Central governments and Supranational issuers	432.54	-	-	-	-	-	-	-	-	-	-	-	-	-
51	Central banks exposure	16,519.89	-	-	-	-	-	-	-	-	-	-	-	-	-
52	Trading book	237,989.11	-	-	-	-	-	-	-	-	-	-	-	-	-
53	Total assets	291,147.34	-	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations															
54	Financial guarantees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	Assets under management	22,736.78	1.21	129.43	-	0.02	-	0.13	0.22	-	-	-	0.03	-	-
56	Of which debt securities	3,173.15	1.08	65.89	-	-	-	0.13	0.22	-	-	-	0.03	-	-
57	Of which equity instruments	3,843.36	0.14	63.55	-	0.02	-	-	0.00	-	-	-	-	-	-

	o	p	q	r	s	t	u	v	w	x	z	aa
	As of December 2023											
	Circular economy (CE)			Pollution (PPC)				Biodiversity and Ecosystems (BIO)				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
	Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling			
€ in millions												
-	GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation											
2	Financial undertakings											
3	Credit institutions											
4	Loans and advances											
5	Debt securities, including UoP											
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	Non-financial undertakings											
21	Loans and advances											
22	Debt securities, including UoP											
23	Equity instruments											
24	Households											
25	of which loans collateralised by residential immovable property											
26	of which building renovation loans											
27	of which motor vehicle loans											
28	Local governments financing											
29	Housing financing											
30	Other local government financing											
31	Collateral obtained by taking possession: residential and commercial immovable properties											
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)											
33	Financial and Non-financial undertakings											
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations											
35	Loans and advances											
36	of which loans collateralised by commercial immovable property											
37	of which building renovation loans											
38	Debt securities											
39	Equity instruments											
40	Non-EU country counterparties not subject to NFRD disclosure obligations											
41	Loans and advances											
42	Debt securities											
43	Equity instruments											
44	Derivatives											
45	On demand interbank loans											
46	Cash and cash-related assets											
47	Other categories of assets (e.g. Goodwill, commodities etc.)											
48	Total GAR assets											
49	Assets not covered for GAR calculation											
50	Central governments and Supranational issuers											
51	Central banks exposure											
52	Trading book											
53	Total assets											
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations											
54	Financial guarantees											
55	Assets under management											
56	Of which debt securities											
57	Of which equity instruments											

	ab	ac	ad	ae	af	
As of December 31, 2023						
TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						
€ in millions	Of which environmentally sustainable (Taxonomy-aligned)					
			Of which Use of Proceeds	Of which transitional	Of which enabling	
-	GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	209.61	87.14	0.00	0.31	54.47
2	Financial undertakings	78.06	-	-	-	-
3	Credit institutions	7.09	-	-	-	-
4	Loans and advances	7.09	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	70.97	-	-	-	-
8	of which investment firms	-	-	-	-	-
9	Loans and advances	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-
11	Equity instruments	-	-	-	-	-
12	of which management companies	1.61	-	-	-	-
13	Loans and advances	1.61	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-
15	Equity instruments	-	-	-	-	-
16	of which insurance undertakings	69.36	-	-	-	-
17	Loans and advances	69.36	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-
19	Equity instruments	-	-	-	-	-
20	Non-financial undertakings	131.55	87.14	-	0.31	54.47
21	Loans and advances	131.55	87.14	-	0.31	54.47
22	Debt securities, including UoP	-	-	-	-	-
23	Equity instruments	-	-	-	-	-
24	Households	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	-	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-
33	Financial and Non-financial undertakings	-	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	-	-	-	-	-
35	Loans and advances	-	-	-	-	-
36	of which loans collateralised by commercial immovable property	-	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	-	-	-	-	-
39	Equity instruments	-	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-	-	-	-	-
41	Loans and advances	-	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	-	-	-	-	-
45	On demand interbank loans	-	-	-	-	-
46	Cash and cash-related assets	-	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	-	-	-	-	-
48	Total GAR assets	209.61	87.14	-	0.31	54.47
49	Assets not covered for GAR calculation	-	-	-	-	-
50	Central governments and Supranational issuers	-	-	-	-	-
51	Central banks exposure	-	-	-	-	-
52	Trading book	-	-	-	-	-
53	Total assets	-	-	-	-	-
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-	-
54	Financial guarantees	-	-	-	-	-
55	Assets under management	227.36	129.79	-	3.27	48.52
56	Of which debt securities	134.07	66.23	-	2.22	41.80
57	Of which equity instruments	93.29	63.55	-	1.05	6.72

In the table above,

- The "TOTAL (CCM + CCA + WTR + CE + PPC + BIO)" column does not equal the sum of the individual environmental objectives (i.e., individual columns of CCM + CCA + WTR + CE + PPC + BIO) due to a lack of granularity in counterparty reported metrics, which are often not split by environmental objectives and whether the activities are transitional or enabling.
- The total gross carrying amount of other assets under management in cells a55, does not equal the sum of debt instruments (a56) and equity instruments (a57) due to each total representing the total market value of assets under management, debt and equity instruments respectively.
- The total gross carrying amount of other financial corporations in cell a7 does not equal the sum of investment firms (cell a8), management companies (cell a12) and insurance undertakings (cell a16) due to exposures to counterparties which do not fall under the three sub-categories.

2.2 GAR sector information (Capex KPI's)

	a	b	c	d	e	f	g	h	i	j	k	l
As of December 2023												
Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	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 (WTR)	Mn EUR	Of which environmentally sustainable (WTR)
1 21.20 - Manufacture of pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-
2 26.30 - Manufacture of communication equipment	-	-	-	-	-	-	-	-	-	-	-	-
3 26.40 - Manufacture of consumer electronics	-	-	-	-	-	23.28	-	-	-	-	-	-
4 27.31 - Manufacture of fibre optic cables	-	11.09	-	-	-	-	-	-	-	-	-	-
5 35.11 - Production of electricity	-	16.35	-	-	-	-	-	-	-	-	-	-
6 35.13 - Distribution of electricity	-	21.82	-	-	-	-	-	-	-	-	-	-
7 42.99 - Construction of other civil engineering projects n.e.c.	-	2.37	-	-	-	-	-	-	-	-	-	-
8 49.20 - Freight rail transport	-	2.89	-	-	-	-	-	-	-	-	-	-
9 58.13 - Publishing of newspapers	-	-	-	-	-	-	-	-	-	-	-	-
10 62.01 - Computer programming activities	21.97	8.88	-	-	-	-	-	-	-	-	-	-
11 82.11 - Combined office administrative service activities	-	0.11	-	-	-	-	-	-	-	-	-	-
12 82.91 - Activities of collection agencies and credit bureaus	-	-	-	-	-	-	-	-	-	-	-	-
13 86.90 - Other human health activities	-	0.09	-	-	-	-	-	-	-	-	-	-

	m	n	o	p	q	r	s	t
As of December 2023								
Breakdown by sector - NACE 4 digits level (code and label)	Pollution (CE)				Biodiversity and Ecosystems (PPC)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	Mn EUR	Of which environmentally sustainable (CE)	Mn EUR	Of which environmentally sustainable (CE)	Mn EUR	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)
1 21.20 - Manufacture of pharmaceutical preparations	-	-	-	-	-	-	-	-
2 26.30 - Manufacture of communication equipment	-	-	-	-	-	-	-	-
3 26.40 - Manufacture of consumer electronics	-	-	-	-	-	-	-	-
4 27.31 - Manufacture of fibre optic cables	-	-	-	-	-	-	-	-
5 35.11 - Production of electricity	-	-	-	-	-	-	-	-
6 35.13 - Distribution of electricity	-	-	-	-	-	-	-	-
7 42.99 - Construction of other civil engineering projects n.e.c.	-	-	-	-	-	-	-	-
8 49.20 - Freight rail transport	-	-	-	-	-	-	-	-
9 58.13 - Publishing of newspapers	-	-	-	-	-	-	-	-
10 62.01 - Computer programming activities	-	-	-	-	-	-	-	-
11 82.11 - Combined office administrative service activities	-	-	-	-	-	-	-	-
12 82.91 - Activities of collection agencies and credit bureaus	-	-	-	-	-	-	-	-
13 86.90 - Other human health activities	-	-	-	-	-	-	-	-

	u	v	w	x	y	z	aa	ab
As of December 2023								
Breakdown by sector - NACE 4 digits level (code and label)	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	Mn EUR	Of which environmentally sustainable (BIO)	Mn EUR	Of which environmentally sustainable (BIO)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1 21.20 - Manufacture of pharmaceutical preparations	-	-	-	-	0.10	-	-	-
2 26.30 - Manufacture of communication equipment	-	-	-	-	0.04	-	-	-
3 26.40 - Manufacture of consumer electronics	-	-	-	-	23.28	23.28	-	-
4 27.31 - Manufacture of fibre optic cables	-	-	-	-	19.22	11.09	-	-
5 35.11 - Production of electricity	-	-	-	-	17.87	16.35	-	-
6 35.13 - Distribution of electricity	-	-	-	-	22.96	22.09	-	-
7 42.99 - Construction of other civil engineering projects n.e.c.	-	-	-	-	2.38	2.37	-	-
8 49.20 - Freight rail transport	-	-	-	-	12.93	2.89	-	-
9 58.13 - Publishing of newspapers	-	-	-	-	0.58	-	-	-
10 62.01 - Computer programming activities	-	-	-	-	21.97	8.88	-	-
11 82.11 - Combined office administrative service activities	-	-	-	-	0.38	0.11	-	-
12 82.91 - Activities of collection agencies and credit bureaus	-	-	-	-	1.92	-	-	-
13 86.90 - Other human health activities	-	-	-	-	8.36	0.09	-	-

In the table above,

- The "TOTAL (CCM + CCA + WTR + CE + PPC + BIO)" column does not equal the sum of the individual environmental objectives (i.e. individual columns of CCM + CCA + WTR + CE + PPC + BIO) due to a lack of granularity in counterparty reported metrics, which are often not split by environmental objectives and whether the activities are transitional or enabling.
- Counterparty NACE codes are often not reported, the above NACE codes are derived from the counterparty's NAICS code available in the bank's internal systems.

2.3 GAR KPI stock (Capex KPI's)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		As of December 2023																
% (compared to total covered assets in the denominator)		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			Water and marine resources (WTR)				Circular economy (CE)				
		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)				
			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	
-	GAR - Covered assets in both numerator and denominator																	
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.13%	0.18%	-	-	-	0.00%	0.06%	-	-	-	-	-	-	-	-	-	-
2	Financial undertakings	0.07%	-	-	-	-	0.00%	-	-	-	-	-	-	-	-	-	-	-
3	Credit institutions	0.00%	-	-	-	-	0.00%	-	-	-	-	-	-	-	-	-	-	-
4	Loans and advances	0.00%	-	-	-	-	0.00%	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	0.07%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	0.07%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	0.07%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Non-financial undertakings	0.06%	0.18%	-	-	-	0.06%	-	-	-	-	-	-	-	-	-	-	-
21	Loans and advances	0.06%	0.18%	-	-	-	0.06%	-	-	-	-	-	-	-	-	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	0.13%	0.18%	-	-	-	-	0.06%	-	-	-	-	-	-	-	-	-	-

	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af		
As of December 2023																
% (compared to total covered assets in the denominator)	Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total assets covered		
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)							
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)							
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which 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				-	-	-	-	-	-	0.58%	0.24%	0.00%	0.00%	0.15%	1.13%
2	Financial undertakings				-	-	-	-	-	-	0.22%	-	-	-	-	1.04%
3	Credit institutions				-	-	-	-	-	-	0.02%	-	-	-	-	0.93%
4	Loans and advances				-	-	-	-	-	-	0.02%	-	-	-	-	0.93%
5	Debt securities, including UoP				-	-	-	-	-	-	-	-	-	-	-	-
6	Equity instruments				-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations				-	-	-	-	-	-	0.20%	-	-	-	-	0.11%
8	of which investment firms				-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances				-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP				-	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments				-	-	-	-	-	-	-	-	-	-	-	-
12	of which management companies				-	-	-	-	-	-	0.00%	-	-	-	-	0.01%
13	Loans and advances				-	-	-	-	-	-	0.00%	-	-	-	-	0.01%
14	Debt securities, including UoP				-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments				-	-	-	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings				-	-	-	-	-	-	0.19%	-	-	-	-	0.10%
17	Loans and advances				-	-	-	-	-	-	0.19%	-	-	-	-	0.10%
18	Debt securities, including UoP				-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments				-	-	-	-	-	-	-	-	-	-	-	-
20	Non-financial undertakings				-	-	-	-	-	-	0.36%	0.24%	-	0.00%	0.15%	0.09%
21	Loans and advances				-	-	-	-	-	-	0.36%	0.24%	-	0.00%	0.15%	0.09%
22	Debt securities, including UoP				-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments				-	-	-	-	-	-	-	-	-	-	-	-
24	Households				-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property				-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans				-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans				-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing				-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing				-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing				-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties				-	-	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets				-	-	-	-	-	-	0.58%	0.24%	-	-	0.15%	1.13%

In the tables above:

- The denominator is total covered assets for columns a to ae (€36,206 million).
- The denominator is total assets for column af (€291,147 million).

2.4 GAR KPI flow (Capex KPI's)

	a	b	c	d	e	f	g	h	i	j	k	l	m
	As of December 2023												
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			Water and marine resources (WTR)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling
	% (compared to flow of total eligible assets)												
	GAR - Covered assets in both numerator and denominator												
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.03%	-	-	-	0.06%	-	-	-	-	-	-	-
2	Financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-
3	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
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	Non-financial undertakings	0.03%	-	-	-	0.06%	-	-	-	-	-	-	-
21	Loans and advances	0.03%	-	-	-	0.06%	-	-	-	-	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	-	-	-	-	-	-	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-
32	Total GAR assets	0.03%	-	-	-	0.06%	-	-	-	-	-	-	-

	n	o	p	q	r	s	t	u	v	w	x	z
	As of December 2023											
	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
% (compared to flow of total eligible assets)												
- GAR - Covered assets in both numerator and denominator												
1 Loans and advances, debt securities and equity instruments not HTF eligible for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-
2 Financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-
3 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
4 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
5 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
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 Non-financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-
21 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
22 Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
23 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
24 Households	-	-	-	-	-	-	-	-	-	-	-	-
25 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-
26 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
28 Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
29 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
30 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-
32 Total GAR assets	-	-	-	-	-	-	-	-	-	-	-	-

	aa	ab	ac	ad	ae	af	
As of December 2023							
TOTAL (CCM + CCA + WTR + CE + PPC + BIO)							
Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)							
Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)							
Of which Use of Proceeds							
Of which transitional							
Of which enabling							
Proportion of total new assets covered							
% (compared to flow of total eligible assets)							
GAR - Covered assets in both numerator and denominator							
-	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.10%	0.09%	-	-	0.07%	0.04%
2	Financial undertakings	-	-	-	-	-	0.01%
3	Credit institutions	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-
7	Other financial corporations	-	-	-	-	-	0.01%
8	of which investment firms	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	0.01%
13	Loans and advances	-	-	-	-	-	0.01%
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	Non-financial undertakings	0.09%	0.09%	-	-	0.07%	0.03%
21	Loans and advances	0.09%	0.09%	-	-	0.07%	0.03%
22	Debt securities, including UoP	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-
24	Households	-	-	-	-	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-
32	Total GAR assets	0.10%	0.09%	-	-	0.07%	0.04%

In the tables above:

- The denominator is total covered assets for columns a to ae (€36,206 million).
- The denominator is total assets for column af (€291,147 million).
- Due to system limitations on identification of new exposures, the template only includes new term loans as of December 2023.

2.5 KPI off-balance sheet exposures (Capex KPI's)

	a	b	c	d	e	f	g	h	i	j	k	l	m
	As of December 2023												
% (compared to total eligible off-balance sheet assets)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	Of which Use of Proceeds		Of which transitional		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling
1 Financial guarantees (FinGuar KPI)	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Assets under management (AuM KPI)	0.01%	0.85%	-	0.00%	-	0.00%	0.00%	-	-	0.00%	-	-	-

	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae
	As of December 2023																
% (compared to total eligible off-balance sheet assets)	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-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)					
	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 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 enabling
1 Financial guarantees (FinGuar KPI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Assets under management (AuM KPI)	-	-	-	-	-	-	-	-	-	-	-	-	1.49%	0.85%	-	0.02%	0.32%

In the table above, the denominator (total eligible off-balance sheet assets of €15,240 million) is equal to total AUM (€22,737 million), less exposures to Central Banks, Central Governments and Supranational issuers (€7,497 million), as specified in Article 7 of the Delegated Disclosure Act.

2.6 Nuclear Energy and Fossil gas related activities (Capex KPI's)

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

2.7 Nuclear Energy and Fossil gas related activities (Capex KPI's): Taxonomy-aligned economic activities (denominator)

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
7	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	78.20	100	54.93	100	23.27	42
8	Total applicable KPI	78.20	100	54.93	100	23.27	100

2.8 Nuclear Energy and Fossil gas related activities (Capex KPI's): Taxonomy-aligned economic activities (numerator)

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM+CCA)		Climate change mitigation		Climate change adaptation	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
4	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
5	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
6	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	-	-	-	-	-
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	158.26	100	129.27	100	28.98	100
8	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	158.26	100	129.27	100	28.98	100

2.9 Nuclear Energy and Fossil gas related activities (Capex KPI's):Taxonomy-eligible but not taxonomy-aligned economic activities

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		(CCM+CCA)		Climate change mitigation		Climate change adaptation	
		Amount (€ in millions)	%	Amount (€ in millions)	%	Amount (€ in millions)	%
1	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
2	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
3	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-	-	-	-	-
4	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.66	30	0.66	47	-	-
5	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.13	6	0.13	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 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	1.41	64	0.60	43	0.81	100
8	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	2.20	100	1.39	100	0.81	100

2.10 Nuclear Energy and Fossil gas related activities (Capex KPI's):Taxonomy non-eligible economic activities

Row	Economic activities	Amount (€ in millions)	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 KPI	-	-
3	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.07	0.12
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 KPI	-	-
5	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
6	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	-
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	53.58	100
8	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	53.65	100