



Let's make
it possible.

A background image showing a hand reaching over a body of water towards the sunset. The sun is low on the horizon, creating a bright lens flare and reflecting on the water. In the distance, there are mountains and some reeds on the right side.

Sustainability Report
2024

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1. General information

Preamble

Environmental, social and corporate governance (ESG) issues have been an important priority for us for over 20 years, so sustainability reporting forms an integral part of our comprehensive corporate communications.

‘As a strong partner for the economy, we enable success for companies and people. In this way, we are shaping a liveable future for generations together.’ Formulated as a collective effort in autumn 2023, this vision for all the companies of the OeKB bank group to work towards is shaped by sustainability in all its various facets. The impact of growing geopolitical and economic challenges and the escalating climate crisis are injecting real urgency into matters.

The OeKB and the Austrian Federal Ministry of Finance (BMF) presented a package of measures in April 2024 that included several new and enhanced financing options and that focused on safeguarding supply chains and delivery reliability, a sustainable energy supply and increased working capital requirements. To make investing in renewables even more attractive, the maximum term of *Export Invest Green Energy* was lengthened to 20 years from planned commissioning, while interfaces with public grids and grid infrastructure for supplying the export industry can also now be financed. A *Ukraine Facility* was established in May 2024 to enable exports that help to protect and/or restore basic infrastructure in the country, e.g. in its transport and energy sectors or its municipal infrastructure.

OeKB issued its first sustainability bond in Australian dollars in March 2024. The five such instruments that have now been launched since October 2019 have thus raised around €1.85 billion in all on the international capital markets for financing environmental and welfare projects. OeKB handled all the federal government’s monthly auctions in its capacity as auction agent for Austrian government bonds and treasury bills. In 2024, these included one green government bond and four green Austrian treasury bills with a total issue volume of approximately €8.45 billion.

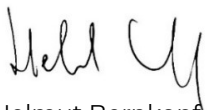
The OeKB > ESG Data Hub set up in August 2022 has proved successful, with over 80% of the Austrian banking sector currently using this central online platform to log companies’ sustainability data. It is therefore fair to say that a nationwide standard has now been able to be established. Almost 1,200 companies have signed up since summer 2022, and the range of services offered is being expanded and fine-tuned on an ongoing basis.

OeKB CSD GmbH’s issuer platform went live in November 2022 and was enhanced by the addition of a new feature in July 2024: as well as issuing new electronic documents, customers can also replace their existing Physical Global Certificates (PGCs) with a Digital Global Certificate (DGC), enabling physical vaults to be withdrawn.

Oesterreichische Entwicklungsbank AG (OeEB), the Development Bank of Austria, has continued to develop its 'Financing our shared future' strategy for the five-year strategy cycle (2024–2028) and has expanded it to cover additional sectors with a primary focus on green finance. Gender is another priority that is being maintained. The aim is for over half of new business to involve climate-relevant investments by 2028. Through its financing instruments, OeEB is mobilising urgently needed capital from private investors both on a bilateral basis and in partnership with other private actors. The Gutmann OeEB Impact Fund, an impact fund of funds focused on SMEs and financial inclusion that has mobilised a total of 48 private and institutional investors, successfully made its final investments in the amount of t€14.2 million in 2024. The year under review also saw a climate impact fund of funds launched with another partner and its fund-raising activities get under way.

Österreichische Hotel- und Tourismusbank GmbH (OeHT) has had a new product in its portfolio for commercial tourism financing since May 2024 in the shape of its green tourism credit facility. This allows investment loans to be financed with an interest rate subsidy of 3% if at least 20% of the eligible project costs are geared towards improving energy efficiency, saving resources or reducing emissions. OeHT investment loans that have secured funding can also still be combined with the 'sustainability bonus', a subsidy worth 7% of the sustainability-related element of an investment.

As we head into 2025, the companies of the OeKB bank group will continue to do all they can to enable companies and people to be successful and thus shape a liveable future for generations together.



Helmut Bernkopf



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Matthias Matzer



Martin Hofstetter

Vienna, 7 March 2025

ESRS 2 General disclosures

Basic principles for preparation

BP-1, 5a, 5b, 5c, 5d

Disclosure requirement BP-1 – Basic principles for preparation of the sustainability declaration

This Sustainability Report covers Oesterreichische Kontrollbank AG (OeKB) along with its fully consolidated subsidiaries Oesterreichische Entwicklungsbank AG (OeEB – The Development Bank of Austria), OeKB CSD GmbH (OeKB CSD) and Österreichische Hotel- und Tourismusbank GmbH (OeHT), referred to as the OeKB bank group. The above companies are located in 1010 Vienna, Strauchgasse 3 and Am Hof 4.

The OeKB bank group's Annual Financial Report covers the same scope of consolidation (OeKB and fully consolidated subsidiaries) as the Sustainability Report (Annual Financial Report Note 38).

This PDF Sustainability Report for the 2024 financial year was prepared in accordance with the European Sustainability Reporting Standards (ESRS). The OeKB bank group is fulfilling the requirements under § 267a Austrian Commercial Code (Austrian Sustainability and Diversity Improvement Act – NaDiVeG) with this report. The report was subjected to an external audit with limited assurance by Ernst & Young with regard to sustainability reporting in accordance with NaDiVeG, the requirements under Article 8 of the EU Taxonomy Regulation and compliance with the European Sustainability Reporting Standards. The Annual Financial Report, which in the same way as the Sustainability Report covers the 2024 calendar year, was not subject to the audit. The reporting on the EU taxonomy is also provided in this report. The current as well as previous reports are available on the OeKB website at www.oekb.at.

Issues related to the NaDiVeG have been labelled with icons. These are shown in the marginal notes for the respective data point. An overview can be found in the index in IRO-2.

This Sustainability Report covers the upstream and downstream value chain. The materiality analysis includes both the upstream value chain (our suppliers) and the downstream value chain (our supported projects). We report our impacts, risks and opportunities under SBM-3, 48a and biodiversity and workers in the value chain under BP-2, 17, and describe which impacts occur where in the value chain and the measures that we are implementing. Our value chain is presented under SBM-1, 42.

We do not exercise the option in this report of omitting any specific information relating to intellectual property, knowledge and expertise or results of innovations.

Disclosure requirement BP-2 – Disclosures related to specific circumstances

There were no deviations from the standard time horizons (one year, one to five years and longer than five years).

BP-2, 9a, 9b

There were no data estimates made along the value chain.

BP-2, 10a, 10b, 10c, 10d

There are no uncertainties regarding the results.

BP-2, 11a, 11b

This report for the 2024 financial year is the first to be prepared in compliance with the European Sustainability Reporting Standards. Reports were prepared in the past in compliance with the GRI standards. Until the implementation of the NaBeG (Austrian Sustainability Reporting Act), the OeKB bank group is subject to the NaDiVeG (Austrian Sustainability and Diversity Improvement Act) – see also BP-1, 5 – and is fulfilling the obligations under § 267a Austrian Commercial Code with this report.

BP-2, 13a, 13b, 13c







The previous year’s key indicators are only reported in part due to the first-time application of the European Sustainability Reporting Standards. The Scope 3 reporting is omitted as the figures are not yet available in their entirety. The previous year’s GRI report included partial reporting on Scope 3. The aim for the 2025 report is to ensure complete and uninterrupted Scope 3 reporting.

There were no material errors or corrections in relation to the previous reporting period. Corrections were implemented in recording the key indicators for the green asset ratio in accordance with the EU taxonomy. Under Article 7(4) of the Delegated Regulation (EU) 2021/2178, environmentally sustainable bonds or debt securities with the purpose of financing specific identified activities that are issued by an investee undertaking shall be included in the numerator of key performance indicators up to the full value of taxonomy-aligned economic activities that the proceeds of those bonds and debt securities finance, on the basis of information provided by the investee undertaking. This had not yet been taken into account in full in 2023.

BP-2, 14a, 14b, 14c

This report fulfils the obligations pursuant to § 267a Austrian Commercial Code (Austrian Sustainability and Diversity Improvement Act – NaDiVeG) – see BP-1, 5. The issues related to the NaDiVeG are assigned under IRO-2, 56. The issues are identified using the following icons in this report.

BBP-2, 15

Environment		Anti-corruption and bribery	
Social matters		Human rights	
Employees		Diversity	

The disclosures in accordance with Article 8 of the EU Taxonomy Regulation of the European Parliament and of the Council and in accordance with the Delegated Regulations of the Commission, in which the content and other procedures of these disclosures are defined, form the content of this sustainability declaration. The relevant disclosures can be found under item 2) Environmental information.

No information is provided by reference in this report.

BP-2, 16

As the OeKB bank group did not exceed the number of 750 employees in the reporting year, ESRS E4 and ESRS S2, which were categorised as material, are not reported in detail.

BP-2, 17a, 17b, 17c, 17d, 17e



We comment on E4 Biodiversity and S2 Workers in the value chain in the following sections:

E4 Biodiversity and S2 Workers in the value chain:

The following table provides an overview of the impacts, risks and opportunities for both topic-related standards:

E4 Biodiversity

Impacts, risks and opportunities	Value chain/ reference to the business model	Measures
Direct impact on the loss of biodiversity		
(-) Negative impact on the necessities of life for species due to environmental pollution caused by projects supported (e.g. through sealing of the soil surface within the scope of construction activities, environmental pollution or interference with the water cycle). GHG emissions from the projects supported result in temperature increases with a negative impact on biodiversity.	downstream In accordance with its business model, OeKB is under an obligation to accept all applications for federal liability. In addition to the Common Approaches of the OECD, we are also committed to the sustainability strategy of the export support procedure. (For details, see SBM-1, 40g). The legal basis for OeEB's business activities is essentially laid down in the Austrian Export Guarantee Act (§ 9). In accordance with its business model, OeEB is obliged to conduct environmental and social audits for all projects in line with national and international standards, in particular the globally recognised IFC Performance Standards. As part of the association of European development banks known as the European Development Finance Institutions (EDFI), OeEB applies the Principles for Responsible Financing that were adopted jointly.	The projects supported by OeKB or OeEB are often associated with activities that can act as a burden on biodiversity, e.g. through increased GHG emissions. One of the aims of our environmental assessment process is to identify these activities and to mitigate their impact as much as possible by the companies implementing the projects. We will build up comprehensive expertise on the topic of biodiversity and methodologies in line with our sustainability strategy (for details, see SBM-1, 40g).

Impacts, risks and opportunities	Value chain/ reference to the business model	Measures
(-) Sealing of the soil surface through support for projects in the tourism sector.	downstream Based on OeHT's business model, we are obliged to fulfil factual requirements in accordance with the guidelines.	In the guidelines for commercial tourism promotion that have been in force since 2023, the project implementation may only result in a maximum additional sealing of the soil surface of 25% compared to the situation before the investment, taking into account any compensatory measures.

S2 Workers in the value chain

Impacts, risks and opportunities	Value chain/ reference to the business model	Measures
Equal treatment and equal opportunities for all		
(-) Contribution to discrimination based on gender, ethnic origin, culture, religion, age, etc., e.g. in recruitment and/or promotion (violation of the right to privacy, e.g. pregnancy, health condition, care status, LGBTQIA*, etc.) and harassment of employees in the value chain	downstream In accordance with its business model, OeKB is under an obligation to accept all applications for federal liability. As part of the screening process, the risks of a negative impact for projects supported by us in the environmental and social area are identified in advance through environmental and social audits. The safeguards are subject to the OECD Common Approaches. An escalation process ensures that the scope of the audit is adjusted as necessary to mitigate potential risks as effectively as possible. The legal basis for OeEB's business activities is essentially laid down in the Austrian Export Guarantee Act (§ 9). In accordance with its business model, OeEB is obliged to conduct environmental and social audits for all projects in line with national and international standards, in particular the globally recognised IFC Performance Standards. As part of the association of European development banks known as the European Development Finance Institutions (EDFI), OeEB applies the Principles for Responsible Financing that were adopted jointly.	Gender discrimination still occurs, including in developed countries. If we ever become aware of this in connection with the projects supported by us, we use our leverage to counteract this situation. For our new strategic period, we have scheduled an analysis of export companies that are led by women or that offer products/services that are particularly important in terms of DEI in order to develop new innovative products and measure the impact of these. OeEB combats discrimination by promoting equality. Gender equality is a focal point of OeEB's strategy, which undergoes continuous development as part of the OeEB Gender Action Plan. Details on this can be found in the Gender Action Plan . In addition to demand-based gender projects, the aim is to implement gender-based flagship projects that take predefined approaches into account as part of the implementation process.

Impacts, risks and opportunities	Value chain/ reference to the business model	Measures
Unequal pay between men and women (gender pay gap)	See above	
(+) Positive contribution towards gender equality by promoting companies that are run by women, owned by women or have women in leadership positions	downstream Gender equality is a priority in OeEB's current 2024–2028 strategy. Details on this can be found in the Gender Action Plan .	OeEB supports demand-based or gender-focused flagship projects for companies that are managed or owned by women, thereby contributing towards gender equality. This takes place within the scope of the 2X Challenge For the new strategic period, we have scheduled an analysis of export companies that are led by women or that offer products/services that are particularly important in terms of DEI in order to develop new innovative products and measure the impact of these
Training and development of skills		
(+) Improving skills and knowledge transfer along the value chain by providing technical assistance (training package of the exporter or consultant)	downstream OeKB's role is to contribute towards economic growth and to increase Austria's competitiveness in a global environment. It grants financing on concessional terms / soft loans in this context aimed at supporting countries in the Global South on behalf of the Federal Ministry of Finance. These are earmarked for sustainable projects that are implemented by Austrian companies and benefit the general public in less developed countries.	In the case of soft loan projects in particular, there is a strong focus on ensuring that the projects supported benefit the local population and can be utilised for as long as possible. Knowledge transfer within the scope of extensive training by employees of the exporting companies or external consultants as well as maintenance packages make a significant contribution towards ensuring the positive impact of the projects on a sustainable basis.
Working conditions		
(-) Lack of financial security, lack of freedom of expression, precarious working conditions and thereby a risk to the health of employees in the projects that receive financing	upstream and downstream In accordance with its business model, OeKB is under an obligation to accept all applications for federal liability. In addition to the Common Approaches of the OECD, we are also committed to the sustainability strategy of the export support procedure. (For details, see SBM-1, 40g). As part of the screening process,	Precarious working conditions and a lack of financial security for employees can arise in projects financed by OeKB and OeEB. If we ever become aware of this in connection with the projects supported by us, we use our leverage to counteract this situation. *)
(-) Psychological and physical stress due to working time pressures to complete orders on time in the absence of legal regulations on em-	the risks of a negative impact for projects supported by us in the environmental and social area are identified in advance through environmental and social audits.	A process for monitoring the Supplier Code of Conduct is being developed in the upstream value chain. If we become aware of psychological or physical stress in the downstream value chain, we use

Impacts, risks and opportunities	Value chain/reference to the business model	Measures
ployment protection in the respective countries or industries	An escalation process ensures that the scope of the audit is adjusted as necessary to mitigate potential risks as effectively as possible.	our leverage within the scope of the audit process to counteract this situation. *)
(-) Contribution towards a lack of social dialogue, e.g. due to a lack of contractual content that would contribute towards and ensure the objectives of social dialogue	<p>downstream</p> <p>As part of the association of European development banks known as the European Development Finance Institutions (EDFI), OeEB applies the Principles for Responsible Financing that were adopted jointly. In accordance with its mandate under § 9 of the Austrian Export Guarantee Act, OeEB is under an obligation to carry out environmental and social audits for all projects. Protecting the environment and resources and social compatibility of the projects financed by OeEB are fundamental principles of its actions. In addition to complying with national and international environmental and social standards, OeEB also endeavours to comply with international human rights standards. OeEB draws up a catalogue of measures if necessary with the customer in the form of an action plan, which becomes a binding requirement as part of the loan agreement. Compliance with the environmental and social standards agreed by contract is reviewed at regular intervals over the term of the project.</p>	Environmental Social Action Plans (ESAPs) are drawn up, which are expanded to include identification and integration of all external stakeholders and the overall group of affected parties. This includes regular monitoring. The ESAPs developed form part of the contractual documentation.
(-) (-) A lack of access to legal remedies due to a lack of information about judicial and extrajudicial complaints procedures in the event of employment law violations	<p>downstream</p> <p>OeEB endeavours to comply with environmental, social and human rights standards in all its business activities. However, we are aware that difficult country and sectoral contexts and complex business structures harbour a risk of detrimental impacts. OeEB's complaints mechanism serves to address these impacts and provide our stakeholder groups with a fair and transparent process for putting forward their concerns. The complaints mechanism is open for environmental, social and human rights complaints regarding the conduct of OeEB and that of our portfolio companies. It enables a dispute resolution procedure based on a co-operative process supported by all parties in good faith and on a voluntary basis.</p>	We provide information proactively about the existence of the complaints mechanism. We also ensure functionality and accessibility of the access without any barriers so that complaints can be submitted (anonymously).

Impacts, risks and opportunities	Value chain/ reference to the business model	Measures
(+) Fair treatment and financial security through remuneration that is standard in the industry for services provided	<p>upstream and downstream</p> <p>In accordance with its business model, OeKB is under an obligation to accept all applications for federal liability. In addition to the Common Approaches of the OECD, we are also committed to the sustainability strategy of the export support procedure. (For details, see SBM-1, 40g). As part of the screening process, the risks of a negative impact for projects supported by us in the environmental and social area are identified in advance through environmental and social audits. An escalation process ensures that the scope of the audit is adjusted as necessary to mitigate potential risks as effectively as possible.</p>	<p>Secure jobs are promoted through legally compliant contracts, with major emphasis placed on gender equality and freedom from discrimination. Projects fulfil national and international environmental and social standards, including the IFC Performance Standards, EHS Guidelines of the World Bank Group and ILO Conventions, as well as international human rights standards. Details regarding our environmental and social standards can be found on the OeKB and OeEB websites.</p>
(+) Contribution towards creating secure jobs through legally compliant service contracts, supply agreements and service agreements	<p>OeEB uses the Performance Standards on environmental and social sustainability from the International Finance Corporation (IFC) (IFC Performance Standards) and the Environmental, Health and Safety Guidelines from the World Bank Group (EHS Guidelines) as our primary environmental and social standards. In line with the Three-Year Programme on Austrian Development Policy, OeEB has also undertaken to comply with international human rights standards as set out in the 'Universal Declaration of Human Rights', the 'UN Convention on the Elimination of All Forms of Discrimination against Women', the International Labour Organization (ILO) Declaration on 'Fundamental Principles and Rights at Work', the ILO Conventions on Working Time, the establishment of procedures for setting a minimum wage, the setting of a minimum wage and occupational safety and health and the working environment as well as the UN Guiding Principles on Business and Human Rights and the OECD Guidelines for Multinational Enterprises.</p>	<p>*)</p> <p>OeEB reviews all contracts with regard to their conformity with the law. OeEB is a signatory to the OeKB bank group's Code of Conduct. This describes our core values and standards for ethical business conduct. It serves as a guideline in everyday business and in dealing with internal and external stakeholders and is intended to support independent action as well as promote an open, respectful and responsible working environment in the process.</p>
(+) Positive contribution towards ensuring freedom of assembly by incorporating clauses in contracts that safeguard freedom of assembly or a staff council	<p>downstream</p> <p>OeEB has signed the Principles for Responsible Financing in accordance with the association of European development banks – European Development Finance Institutions (EDFI) – see EDFI Principles for Responsible Financing.</p>	<p>Contracts ensure freedom of assembly and the right to a staff council in order to protect employee interests.</p> <p>*)</p>

Impacts, risks and opportunities	Value chain/reference to the business model	Measures
	<p>OeEB has undertaken to comply with international human rights standards as set out in the ‘Universal Declaration of Human Rights’, the International Labour Organization (ILO) Declaration on ‘Fundamental Principles and Rights at Work’, the ILO Conventions on Working Time, the establishment of procedures for setting a minimum wage, the setting of a minimum wage and occupational safety and health and the working environment as well as the UN Guiding Principles on Business and Human Rights and the OECD Guidelines for Multinational Enterprises.</p>	
<p>(+) Positive contribution through ensuring health and safety requirements (monitoring)</p>	<p>downstream</p> <p>In accordance with its business model, OeEB is under an obligation to carry out environmental and social audits for all projects. Protecting the environment and resources and social compatibility of the projects financed by OeEB are fundamental principles of its actions. In addition to taking national and international environmental and social standards into account, we also endeavour to adapt our financing projects to international environmental, social and human rights standards. OeEB draws up a catalogue of measures if necessary with the customer in the form of an action plan, which becomes a binding requirement as part of the loan agreement. Compliance with the environmental and social standards agreed by contract is reviewed at regular intervals over the term of the project. Please see the standards of the European development banks:</p> <p>EDFI Principles for Responsible Financing</p>	<p>Environmental Social Action Plans (ESAPs) are drawn up, which are expanded to include identification and integration of all external stakeholders and the overall group of affected parties. This includes regular monitoring. The ESAPs developed form part of the contractual documentation.</p>
		<p>*) In the upstream value chain, we have set ourselves the target of establishing a Supplier Code of Conduct including a monitoring process, and of revising our human rights policy with the underlying process.</p>

The objectives and measures for our 2025–2030 strategic period for topics E4 and S2 are shown in the following table.

MDR-T, MDR-A

The baseline year for the objectives defined as part of the OeKB bank group's strategy is 2025. The baseline year for achievement of objectives by OeEB is 2024 (in accordance with its 2024–2028 strategic period).

The objectives are not based on any scientific findings.

A stakeholder consultation was held within the scope of the materiality analysis. The findings have been incorporated into the development of the strategy and the objectives derived. Details are described in ESRS 2, IRO-1.

The progress and the degree of achievement are reviewed every six months as part of internal and external audits in order to ensure that the objectives are met. The progress report is published annually in the sustainability report.

Measures have been defined for all objectives; the position of these in the value chain is identical with the corresponding objective. If the measure is implemented at a different point in the value chain than the objective, then this fact is indicated.

There were no changes made to the objectives and the corresponding parameters or the underlying measurement methods, significant assumptions, restrictions, sources and data collection procedures as a result of the revision of the objectives and measures in the reporting year. For the same reason, there is still no report on the progress made towards achieving the objectives.

No policies or relevant metrics are currently available. The Supplier Code of Conduct is in progress.

The measures listed do not require any significant operating expenditure (OpEx) and/or capital expenditure (CapEx). An evaluation will be completed for future measures.

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale
E4 Biodiversity						
Knowledge and expertise and a common understanding of the subject area and methodologies in the field of biodiversity have been developed within the Group. (downstream)	Qualitative	No corresponding analyses have been carried out yet	Is taken into account in the revision of the sustainability policy	2025–2028	Expand climate team to include the topic of biodiversity. (own operations)	2025
					Evaluate methods and standards and assess implementation of these within the OeKB bank group.	2026
					Establish basic knowledge as part of mandatory ESG training for all employees and deepen this as part of workshops for specialised employees. (own operations)	2027
An impact-based database is being developed in the area of biodiversity based on international standards and best or good practice methods. (downstream)	Qualitative	Developments and requirements due to EU regulations.	Is taken into account in the revision of the sustainability policy	2025–2030	Implement a biodiversity-related tool in the area of E&S testing for OeKB and OeEB and document initial experiences. (own operations)	2025
					Implement research on further tools and discussion with peers on relevant biodiversity data (banks). (own operations)	2025

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale
					Review the possibility of expanding our own database with data from tools that are accessible publicly, such as ENCORE or WWF Biodiversity Risk Filter, and implement as necessary. (own operations)	2026
					Complete data analysis in order to develop possible measures. (own operations)	2027
Strategic objective is defined in the area of biodiversity. (downstream)	qualitative	Developments and requirements due to EU regulations.	Is taken into account in the revision of the sustainability policy.	2025–2030	Objectives and measures from the 2025–2030 findings and data will be incorporated into the new strategy and target definitions to be drawn up in 2030.	2030
S2 Workers in the value chain						
We have analysed DEI in our value chain using a risk-based approach and either integrated the topic into existing processes or established new ones. (upstream, downstream)	qualitative	No corresponding analyses have been carried out yet.	Is taken into account in the revision of the human rights policy.	2025–2030	Develop a concept for implementation of the measure (definition of the scope, methodology, analysis of the data basis). (downstream)	2026

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale
					Analyse export companies that are managed by women or that offer products/services that are particularly important for DEI in order to develop new, innovative products and measure the impact of these. (downstream)	2026
					Integration of the results into the Supplier Code of Conduct process. (downstream)	2026
We have identified and assessed the negative impact on human rights in our value chain using a risk-based approach. (upstream, downstream)	qualitative	Developments and requirements due to EU regulations.	Is taken into account in the revision of the human rights policy.	2025–2028	Complete specific further training in the Group ESG Office. (own operations)	2025
					Analyse human rights impact in our own company and along the value chain and develop a human rights concept. (upstream, own operations, downstream)	2025
A Supplier Code of Conduct has been adopted and implementation processes have been put in place. (upstream)	qualitative	Developments and requirements due to EU regulations.	N/a as own policy	2025–2030	Develop a Supplier Code of Conduct.	2025

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale
					Define processes and integrate these into process management.	2026
					Integrate the Supplier Code of Conduct into the mandatory ESG training for all employees. (own operations)	2027

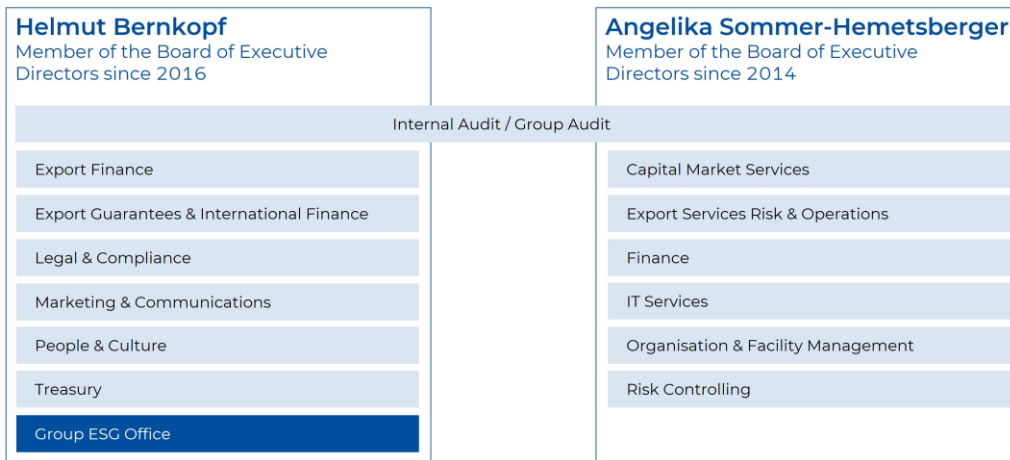
Governance

Disclosure requirement GOV-1 – The role of the administrative, management and supervisory bodies

The companies of the OeKB bank group are managed in each case by an Executive Board (OeKB and OeEB) or an executive management team (OeKB CSD and OeHT). They inform their respective Supervisory Boards about all relevant issues of business development on a regular, timely and comprehensive basis, including the risk situation, risk management and current sustainability topics in their company or in the material Group Companies in accordance with the Austrian Stock Corporation Act or the Austrian Limited Liability Companies Act. The Executive Boards and executive management teams in the OeKB bank group are responsible for managing the companies in accordance with the principles of good corporate governance. This is ensured through clear allocation of management and leadership tasks, internal controls by Internal Audit and comprehensive risk management as described in detail in GOV2 and IRO1 among other places as well as in the Annual Financial Report (Note 37). The Supervisory Board meets at least four times per financial year. It supervises the Executive Board and the management teams and supports these in managing the company, in particular with regard to decisions of fundamental importance in accordance with the provisions of the Austrian Stock Corporation Act and the Austrian Limited Liability Companies Act and the respective rules of procedure of the companies in the OeKB bank group.

The Executive Board at OeKB separates the business divisions clearly into front office (under the responsibility of Helmut Bernkopf) and back office (under the responsibility of Angelika Sommer-Hemetsberger) in order to meet the latest market and regulatory requirements in the current challenging economic environment. The chart shows the current breakdown of business divisions:

G1 GOV-1, 5a



The Executive Board of OeKB manages the company under its own responsibility and consists of two members. The Executive Board adopts its resolutions in compliance with all relevant legal regulations, the provisions of the Articles of Association and its rules of procedure. The breakdown of the business divisions and the coopera-

tion of the Executive Board are governed in the rules of procedure. This is also the case with the Development Bank of Austria (Oesterreichische Entwicklungsbank AG (OeEB)), OeKB CSD GmbH (OeKB CSD) and Oesterreichische Hotel- und Tourismusbank GmbH (OeHT).

OeKB bank group	
Number of executive members	8
Number of non-executive members	41

GOV-1, 21a, 21b



Information on the executive bodies at OeKB AG

Members of the Executive Board

Name	Start	Term of the contract	
		End	
Helmut Bernkopf	1 August 2016	31 July 2028	
Angelika Sommer-Hemetsberger	1 January 2014	31 December 2028	

Members of the Supervisory Board

Position	Name	from	Term of mandate	
			until	
Chairman	Robert Zadrazil	19 May 2009	GM 2026	
First Deputy Chairperson	Marie Valerie Brunner	20 March 2024	GM 2027	
Second Deputy Chairperson	Ilinka Kajgana	18 December 2024	GM 2027	
Member	Sabine Abfalter	25 May 2022	GM 2027	
Member	Rainer Borns	27 May 2024	GM 2027	
Member	Mary-Ann Hayes	29 May 2019	GM 2029	
Member	Dieter Hengl	25 May 2011	GM 2026	
Member	Reinhard Karl	27 May 2024	GM 2025	
Member	Marion Kristen	24 May 2023	GM 2028	
Member	Herbert Pichler	27 May 2020	GM 2025	
Member	Friedrich Spandl	20 May 2021	GM 2026	
Member	Herta Stockbauer	21 May 2014	GM 2029	
Member	Hans Unterdorfer	28 September 2022	GM 2025	
Member	Robert Wieselmayer	19 May 2016	GM 2026	
Member	Janine Wukovits	25 May 2022	GM 2027	
First Deputy Chairperson	Peter Lennkh	18 May 2017	20 March 2024	
Second Deputy Chairperson	Alexandra Habeler-Drabek	28 September 2022	18 December 2024	
Member	Veronika Bernklau	20 May 2021	27 May 2024	
Member	Markus Kriegler	24 May 2023	27 May 2024	

GM = General Meeting

Nominated by the Staff Council

Position	Name	Term of office	
		from	until
Chairman	Martin Krull	14 March 2002	27 November 2029
Deputy Chairperson (since 1 June 2024)	Christina Schadauer	14 March 2023	27 November 2029
Member	Sophie Clemente-Palma	28 November 2024	27 November 2029
Member	Elisabeth Halys	1 July 2013	27 November 2029
Member	Christoph Seper	14 March 2014	27 November 2029
Member	Markus Tichy	1 July 2011	27 November 2029
Member	Evelyn Ulrich-Hell	1 June 2024	27 November 2029
Deputy Chairperson	Erna Scheriau	1 April 2001	31 May 2024
Member	Josi Friedel	8 July 2023	28 November 2024

Working Committee

Position	Name
Chairman	Robert Zadrazil
Member (since 18 December 2024)	Sabine Abfalter
Member	Martin Krull
Member (20 March 2024 until 18 December 2024)	Marie Valerie Brunner
Member (until 20 March 2024)	Peter Lennkh

Nomination Committee

Position	Name
Chairman	Robert Zadrazil
Member (since 20 March 2024)	Marie Valerie Brunner
Member (since 1 June 2024)	Christina Schadauer
Member (until 20 March 2024)	Peter Lennkh
Member (until 31 May 2024)	Erna Scheriau

Audit Committee

Position	Name
Chairperson	Sabine Abfalter
Member	Robert Wieselmayer
Member	Martin Krull

Risk Committee

Position	Name
Chairperson	Herta Stockbauer
Member	Robert Zadrazil
Member	Martin Krull

Remuneration Committee

Position	Name
Chairman	Robert Wieselmayer
Member (since 18 December 2024)	Sabine Abfalter
Member (since 18 December 2024)	Ilinka Kajgana
Member	Robert Zadrazil
Member	Martin Krull
Member (since 1 June 2024)	Christina Schadauer
Member (20 March 2024 until 18 December 2024)	Marie Valerie Brunner
Member (until 18 December 2024)	Alexandra Habeler-Drabek
Member (until 20 March 2024)	Peter Lennkh
Member (until 31 May 2024)	Erna Scheriau

Government Commissioners

	Name	Start of term of office
Government Commissioner	Harald Waiglein	1 July 2012
Deputy Government Commissioner	Johann Kinast	1 March 2006

The Government Commissioners pursuant to § 76 of the Austrian Banking Act are also authorised representatives of the Federal Minister of Finance pursuant to § 6 of the Austrian Export Financing Guarantees Act.

All members of the Supervisory Board and Executive Board have many years of experience in leading roles in strategic management in the banking sector. The divisions include Export Financing and Project Business, Corporate Customers, Strategic Risk Management, Finance, Legal and Compliance, Corporate and Investment Banking, Treasury Management and Capital Markets. They therefore have extensive knowledge of banking products and have extensive knowledge of OeKB's business model and products based on their experience in the banking sector. Most of the members of the Supervisory Board nominated by the Staff Council have been working at OeKB for several years. Some of them also have experience from other banks. All members of the Executive Board or the executive management teams as well as the Supervisory Boards of the companies in the OeKB bank group were subject to an internal review of the 'Fit & Proper' requirements in accordance with the OeKB bank group's Fit & Proper Policy before taking up their mandates. The individual suitability and the suitability on a collective basis is evaluated and reviewed annually. The suitability of the members of the Staff Council appointed to the OeKB Supervisory Board is reviewed by the Staff Council. The OeKB bank group's Fit & Proper Policy takes into account the statutory and regulatory requirements with regard to the suitability assessment of managing directors, members of the Supervisory Board and holders of key functions in accordance with the Austrian Banking Act and the FMA circular on the suitability assessment for managing directors, members of the Supervisory Board and holders of key functions dated March 2023 and is also based on the sample policy of the Association of Banks.

GOV-1, 21c
G1 GOV-1, 5b



The proportion of women on the Supervisory Board and executive management teams can be found in the following tables.

GOV-1, 21d



OeKB bank group	female	male	Proportion of women in %
Executive Board/executive management team	2	6	25%
Supervisory Board	20	21	49%
Executive Board/executive management team, Supervisory Board (including members of the Staff Council)	22	27	45%

The percentages of impartial members of the supervisory bodies are shown in the table.

GOV-1, 21e



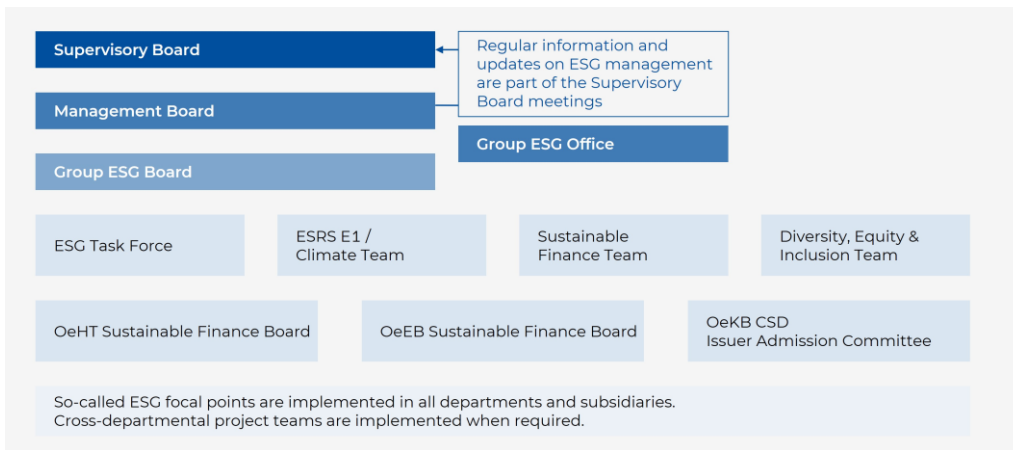
	OeKB	OeEB	OeHT	OeKB CSD GmbH
Number of shareholders' representatives	15	4	7	4
Of which impartial	5	1	1	2
in %	33.34%	25%	14.3%	50%

Roles and responsibilities of the administrative, management and supervisory bodies

GOV-1, 22a, 22b, 22c, 22d

Impacts, risks and opportunities are monitored by the **Group ESG Office**, which is a staff unit that reports directly to Mr Bernkopf, member of the Executive Board of OeKB. ESG management also takes place here. The strategy and actions are developed together with the subsidiaries and departments of OeKB, the implementation status is monitored and the internal flow of information is ensured. The management of impacts, risks and opportunities is therefore initiated in the Group ESG Office and implemented decentrally. The decentralised implementation takes place in four focus teams and in the subsidiaries (see chart). The head of the staff unit and the relevant member of the Executive Board are responsible for centralised management and monitoring. The responsibilities for implementing the individual measures are defined in the line or project organisation.

Achievement of the strategic objectives and the measures contributing towards these are reported to the Executive Board and executive management teams at the OeKB bank group and the management team of OeKB AG on a regular basis in the **Group ESG Board** and are also monitored by Internal Audit. The strategic objectives and the development of actions are among other things derived from the impacts, risks and opportunities that have been identified. This ensures that monitoring takes place. The Group ESG Board takes decisions on strategy, priorities, governance and KPIs as well as policies.



The **Management Board**, consisting of two members of the Executive Board, Helmut Bernkopf and Angelika Sommer-Hemetsberger, provides regular information and updates on ESG management to the **Supervisory Board** as part of the Supervisory Board meetings. The ESG strategy is adopted by the Executive Board and reported to the Supervisory Board.

The management bodies use the risk policy and strategy of the OeKB bank group for the purposes of explicitly addressing the issue of sustainability risks and the process for handling these in the context of risk management. Sustainability risks are considered in this regard to be factors that are incorporated into the assessment and management for the various risk types and as such are discussed by the relevant Risk Management Committee (RMC). The head of the Group ESG Office is represented as a member of the RMC with a right to vote. The results and findings from the development of the key topics, as well as the impacts, risks and opportunities that were identified, were also shared in this same body.

GOV-1, 23a, 23b

The Executive Board, management team and key staff have the professional expertise required based on their many years of individual experience in the banking sector. Most members of the Executive Board and Supervisory Board have a high level of expertise in the ESG area. Based on their own self-assessment, seven shareholder representatives have a high level of knowledge of sustainability, seven shareholder representatives have a moderate level of knowledge and one shareholder representative has a low level of knowledge.

The Executive Board and management team were informed of the results of the materiality analysis and the impacts, risks and opportunities identified, and/or key staff worked directly in the evaluation workshops. The results were incorporated into the development of the strategy. The skills required to implement the objectives set out in the strategy in relation to the impacts, risks and opportunities identified are either available within the company or are developed through training.

Training takes place constantly on expertise in the ESG area. Regulatory topics, including sustainability topics are covered for the Supervisory Board, the management team and key staff within the scope of the annual OeKB bank group training plan. The plan is based around the FMA circular on the suitability test for management, Supervisory Board and key staff, which has been incorporated accordingly into the OeKB bank group's Fit & Proper Policy. Sustainability topics form part of regular Fit & Proper training sessions (including with involvement from an external consultant). Two Fit & Proper training sessions were held in the reporting year for the Supervisory Board and key staff, along with two 'regulatory radar' training sessions for the key staff. The OeKB bank group also offers e-learning courses that include sustainability topics to its Supervisory Boards, management teams and key staff. Training was also

provided in 2024 on innovations in connection with disclosure and transparency obligations in the ESG area in accordance with the Basel IV package.

Disclosure requirement GOV-2 – Information provided to and sustainability matters addressed by the undertaking's administrative, management and supervisory bodies

GOV2, 26a, 26b

The impacts, risks and opportunities identified in the materiality analysis have been incorporated into the strategy development process. This has resulted in the ESG Strategy 2025–2030, which was decided by the Group ESG Board (consisting of all Executive Board members and managing directors of the OeKB bank group and the heads of department at OeKB). The Management Board submitted the strategy for the attention of the Supervisory Board at its meeting on 18 December 2024, including the results of the materiality analysis as well as the impacts, risks and opportunities upon which the strategic objectives are based. Objectives have been defined for the new strategic period and these are reported in this report under the respective topic standards. The Group ESG Office is responsible for tracking the objectives in collaboration with all relevant departments and/or subsidiaries. The implementation progress is reported to the Group ESG Board as well as to the Supervisory Board on a regular basis.

A risk assessment regarding sustainability risks is carried out quarterly by the head of the Group ESG Office. This head is also a member of the OeKB Risk Management Committee (RMC) with a right to vote. Sustainability risks are seen as factors that are incorporated into the assessment and management of the various risk types and as such are discussed within the framework of OeKB AG's Risk Management Committee. Regular climate meeting days are also scheduled with the Executive Board and the relevant department heads at OeEB to provide information on climate-related topics and developments. Semi-annual risk reports are provided to the management and the Supervisory Board at OeHT. The Sustainability Officer at CSD discusses sustainability issues with the management as part of their weekly scheduled meeting. As CSD's business model does not permit selection based on sustainability criteria, there is no separate evaluation of business cases or customer relationships.

Sustainability risks constitute a fixed component of the risk report to the Risk Committee within OeKB's Supervisory Board. The Group Asset Liability Committee (ALCO), which meets quarterly, also discusses ESG topics in relation to the company's own portfolio, e.g. in order to evaluate the ESG bond component in the company's own investments.

GOV-2, 26c

A large number of impacts, risks and opportunities were taken into account during the materiality analysis process. We have identified the main impacts, risks and opportunities in the core team. These are described in detail in the respective topic standards.

Disclosure requirement GOV-3 – Integration of sustainability-related performance in incentive schemes

The remuneration policy governs the fixed and variable remuneration for the Executive Board/executive management team and employees of OeKB and the OeKB bank group. It is available on the intranet for all employees of the OeKB bank group. Information on the remuneration policy can also be found on our website. This relates in particular to the impacts, risks and opportunities from area S1 – Own workforce and specifically here to ensuring financial security and an appropriate standard of living for employees. OeKB's Executive Board defines the remuneration policy at OeKB, which represents a guideline for the entire OeKB bank group. This fulfils the requirements of the Austrian Banking Act and the corresponding circular from the Austrian Financial Market Authority (FMA). This remuneration policy is reviewed once each year, and was most recently reviewed in March 2024. A Remuneration Committee has been set up within the Supervisory Board at OeKB, with the remuneration policy submitted for approval to this Committee, which monitors compliance and reports on this to the Supervisory Board. The Remuneration Committee is also responsible for measuring performance according to the key indicators defined in the remuneration policy and in line with the strategic objectives and for allocating variable remuneration to the Executive Board. Experts from external consultancies were repeatedly consulted when determining the remuneration policy and for various reviews. A link to third-party standards or initiatives is not relevant in this context.

GOV-3, 29a, 29b, 29c,
29d, 29e
MDR-P

The design for the variable remuneration policy ensures that the incentives set are in line with the long-term interests of the OeKB bank group. Variable remuneration is only applied if certain minimum requirements are met for a bonus pool to be calculated (e.g. a positive consolidated profit or a certain minimum duration for the survival period). The variable remuneration represents an appropriate proportion of the total remuneration and is based on individual performance as well as on one-year and multi-year performance parameters for the company and the Group.

The variable remuneration of the executive management team is calculated based on the key indicators of consolidated profit, cost/income ratio, risk-bearing capacity and achievement of agreed strategic objectives. The strategic objectives are set in advance for the respective year by the Remuneration Committee and are weighted at 20% for 2024. Sustainability-related objectives make up a share of 10%. The individual parameters are as follows:

- Implementation of regulatory reporting including ESG statistics & reporting – implementation of the sustainability report in accordance with ESRS standards including an external audit
- ESG – adoption of an ESG strategy and governance for the 2025–2030 strategic period and implementation measures
- ESG investment at OeKB AG (the share of ESG in the portfolio is greater than 35%, for new investments the share of ESG is at least 50%)
- Reinforcing leadership and culture and enhancing the attractiveness of the employer in the aim of establishing the OeKB bank group as a 'great place to work'



(high level of job satisfaction and high level of employees who are willing to recommend the company)

Equal treatment, inclusion and diversity are also taken into account from a quality perspective.

Development effectiveness for the projects financed is measured at the subsidiary OeEB using the Development Effectiveness Rating (DERa), which accounts for 20% of the Executive Board's variable remuneration. The implementation of the green tourism loan and the development of a sustainable loan portfolio have been agreed as sustainability-related targets at OeHT and are taken into account in management's variable remuneration at a total of 10%.

In the case of management, the individual variable remuneration is limited to 100% of the fixed annual salary. From the second level (head of department), the variable component amounts to a maximum of 50% of fixed remuneration. If the variable remuneration exceeds certain materiality thresholds, staggered payments are applied in order to comply with the regulatory requirements of sustainability and risk orientation, with 40% (or 60% in the case of particularly high amounts) of the variable remuneration being paid out over a period of five years. The beneficiary or beneficiaries only have a non-binding entitlement to the deferred amount until the payment is actually made. The proportion of the entitlement to the retained bonus that is due annually is subject to a new valuation each year.

No variable remuneration is provided in the form of shares as OeKB is not a publicly held company and only has registered common shares that are subject to restrictions on transfer. No use has been made either of equity-linked payments in view of the costs associated with these and the low proportion of variable remuneration in relation to the total remuneration.

The fixed salary represents the main component in the total remuneration for senior management, with the result that a flexible remuneration policy is possible in every respect in terms of the variable remuneration and payment of the variable component can also be waived in its entirety if necessary. The ratio between fixed and variable remuneration as described ensures that no one is encouraged to take risks that exceed the desired risk appetite or the extent tolerated in the interests of sound and effective risk management.

Guaranteed variable remuneration which includes a sign-on bonus is not compatible with the principle of performance-related remuneration in the OeKB bank group and is therefore not applied. If OeKB assumes contractual penalties with the recruitment of new employees, these payments must be in line with the Bank's long-term interests.

Standard market pension fund agreements are entered into for members of the executive management team as an addendum to their employment contract. Payments related to termination of a contract reflect long-term success and are designed to avoid rewarding failure.

[S1-16, 97b](#)

The key indicators are taken into account in a slightly modified form in the subsidiaries OeEB, OeKB CSD and OeHT, with separate strategic objectives agreed.

In the event of an unfavourable or negative financial performance and earnings position, the executive management and/or the Supervisory Board (Remuneration Committee) reserves the right to reduce the variable remuneration and the deferred bonus payments, which may also be cancelled altogether in accordance with the statutory regulations (malus/clawback rule). Corresponding clawback provisions have been agreed with the members of the executive management team for special circumstances involving non-sustainable performance or serious misconduct, such as material breaches of the law or actions that have resulted in a specific risk to the company's economic position.

Disclosure requirement GOV-4 – Statement on due diligence

The table shows the mapping to those points in the sustainability statement that describe fulfilment of the due diligence requirement.

GOV-4, 30, 32

List of information provided on the process for fulfilling the due diligence requirement

Core elements in due diligence		Page reference
a) Integration of due diligence into governance, strategy and the business model	ESRS 2, GOV-1, 22a-d;	23 f
	ESRS 2, GOV 2, 26,	25
	ESRS 2, GOV 3, 29	26 f
	ESRS 2, SBM 3, 48a, b, c	57
b) Involvement of the affected stakeholders in all important stages of due diligence	ESRS 2, SBM-2, 45a-d	52 ff
	ESRS 2, IRO 1, 53b	58 ff
c) Determination and assessment of negative impacts	ESRS 2, IRO 1, 53	58 ff
d) Actions to counteract these negative impacts	ESRS 2, BP-2, 17;	7 ff
	E1, S1, G1 in each case	80 ff, 98 f,
	under SBM-3, 48a	118 f
e) Tracking the effectiveness of these efforts and communication	GOV-1, 22	23 f

- a) An integrated model as described in GOV-1, 22 is used to incorporate due diligence into governance, strategy and the business model. GOV-2, 26 is also used to report on the sustainability aspects that the administrative, management and supervisory bodies deal with, how the strategy was developed and how sustainability risks are managed. In GOV-3, 29 we report on the sustainable indicators that are used to assess the performance of the management bodies. In SBM-3, 48 a, b, c, we describe our negative and positive impacts along the value chain and the interaction of these with our business model and risk management.
- b) Involvement of all affected stakeholders: stakeholder involvement took place within the scope of the materiality analysis as described in IRO-1, 53b. In

SBM-2, 45a we report on how we engage in dialogue with the various stakeholder groups in the aim of utilising their opinions and input for decision-making processes related to strategy and the business model. In 45b-d we address stakeholder participation in the context of the materiality analysis.

- c) Determination and assessment of negative impacts: negative impacts were determined and assessed as part of the materiality analysis, which is described in detail in IRO-1, 53.
- d) Actions aimed at counteracting negative impacts are described at the beginning of each of the topic standards in E1, S1 and G1 and in BP-2, 17 under SBM-3, 48a for E4 and S1. The objectives for the 2025–2030 strategic period which we plan to use to mitigate negative impacts and enhance positive impacts can also be found in the respective topic standards.
- e) The effectiveness of our efforts is tracked continuously by the teams established for this purpose (see GOV-1, 22) as well as twice a year by Internal Audit. Communication will take place via the annual sustainability report.

Disclosure requirement GOV-5 – Risk management and internal controls over sustainability reporting

The sustainability report reflects the OeKB bank group's commitment to sustainable business practices, a corporate culture that is lived out in practice and institutionalised governance and ethics processes with support from the members of the Executive Board and management teams. Centralised business processes, transparent workflows and collaboration between experts enable reporting that complies with the regulatory framework. This report documents the OeKB bank group's continuous engagement with the multidimensional challenges in the sustainability area.

GOV-5, 36a, 36b, 36c, 36d, 36e

The process of non-financial reporting is part of process management and is mapped in the process map in ARIS. The responsibility for the reporting, for the accuracy of the content and for adhering to the schedules lies with the Group ESG Office, which as a staff unit reports directly to the management. This ensures that all the information required for disclosure is provided by the specialist departments and subsidiaries and is agreed and coordinated with them. Roles and responsibilities are clearly defined.

Risk measurement and control are integrated into the OeKB bank group's strategy as essential processes in order to ensure the security and profitability of the company over the long term. Our risk policy is therefore based around ensuring a stable return on equity based on conservative management of business and operational risks.

The Supervisory Board is responsible for monitoring and controlling the activities of the management team and therefore for all actions aimed at risk management within the company. It receives quarterly reports on the risk situation at the OeKB bank group. These risk reports provide a detailed presentation of the OeKB bank

group's risk position. Sustainability risks also form a fixed part of the quarterly risk assessment and reporting to the Risk Management Committee, the Executive Board and the Supervisory Board. The Supervisory Board has also set up a Risk Committee in accordance with § 39d of the Austrian Banking Act where sustainability risks are discussed. The effectiveness of the internal control system (ICS) is monitored by the Supervisory Board's Audit Committee.

In relation to sustainability risks, the OeKB bank group understands these to be events or conditions from the areas of the environment, social affairs or corporate governance (ESG risks) the occurrence of which could have a significant negative impact on the assets, financial or earnings position, as well as on the company's reputation. ESG risks do not constitute a new type of risk, but are instead aspects that are incorporated into the assessment and management of various financial and non-financial risks. The assessment was completed in recent years using a functional chain analysis that focused on physical and transitory climate-related risks. Details on the functional chain analysis can be found in E1.

Within the scope of the materiality analysis process, which was completely redesigned during the reporting year in accordance with ESRS requirements, impacts as well as financial risks and opportunities for the OeKB bank group's business model were evaluated in workshops. Details on the materiality analysis process can be found in ESRS 2, IRO-1, 53. The materiality analysis formed the basis for developing the ESG strategy for the 2025–2030 period. The Group ESG Office is responsible for implementing the objectives and actions that are set out in the strategy and are approved by the Executive Boards and management teams at the OeKB bank group. Internal Audit monitors implementation progress every six months and reports on this to the Executive Board. Details on the strategy are described in SBM-1.

Strategy

Disclosure requirement SBM-1 – Strategy, business model and value chain

Business model

OeKB's role is to contribute towards economic growth and to increase Austria's competitiveness in a global environment. Its products and services are a stabilising factor for the economy in times of crisis, as has been the case in recent years. The OeKB bank group thereby holds a special position as a central financial services provider. It fulfils this role by providing services relevant for the national economy for Austrian foreign trade, the Austrian capital market, the Austrian tourism and leisure industry, commercial banks and the Republic of Austria. We provide our services on a neutral basis in terms of competition and across all sectors. The central areas are described below:

SBM-1, 40a i., ii.



Export Services

We offer instruments on behalf of the Federal Ministry of Finance that strengthen companies in terms of global competition and support them in the challenges they face.

— Safeguarding exports and foreign investments

Administration of guarantees by OeKB as the agent of the Republic of Austria

As the authorised representative of the Republic of Austria, OeKB provides guarantees for export transactions and for investments abroad by Austrian companies that engage in exports. The guarantee procedure is based on the provisions of the Austrian Export Guarantee Act and the corresponding regulations.

The guarantees aimed at covering political and commercial risks as well as the instrument of the guarantee by a val enable access to the Export Financing Scheme (EFS). The EFS makes it much easier to ensure refinancing for exports and investments at favourable interest rates.

When assessing applications for assumption of liability, the Federal Ministry of Finance as guarantor and OeKB as authorised representative focus on aspects such as sustainable development, human rights and environmental issues.

— OeKB's Export Financing Scheme

OeKB's Export Financing Scheme has been used to refinance exports of goods and services as well as investments abroad since 1960. It is open to Austrian and foreign banks as a source of refinancing, provided that certain criteria are met, such as an appropriate credit rating. We are bound by Austrian laws with this, as well as by international regulations, in particular those of the EU and OECD.

Financing on commercial terms and conditions

Financing for supplier and purchaser loans as well as equity participations is provided in euros and in foreign currencies at variable and fixed interest rates. Interest rates in the EFS are set daily and are therefore close to market rates and are fair and transparent. Refinancing products are simple and have a standardised structure and are based around usual commercial practices. Banks and export companies can use the OeKB Loan Pricer online tool on OeKB's website to calculate the interest rates for EFS financing quickly and easily. Banks and their customers can therefore control the point themselves in time when the interest rate should be fixed.

— Environmental and social aspects

As the Austrian Export Credit Agency (ECA), OeKB is subject to the OECD Common Approaches in its risk assessment for potential environmental and social impacts. These govern the procedure for the Environmental and Social Impact Assessment (ESIA) of projects in a standardised form and thereby create a level playing field within the ECAs represented within the OECD. The Common Ap-

Statistical overviews of guarantees in accordance with the Austrian Export Guarantee Act can be found in the OeKB Export Services Annual Report 2023 (German only)

proaches are currently being revised, with the focus being placed on the areas of climate change, biodiversity and human rights. Projects that do not fall under the Common Approaches are reviewed in accordance with the watchful eye principle developed with the Federal Ministry of Finance.

- Projects under review

Applications are categorised as A, B, C and E depending on the severity of the potential impacts. Projects that could have a significant negative, irreversible impact on the environment and society are assigned to category A. We present projects in category A that have a prospect of a federal guarantee on our website at least 30 days before the potential assumption of liability, thereby giving stakeholders the opportunity to provide further input and present further queries.

Basic exclusion criteria are defined by the Federal Ministry of Finance and are set out in the sustainability strategy of the export support procedure. Supplies of weapons, military equipment and nuclear technology are not eligible for cover under any circumstances as part of export support.

- **Country reports on risk assessment**

In addition to the Corruption Perceptions Index, our country reports also designate other social, developmental and environmental indicators to make the country risk even more transparent in the assessment of projects. Provided that the assessments are available for the relevant countries, they show the ranking in the Human Development Index (HDI), the Gini coefficient and the ranking in the World Risk Index for Natural Disasters.

Substantiated information on the economic and political situation in export markets helps Austrian companies to assess the risk more effectively and choose the right instruments to minimise these risks. Our country analysis team provides information on which markets currently offer opportunities and where increased risk should be recognised in the *#MärkteImFokus (Markets in focus)* series.

- **Current developments**

- Support measures in the war in Ukraine

Ukraine facility for business transactions in the public sector: The Federal Ministry of Finance and OeKB have created the conditions for even more effective support for Austrian exports to Ukraine with the Austrian Budget Accompanying Act (Budgetbegleitgesetz) 2024. The plan is for €500 million to be made available over the next five years to cover business transactions for Ukraine. The exports enabled by this are intended to make an active contribution towards the country's reconstruction.

- Safeguarding production and primary products as well as energy

Austrian export companies have had access to an attractive financing option to safeguard production and primary products since April 2024 with the 'Vor-ratsinvest' (inventory invest) option. This option enables medium to long-term fi-

[Details on the support measures can be found on our website](#)

nancing of warehouses as well as payments to suppliers to ensure their long-term readiness and capacity to deliver. This is aimed at helping to consolidate supply chains without any red tape and at preventing failures in the supply chain or minimising the consequences of these. The entire spectrum of the Austrian export industry is able to benefit from this, from SMEs to industrial groups.

Export companies and their upstream suppliers that invest in their energy transformation and the sustainable expansion or maintenance of existing production capacities also receive even more effective support. The maximum term for 'Export Invest Green Energy', an attractive financing option for investments in renewable energies, will be increased to 20 years from the planned commissioning date. This means that the repayment term for the financing is adapted to the funding opportunities under the Austrian Renewable Energies Expansion Act (EAG). This makes projects that fall under the Austrian Renewable Energies Expansion Act easier to present and calculate. Another new feature is that interfaces to public networks and network infrastructures for supplying the export industry can also be financed in future.

Development Financing – The Development Bank of Austria

The Development Bank of Austria (OeEB) is the official development bank of the Republic of Austria and finances projects in the private sector in developing and emerging markets on behalf of the Austrian federal government. As such, it makes an important contribution towards economic development and towards strengthening the private sector in these countries. OeEB is able to operate in all developing countries in accordance with the [DAC \(Development Assistance Committee\) list](#) from the OECD. The geographical and topic-related priorities can be seen from the strategy (see current strategy 2024–2028).

OeEB is committed to the [objectives under Austrian Development Cooperation \(ADC\)](#) in implementing its public development policy mandate.

As a private specialist institution with a banking licence, OeEB operates in a commercial capacity and supports and accompanies selected projects that achieve effects in terms of development policy and that are economically sustainable. OeEB ensures compliance with national and international environmental, social and human rights standards during the project review stage. The strategy is made operational based on various policy papers.

The effects in terms of development policy include in particular the creation and safeguarding of local jobs, support for gender equality, access to financing or urgently required capital for micro, small and medium-sized enterprises, access to clean and affordable energy and other green, environmentally-friendly solutions, as well as the creation of sustainable private infrastructures and investments in industry. The effects in terms of development policy are measured based on a development policy rating tool (the Development Effectiveness Rating Tool).

Any private company from an industrialised or developing country that implements projects in developing countries can in principle be a customer of OeEB. A crucial

aspect in customer selection can be seen under the term 'responsible financing'. OeEB makes a contribution towards achieving the 17 Sustainable Development Goals (SDGs) of the United Nations 2030 Agenda with its mandate.

OeEB is part of the association of 15 European development banks ([European Development Finance Institutions, EDFI](#)).

OeEB provides financing instruments for private companies in developing and emerging markets through the following front office departments:

— **Investments and Financing (IF)**

This department provides tailored long-term credit financing at near-market conditions for the implementation of private projects such as: project finance, corporate finance, credit lines to private financial intermediaries such as micro-finance and financial institutions, as well as other special funds that provide loans to the real economy in accordance with OeEB regulations.

[More details on investment financing can be found on the website.](#)

— **Private Equity (PE)**

This department invests in private equity funds for the Federal Ministry of Finance on a fiduciary basis. It provides mezzanine capital via the African-Austrian SME Investment Facility (AAIF+) product and is responsible for cooperating with private stakeholders to mobilise third-party funds for investment in impact funds of funds (private equity third-party funds). An impact fund of funds has already been implemented with Bank Gutmann (the last investments were successfully realised in 2024) with a focus on SMEs and on financial inclusion. A further impact climate fund of funds was successfully established with an Austrian stakeholder in 2024 with the fundraising activities launched.

[More details on Private Equity can be found here.](#)

— **ESG, Climate & Technical Assistance (ESTA)**

In addition to the traditional financing instruments, OeEB also supports its clients with the technical assistance funds instrument in preparation for projects or to accompany these, in the aim of strengthening the developmental impact of the projects, such as through the implementation of environmental and social measures, project-related training measures, etc. These funds are made available by OeEB from its own resources as non-repayable grants, as well as from contributions from other donors. The technical assistance funds are allocated in line with OeEB's strategic objectives.

[More details on Climate & Technical Assistance can be found on the website.](#)

Capital Market Services

As a central service provider for the capital market, we see ourselves as an intermediary between the market participants that is neutral in terms of competition. Our services represent fundamental infrastructure and are essential for a functioning capital market. Entrusted with a series of tasks through legislation, we develop efficient infrastructure services for all market participants.

— **Auction Agent for Austrian Government Bonds and Treasury Bills**

OeKB is the Auction Agent for Austrian Government Bonds and Austrian Treasury Bills of the Republic of Austria in the auction process. The specialised ‘Austrian Direct Auction System’ (ADAS) software developed and operated by OeKB is used to handle the time-critical auction processes from bid submission through to allocation.

OeKB also acts as the payment and settlement agent for federal bonds of the Republic of Austria.

— **Legal Entity Identifier (LEI)**

Since January 2018, many companies and funds have required a ‘Legal Entity Identifier’ (LEI) via which they can be uniquely identified globally. This 20-digit alphanumeric identification number serves as a unique global reference code for all legally independent entities and increases transparency in bilateral business transactions and on the capital markets. As a service partner of one of the world’s largest LEI issuers WM (Wertpapier Mitteilungen) Datenservice, OeKB reviews LEI applications from Austrian companies and funds, which thereby have an experienced contact in Austria.

— **New-issue calendar and prospectuses**

OeKB is the notification office in accordance with §23 of the Austrian Capital Market Act and is also among other things responsible for the new-issue calendar. This contains all planned public and non-public issues in Austria. The new-issue calendar also helps in assessing future capital market demand and has proven to be an important informational tool for the capital market.

New-issue calendar and prospectus documentation can be found on the my.oekb.at customer platform.

The notification office publishes the prospectus documentation (i.e. prospectuses, supplements to prospectuses, registration forms and amendments to these) approved by the Austrian Financial Market Authority (FMA) and notified to Austria as of 21 July 2019 under ‘Prospectus Documentation’ on the my.oekb.at customer platform.

— **Reporting and calculations for investment funds**

OeKB receives tax-related data on funds in its capacity as a notification office. The income tax treatment of the funds is determined from this data using the Federal Ministry of Finance’s assessment regulations. For the purposes of ensuring precise settlement of capital gains tax, this data is published and forwarded to the banks via interfaces in order to enable them to settle the capital gains tax.

Austrian investment companies have been disclosing sustainability data on Austrian funds together with the other fund master data since 2018 within the scope of the ISIN allocation process. The sustainability data is being expanded on a continuous basis in close coordination with the Association of Austrian Investment Fund Management Companies (VÖIG), most recently in 2021 with the SFDR (Sustainable Finance Disclosure Regulation) disclosure. The sustainability data therefore includes the following criteria at present: the *ESG Incorporation at*

product level criterion indicates whether the fund pursues a sustainable investment strategy. Further specifications are provided if this is the case. This sustainability information is also made available at fund level on the my.oekb.at customer platform.

OeKB CSD GmbH

OeKB CSD GmbH (OeKB CSD) is a wholly-owned subsidiary of OeKB and fulfils the role of central securities depository in Austria. OeKB CSD's clients consist primarily of banks and issuers. Its activities are carried out in co-operation with Wiener Börse AG (Vienna Stock Exchange) and CCP Austria Abwicklungsstelle für Börsengeschäfte GmbH (CCP.A).

OeKB CSD uses its expertise to support the legislative process and the implementation of EU Directives. It makes the infrastructure available for capital market transactions, thereby supporting Austria as a business location. Transparency and stability of services are required in order for the capital market to function. Several data centres are in operation in order to meet the requirements of the CSDR (Regulation (EU) No. 090/2014). The high-availability services are fundamental infrastructure and make a significant contribution towards the functioning of the capital market.

OeKB CSD has made a significant contribution towards further development of the legal framework for securities, which among other things has led to the possibility of securities certificates going paperless.

— **Notary Services and safekeeping**

The transfer of securities to OeKB CSD's safekeeping and administration services with associated recording in OeKB CSD's IT system is a prerequisite for being able to process securities transactions in electronic format.

— **Settlement**

A securities account transfer at OeKB CSD replaces the movement of the actual securities certificates. The TARGET2-Securities (T2S) platform enables harmonised settlement of securities transactions in central bank money across Europe. This has removed barriers to cross-border settlement and increased security and efficiency.

— **Asset Servicing**

OeKB CSD performs all administrative activities for the national and international securities that it holds in safekeeping that may arise over the course of a securities cycle. This also includes the redemption of values that are due, such as coupon payments and repayments.

Energy Market Services

OeKB has been appointed to carry out financial clearing and risk management activities by the following companies:

A&B Ausgleichsenergie & Bilanzgruppen-Management AG
AGCS Gas Clearing and Settlement AG
APCS Power Clearing & Settlement AG
OeMAG Abwicklungsstelle für Ökostrom AG

Our clients are active on the energy market in the field of balancing energy and green electricity promotion.

OeKB is also a clearing bank for the exchanges affiliated with European Commodity Clearing AG (ECC) and fulfils the role of a General Clearing Member (GCM). As a GCM, OeKB implements the collateral management and financial settlement of spot-trading transactions on selected energy exchanges for Non-Clearing Members (NCMs) of ECC.

OeKB has been offering customers of eSett Oy the services of a settlement bank since 2024. eSett Oy is the clearing entity for Denmark, Norway, Sweden and Finland.

Tourism Services

The Austrian tourism and leisure industry is a dynamic sector that provides some important momentum for the national economy every year. Our tourism businesses invest in quality improvements and operational optimisations, increase their competitiveness and thereby create regional added value.

Oesterreichische Hotel- und Tourismusbank (OeHT) has been the national contact point for subsidies and financing for the SME tourism and leisure industry since 1947. On behalf of the Federal Ministry of Labour and Economy (BMAW), OeHT offers products such as cash grants, assumption of liability and loans on concessional terms. It is the only institution in Austria that is both a funding agency and a bank at the same time. The services available are supplemented by OeKB for large companies and cable car operators.

OeHT has been integrated into the sustainability management process of the OeKB bank group since 2020. In addition to executive management, the Head of Risk Management and the ESG team at OeHT are responsible for future and/or gradual implementation of the measures required.

OeHT's lending decisions are based on national and EU directives on subsidies with clear sustainability regulations. Applicants must complete an ESG sustainability check, submit an energy performance certificate and provide visitors with information on travel options using public transport. Investments must not increase soil sealing by more than 25% taking into account compensatory measures, and new buildings are only eligible for funding on areas that are already sealed.

[Further OeHT product information can be found on the website.](#)

Tourism Investment Services GmbH (TIS) is a wholly-owned subsidiary of OeHT that additionally provides project consultancy and studies for the tourism and leisure industry.

All information on key personnel indicators can be found in S1-6.

SBM-1, 40a, iii, iv

There are no products that are prohibited in certain markets.



Breakdown of total revenues by major ESRS sectors: we utilize of the phase-in regulation.

SBM-1, 40b

List of additional material ESRS sectors beyond those referred to in paragraph 40(b): we utilize of the phase-in regulation.

SBM-1, 40c.

The OeKB bank group does not generate any direct income from fossil fuels, either from financing or from holding any exposures. OeKB holds items in these sectors within the scope of its own investments. The interest income from these items amounted to €88,003.95 in 2024.

SBM-1, 40d, i

The OeKB bank group equally does not generate any direct income from the manufacture of chemicals, from controversial weapons or from the cultivation or production of tobacco.

SBM-1, 40d, ii, iii, iv

The OeKB bank group focuses on five major areas with its services (Export Services, Capital Market Services, Energy Market Services, Development Financing and Tourism Services), with which it operates in different geographical regions. The OeKB bank group fulfils its tasks both as a private-sector company and via mandates from the Republic of Austria with the aim of promoting economic growth and boosting Austria as a place for business in global competition.

SBM-1, 40g



Business and sustainability strategy

— **Business strategy of the OeKB bank group**

The Group's business strategy for the 2025–2027 period was revised and communicated to all employees in 2024. The business model was consolidated and the targets for 2025–2027 were defined in this process. The business strategy is defined by OeKB's Executive Board in consultation with the specialised departments and the management teams from the subsidiaries. It is updated annually before being approved by the Executive Board and submitted to the Supervisory Board for its information. The ESG strategy is an integral part of the business strategy.

— **Sustainability strategy of the Federal Ministry of Finance**

OeKB operates in the export service sector on behalf of the Republic of Austria (Federal Ministry of Finance). The Federal Ministry of Finance has developed and published a sustainability strategy and is thereby implementing the next steps towards an even more sustainable export support policy. The document contains a tangible phase-out plan for the assumption of liability for projects in the fossil

The sustainability strategy of the Federal Ministry of Finance can be found [here](#).

fuel sector. The two-part approach set out in the Federal Ministry of Finance's sustainability strategy is aimed at promoting both efforts to combat climate change as well as climate change adaptation.

- Incentivising sustainable projects

Improved options for the assumption of liability are offered for projects in the areas of renewable energies, energy efficiency and combating environmental pollution. This takes place with existing instruments such as Export Invest Green, Export Invest Green Energy and other green products that the Federal Ministry of Finance has developed together with OeKB.

- Phase-out plan for assumption of liability for projects in the fossil fuel area

There will be a multi-stage phase-out plan from 1 January 2025 for the assumption of liability for fossil fuel projects in the areas of coal, oil and natural gas. This affects projects along the entire value chain, from mining and extraction to transport, through to processing and power generation using thermal power plants. The phase-out path is based on the different emission factors for fossil fuels. Compared to other fossil fuels, burning coal produces the most greenhouse gas emissions per unit of energy generated, which is why projects for the generation of electricity from thermal coal can no longer be supported from 1 January 2025. Oil projects will be phased out from 1 January 2026 and natural gas projects from 1 January 2030. We assume that the volumes affected will be replaced by those from green projects (transformation into green technologies). We do not expect therefore any material impacts on the net assets, financial and earnings position.

- **Sustainability strategy of the OeKB bank group**

The strategic period for the 2021–2025 sustainability strategy was completed by the end of 2024. We defined new strategic objectives in 2024 for the 2025–2030 period as part of our ongoing efforts to integrate sustainability firmly into our corporate strategy. These are based on the findings from the previous period, the results of the materiality analysis and the impacts, risks and opportunities in accordance with the specifications under the European Sustainability Reporting Standards (ESRS). The need for a comprehensive transformation can be clearly identified given the urgent global challenges such as climate change, the loss of biodiversity and social issues such as human rights in the value chain. Our corporate mission and the guidelines and policies of our clients, as well as our vision, were all taken into account when developing our objectives in order to ensure that our ESG strategy is in line with our long-term value creation objectives and global trends and challenges. The strategic objectives of our subsidiaries and the valuable feedback received from our stakeholders were also taken into account in order to ensure a comprehensive and effective sustainability strategy that actively responds to these challenges.

The strategic focus in the environmental area for the next strategic period is on the topics of Climate (E1) and Biodiversity (E4), as these areas provide the

greatest leverage given our business model, and since the issue of biodiversity requires a specific focus in order to ensure the development of relevant knowledge and data. Our activities in this area, such as our specific Export Invest Green products and services, make a significant contribution towards the strategic objectives that we have set in the areas of Climate and Biodiversity. The objectives for the Group strategy were defined and officially approved in close consultation with the ESG team, the heads of department, the Executive Board members at OeKB, the Executive Board at OeEB and the executive management at OeKB CSD and OeHT. OeEB has further defined objectives for its 'Financing our shared future 2024–2028' strategic period. OeHT has also defined a climate objective. The objectives and actions are described in detail in the individual topic standards.

— **Strategy of OeEB**

OeEB will base its project selection on the following three strategic target indicators in the current 2024 to 2028 strategic period:

Category	Indicator	Target value
Climate financing	% of new business as an average volume of transactions eligible for offsetting over the next 5 years in accordance with the UN Framework Convention on Climate Change (UNFCCC)	≥ 50%
Expand commitment in the poorest countries (LDCs)	% of new business as an average volume of transactions over the next 5 years	≥ 20%
Expand commitment in Africa	% of new business as an average volume of transactions over the next 5 years	≥ 25%

The OeEB Financing Our Shared Future strategy has set the following four key priorities for the 2024–2028 strategic cycle:

- Green Finance
- Financial Inclusion
- Infrastructure and Industry
- Gender Equality

OeEB is committed to Paris Alignment at the project and portfolio level and will strengthen its activities in Africa and the least developed countries. OeEB considers itself to be a development bank focused on specific topics and with a broad geographical approach. It is able to operate in all developing countries according to the [OECD DAC list](#) and has no fixed list set out of priority countries or regions.

To accompany the strategy, OeEB has set its strategy out in concrete terms in the [Policy Paper on Paris Alignment](#). The policy paper details OeEB's approach in the area of 'Alignment with the goals of the Paris Climate Agreement' and describes

the integration into internal bank processes, and specifies monitoring and periodic reviews. The contents of the policy paper are to (i) assess all new activities for their compatibility with the goals of the Paris Agreement, (ii) achieve a climate-neutral portfolio by 2040, (iii) continue to make an ambitious contribution towards international climate finance, (iv) drive forward climate ambitions within the network of European development banks (EDFI) and with their clients and (v) align internal processes in an environmentally-friendly manner.

Respecting and promoting human rights represents a central principle in OeEB's mandate and work. The [OeEB human rights policy](#) illustrates this approach and also sets clear expectations for portfolio companies. OeKB has also developed a corresponding complaints mechanism as part of its human rights policy. The details are described in G1-1.

[OeEB's complaints mechanism](#)

The policies are reviewed periodically or as required in order for updates to be provided if necessary. The papers are available to all OeEB employees on a page dedicated to these on the intranet. They are publicly accessible to external stakeholders on the OeEB website.

[MDR-P](#)

The policies were developed in close cooperation with internal stakeholders from the various departments and in coordination with the Federal Ministry of Finance and Federal Ministry for European and International Affairs.

The human rights policy ensures clarity in relation to the roles and rules for OeEB and its clients based on the UN Guiding Principles on Business and Human Rights (2011) and implements the requirements set out within these in terms of a policy commitment and a human rights due diligence process (including a complaints mechanism).

The core elements of the policy paper on alignment with the goals of the Paris Climate Agreement are set out above.

From a risk perspective, OeEB strives as a whole for a broad, geographically balanced diversification of the committed overall portfolio and aims to increase its commitment to Africa and the least developed countries (LDCs). The intention is for one fifth of new business to be implemented on average in the least developed countries, with one quarter in Africa.

Sustainable products and the product evaluations:

[SBM-1, 40e, 40f](#)



Our objectives and actions are described in the respective topic standards. We have defined objectives regarding relationships with interest groups. No specific objectives were defined in relation to product groups or customer categories. We have a wide range of sustainable products and services available which are described below:

— **Financing of special transactions through soft loans via OeKB**

In order to support developing countries, OeKB grants financing on concessional terms (soft loans) on behalf of the Federal Ministry of Finance. These are earmarked for sustainable projects that are implemented by Austrian companies, are not commercially viable and improve the lives of the general public in the developing countries. The focus is therefore on infrastructure projects in important sectors such as healthcare, water, disaster prevention and education. Recipient countries and Austrian companies benefit from this special type of financing therefore in equal measure.

Soft loans are characterised by low interest rates, long terms and repayment-free periods and are supported by the Federal Ministry of Finance through taxpayers' money. The federal funds used for this purpose are assigned to the services from Austrian official development assistance (ODA). The allocation of soft loans is subject to strict regulation. In addition to a project review, which ensures that the project makes a contribution towards sustainable development in the recipient country and complies with the relevant provisions of the OECD Arrangement, the project must also be implemented by an Austrian exporting company and have an Austrian share of at least 50%, meaning that the Austrian economy also derives a benefit from it. The Export Financing Committee determines whether the project is suitable for development aid.

— Sustainable loans

The following support options were implemented together with the Federal Ministry of Finance and are among the first actions implemented within the scope of the Austrian federal government's Green Finance Agenda:

– Export Invest Green

Austrian exporting companies that consciously make investments that reduce their environmental impact and make a sustainable contribution towards improving the environment have benefited from Export Invest Green since 2019. Companies with an export ratio of at least 20% and an investment volume of at least €2 million receive improved access to the attractive OeKB financing terms for green investments within Austria.

– Export Invest Green Energy

Favourable financing conditions have been available to companies since 2023 that have investment projects aimed at switching from fossil fuels to sustainable energy sources.

– Beteiligung Green

Beteiligung Green (Green Participation) was introduced in 2021 and enables favourable terms for green financing for subsidiaries of Austrian exporters abroad.

An impact assessment of the sustainable financing options was completed in 2024 and was in the approval process at the time that the report was published.

— Sustainable bonds

Our Sustainability Bond Team, a cross-departmental and cross-bank team of experts, continuously evaluates those projects that are suitable for sustainability bonds. The entire Sustainability Bond Team holds quarterly meetings for this purpose. This process is coordinated and managed by the OeKB bank group's Treasury department. The decision on when the next sustainability bond will be issued comes under the responsibility of the Treasury department, which is also responsible for screening the market.

The Sustainable Financing Framework from OeKB and the Second Party Opinion from Sustainalytics can be downloaded from the [OeKB website](#).

The Sustainable Financing Framework with mandatory guidelines for issuing sustainable bonds and clear rules for the use of the proceeds generated forms the basis for issuing green bonds, social bonds or sustainability bonds. These are bonds the issue proceeds of which are used exclusively for (re)financing environmental and social projects or a combination of both. As part of the last update in March 2022, the framework was expanded to include the categories of green buildings and the circular economy and aligned even more closely with the EU taxonomy for sustainable activities. At present it defines criteria in nine green and three social categories for suitable projects and focuses on the following topics: renewable energies, energy efficiency, preventing and avoiding environmental pollution, environmentally sustainable resource management, sustainable water management, clean transport, climate change adaptation measures, promoting job creation, access to basic social services such as healthcare and education and basic infrastructures in developing countries. It was audited and certified externally by Sustainalytics, one of the leading impartial ESG (environmental, social, governance) and corporate governance research companies. The framework complies with the market standard and the International Capital Market Association (ICMA) Sustainable Bond Standards.

All bonds carry the unconditional and explicit guarantee from the Republic of Austria. Sustainalytics certified the Impact Report 2024 and therefore the correct use of funds for all sustainability bonds.

Five sustainability bonds have been issued so far:

October 2019 – €500 million – term of 7 years

March 2021 – 1 billion Norwegian kroner – term of 5 years. The net proceeds are exclusively being used to finance OeEB projects.

July 2022 – €500 million – term of 5 years

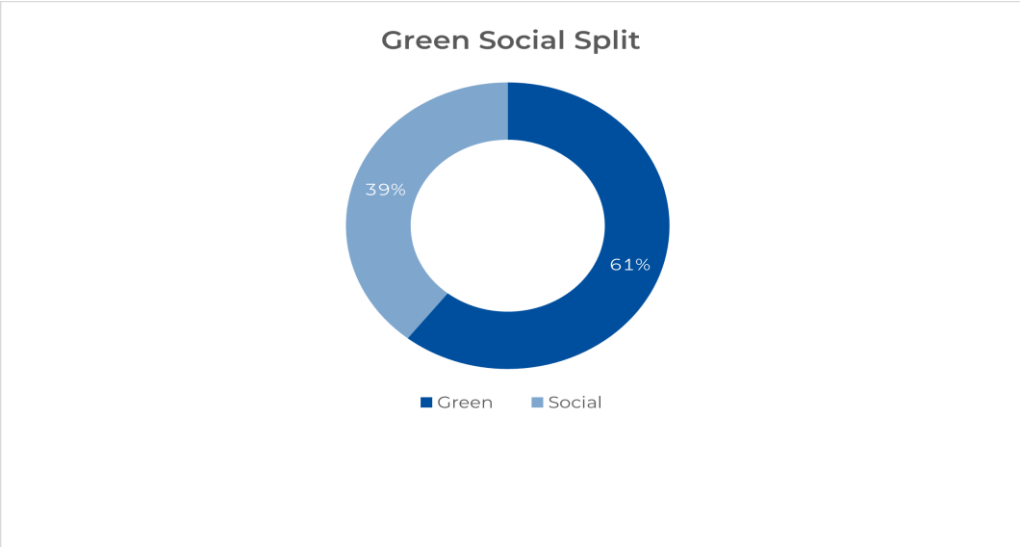
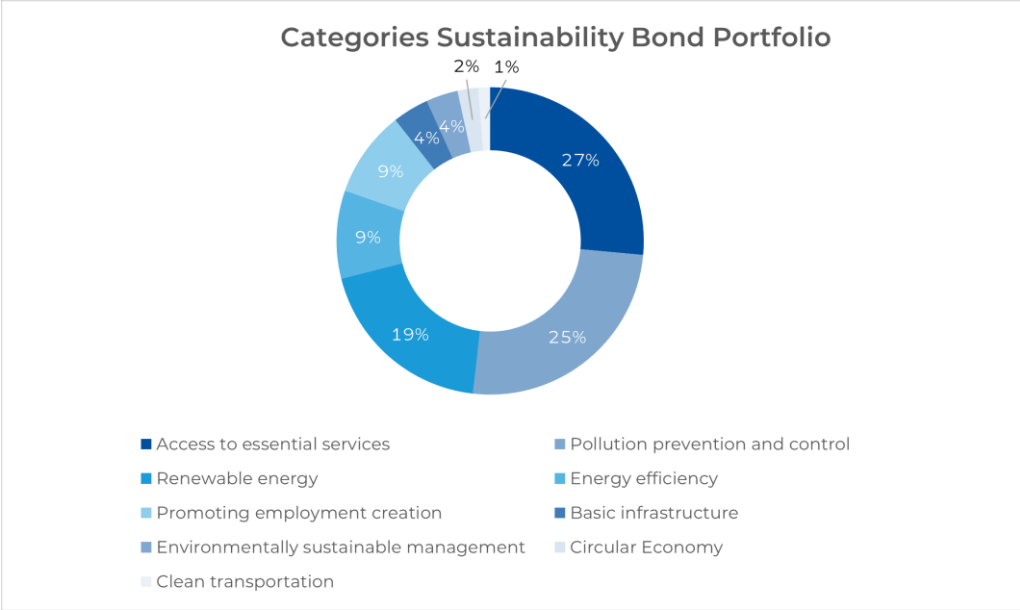
November 2023 – €500 million – term of 5 years

March 2024 – AUD 400 million – term of 5 years

Projects with a total volume of over €2 billion are provided currently for the five sustainability bonds issued. This portfolio includes 38% social and 62% green projects. The Export Invest Green Energy and Export Invest Green financing options have increased the proportion of environmental projects significantly in comparison with 2019. The essential green category in the portfolio is preventing and avoiding environmental pollution. This sector includes e.g. projects with state-of-the-art systems that significantly reduce air emissions (e.g. 543,206 tonnes of

CO2/year). In the renewable energies category, a total capacity of approx. 564 MW was installed in the areas of biomass, wind power, solar power and hydro-power. The proceeds from issues in the social sector were used primarily to finance micro and small enterprises in improving their job-related situation.

As a result of the increasing number of sustainability bonds, the decision was taken to implement external reporting on a portfolio basis from 2024 onwards. Internal designation of the projects used is still implemented on an individual project basis, but the key indicators relate to the entire portfolio. The three sustainable euro bonds currently outstanding of €500 million each, the outstanding Norwegian krone sustainability bond with a volume of NOK 1 billion and the outstanding Australian dollar sustainability bond with a volume of AUD 400 million currently amount to a total of approx. €1.85 billion. This adjustment makes it easier for our investors to retrieve the data required for reporting purposes, and this approach also provides greater flexibility when issuing new sustainability bonds.



— **Own investments**

We invest our own funds responsibly and follow our Responsible Investment Policy in the process. This is updated annually together with the investment guidelines and defines the investment policy framework conditions and management principles for the OeKB bank group's own investments. It is approved by the OeKB Executive Board and is available to all employees on the intranet. We pay attention to the three economic objectives of security, liquidity and return on investment and manage the impacts of monetary investments on others by taking into account the non-economic objectives of ethics and sustainability: the OeKB bank group is able to prevent ethical contradictions and avoid risks by employing exclusion criteria. No investments are made in companies in the arms industry as part of the proprietary portfolio as a result of the exclusion list. This exclusion list is updated regularly in consultation with Sustainability Management. Part of the proprietary portfolio has been consciously invested in green bonds, social bonds and sustainability bonds since 2019. We base our actions on market standards here, such as the principles of the International Capital Market Association (ICMA), which are considered a best-in-class approach. The aim of the ICMA principles is to support issuers in financing sustainable projects related to ESG.

MDR-P

— **Sustainability criteria with Austrian funds**

We have been capturing sustainability data on Austrian retail mutual funds since mid-November 2020. This is expected to be expanded in 2025.

— **OeKB > ESG Data Hub**

The OeKB > ESG Data Hub was launched in August 2022 and is now actively used by more than 80% of Austrian banks. This ESG platform was created as part of a participatory process with the Austrian banking sector and represents an important step towards sustainable finance for companies, credit institutions, insurance companies and credit agencies.

OeKB's central online platform enables companies to capture their sustainability data easily and efficiently in accordance with current regulatory requirements. A standardised ESG questionnaire was developed for this purpose available for small, medium-sized and large enterprises, with the scope differing accordingly. In addition to a core questionnaire, there are now also ten industry-specific questionnaires that are being expanded on a constant basis.

The OeKB > ESG Data Hub provides companies with the opportunity of having an overview of their ESG performance and of identifying and utilising development potential. The ESG information can also be shared easily with selected banks, insurance companies and credit agencies via the platform. Another benefit of the OeKB > ESG Data Hub is the comparison between sectors as well as the ESG report, which processes the sustainability information collected.

OeKB also offers webinars with specialist contributions and makes its expertise available for events as well as for scientific purposes.

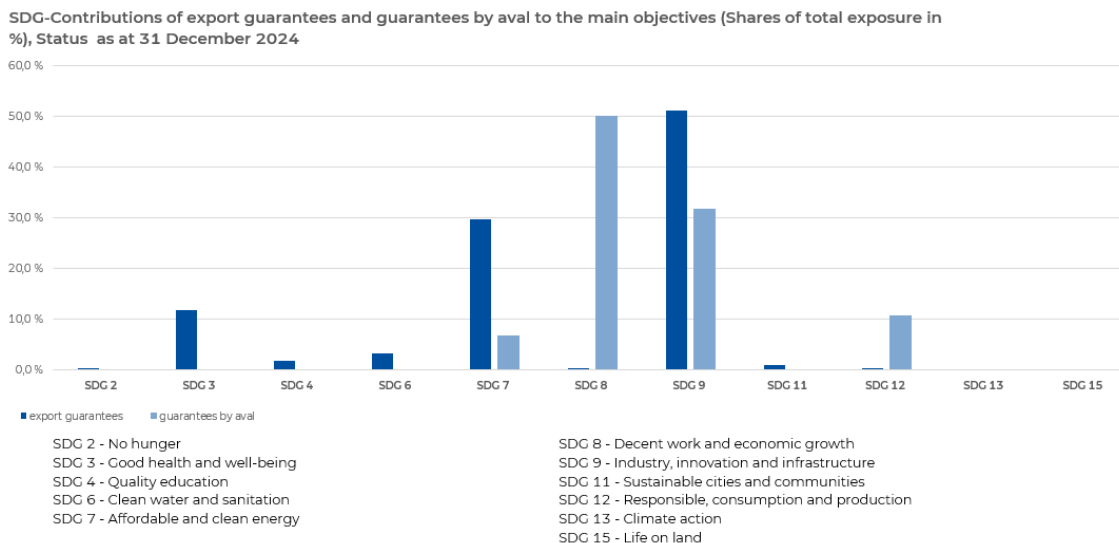
— **SDG focus**

Austria has undertaken to implement the Sustainable Development Goals (SDGs) as part of the Global Agenda 2030. As the official export credit agency, development bank and promotional bank for the tourism and leisure industry of the Republic of Austria, we see ourselves as one of the key institutions when it comes to achieving this commitment. We monitor trends and assess the opportunities and risks arising from these as described in the SDGs.

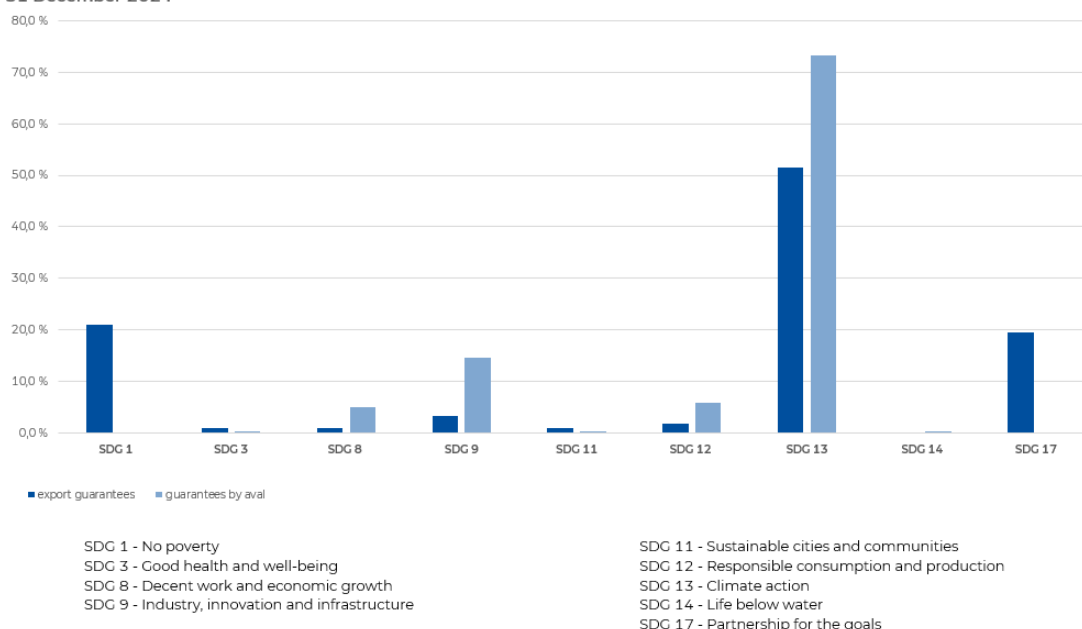
Accompanied by regular dialogue with various internal stakeholders, we assign the SDGs to our core activities. At OeKB, OeKB CSD and OeHT, we are able to make a significant contribution towards achieving SDGs #1, 4, 7, 8, 9 and 13. SDGs #1, 7, 8, 9, 13 and 17 were identified for OeEB. These priorities should be seen as the 'main contribution'. However, the projects reviewed and supported by our institutions also make significant contributions towards other SDGs.

Qualitative high-level mapping of the 17 SDGs has been taking place at OeKB since 2019. All export guarantees and guarantees by aval of €10 million and above and with a credit period of at least two years, all soft loans, Export Invest Green, Export Invest Green Energy and Beteiligung Green financing and other selected applications with a positive environmental impact that are reported as part of climate financing are assigned a primary objective. Additional SDGs that are positively or negatively influenced by the business case can also be assigned as secondary objectives. This system means that the climate-related contribution of the business cases usually appears as a secondary objective, as the primary objective of a renewable energy project is e.g. not climate protection (SDG 13) but energy generation (SDG 7). OeKB employees receive training and attend workshops on the SDGs. We take part in regular events with our internal and external stakeholders to discuss this topic.

The following two charts show the SDG contributions of export guarantees and guarantees by aval to the primary and secondary objectives:



SDG-Contributions of export guarantees and guarantees by aval to the secondary objectives (Shares of the total number of SDG-contributing secondary objectives of the respective product types in %), Status as at 31 December 2024



— Financing sustainable development – The Development Bank of Austria

The lack of access to long-term sustainable financing in particular represents a major obstacle to private enterprise in developing countries. However, private sector companies in particular create important jobs directly as well as a large number of indirect jobs via value chains and local income and bring foreign currency into the country.

The comparative benefits of OeEB are its broad geographical mandate, which enables appropriate risk diversification, its specific expertise and its ability to structure complex international private sector projects in developing countries.

Measuring results is one of the defining characteristics of impact investing for OeEB. All projects financed by OeEB have a clear objective of contributing towards an improvement in living conditions in developing countries. OeEB therefore regularly collects data from customers in which OeEB invests and measures and monitors the impacts of its projects. In order to measure progress towards the objectives defined in OeEB's strategy, OeEB works with a comprehensive results framework that includes specific indicators and objectives and provides a framework for measuring progress towards achieving the objectives.

An adapted version of the Development Effectiveness Rating (DERa) tool developed by Deutsche Investitions- und Entwicklungsgesellschaft mbH (DEG) has been used to assess the development impact of the projects since early 2019. In

alignment with the 2030 Agenda for Sustainable Development and the Sustainable Development Goals (SDGs) and based on international best practice approaches, the DERA assesses the contribution made by OeEB customers towards development and shows any changes that have occurred since OeEB's investment. As such, the DERA enables reporting on the impact of OeEB's financing and allows the developmental quality of our portfolio to be controlled.

The DERA is based on a 'theory of change' (a theoretical structure of impact). The basic idea behind this is to show the process towards the desired change. This involves establishing causal links between the activities of a customer of OeEB, the results (output) and the intended developmental effects (outcome) and impacts. OeEB's role is incorporated into the model as part of a further step.

Five impact categories were defined to assess the contributions made by customers towards development. The first three assess what has been achieved and the other two how these effects were achieved:



In the annual impact report, we provide an insight into how we measure and monitor the impacts of our projects and how these contribute towards sustainable economic development.

Development Report
of OeEB

— **Sustainability in the promotion of tourism**

– Green tourism loan

An investment loan for green investments with an interest subsidy of 3% p.a. for the first 10 years and an additional environmental sustainability bonus is aimed at accelerating the transformation in tourism towards sustainability in a targeted manner.

– Sustainability bonus

In combination with the OeHT investment loan, OeHT also offers a one-off subsidi-

dy for the investment costs of sustainable investment projects in the areas of the environment, employees and regions as well as digitalisation and the economy.

List of ESRS sectors that are material for the company: there were no ESRS sector standards available at the time of reporting.

SBM-1, 41

Value chain

SBM-1, 42a, 42b, 42c

The material input factors in the **upstream value chain** originate from the capital market, i.e. through the investment requirements of Austrian export companies and through the investment requirements of international investors. The export guarantees from the federal government can be used to safeguard projects in difficult markets. Austrian exporters benefit from favourable financing conditions via the banks, which can be passed on to the exporting companies due to our good credit rating on the capital markets. OeKB is the second largest Austrian issuer on the international capital markets after the Republic of Austria. Refinancing on the international and national money and capital markets is achieved by issuing benchmark bonds in strategic markets, including by issuing sustainability bonds and other short-term and medium-term money market instruments. Around three quarters of the portfolio consist of long-term financing.

Further upstream input factors include the statutory framework conditions and our employees' expertise, which is required due to the complexity of the business model.

The legal basis for this is the Austrian Export Guarantee Act, which authorises OeKB to process guarantees from the Federal Minister of Finance. The Austrian Export Financing Guarantees Act (EFGA) stipulates the fundamental prerequisites for access to the Export Financing Scheme (EFS). This federal act also governs the assumption of the guarantee in favour of creditors from refinancing transactions of OeKB ('creditor guarantee') and the assumption of the guarantee in favour of OeKB for the foreign currency risk ('exchange rate guarantee'). The legal basis for OeKB's business activities is also governed in the Austrian Export Guarantee Act. Oesterreichische Entwicklungsbank AG (The Development Bank of Austria) finances investments of private companies in developing and emerging markets. In the area of tourism and the leisure industry, OeHT is available as an institution that is both an Austrian funding agency as well as a bank (§ 3 (1) (11) Austrian Banking Act) and also manages federal tourism promotion on behalf of the Federal Ministry of Labour and Economy as an essential part of its business activities.

As part of its **own operations** and in line with its business model, the OeKB bank group boosts Austria as a business location by offering numerous services for small, medium-sized and large enterprises as well as for the Republic of Austria, and holds a special position as a central financial services provider with this. It concentrates on five major service areas with its broad range of expertise: Export Services, Development Financing, Capital Market Services, Energy Market Services and Tourism Services, which are described in

detail under SBM-1, 40a. We also offer special products, such as the OeKB > ESG Data Hub. The following chart shows the added value that we generate for our key stakeholders in the **downstream value chain**. In the last column of the chart we also show the benefits to the national economy that we generate with our services.

The operating income results primarily from interest and commission income as well as income from product marketing (OeKB > ESG Data Hub; Swift services). A small portion originates from letting out commercial premises.

Value chain OeKB Group

Upstream

Legal framework - many of OeKB Group's services are based on statutory regulations

Investment needs of Austrian export companies

Capital market - investment requirements of international investors

Expertise of employees - the complexity of the business model requires comprehensive knowledge

Own operations

Business activities

> Products

Export Services

Covering and financing investments and participation	Financing of working capital loan and inventories
Covering and financing exports	International financing cooperation
Refinancing of the Export Financing Scheme	

Tourism Services

OeHT investment loan, green tourism credit	ERP tourism loan
OeHT liabilities	One-off subsidies

Capital Market Services

Government Bond- and Austrian Treasury Bill auctions	Securities administration and processing
Notifications and filing	ISIN allocation
Other Services	

Energy Market Services

General Clearing Member Services at ECC	Clearing and risk management on the Austrian energy market
Settlement bank at eSett	

Development financing

Investment financing in developing countries	Private equity in developing and emerging countries
Technical Assistance Advisory	Soft loan: concessional financing

Special products

OeKB > ESG Data Hub	SWIFT services
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Downstream

Value creation for our key stakeholders

Providing federal guarantees and financing via banks to **Austrian companies** for projects in Austria and abroad

Issuance of benchmark bonds - including sustainability bonds - and short-term financing instruments

Granting of investment loans, subsidies and guarantees to **Austrian tourism companies**

Supporting **players on the Austrian capital market** with numerous capital market services and infrastructure developments

Expertise and secure settlement for **Austrian clearing centres and non-clearing members** for spot trading in electricity and gas

Providing investment & financing, private equity and technical assistance to **project partners in developing and emerging markets**

ESG data collection platform for **banks and companies** | Provision of a SWIFT network for **companies**

National economy

Contribution to economic growth and the success of the Austrian economy

Strengthening the Austrian export industry by securing and financing export-related transactions

Contributing to and strengthening of sustainable finance through the development of sustainable products

Growth and preservation of the competitiveness of Austrian tourism businesses; strengthening of tourism regions with suitable financing products

Strengthening the Austrian capital market through a wide range of services

Security and efficiency of the Austrian and European energy market

Improving the living conditions of people in the Global South and providing sustainable economic growth through development financing

Support for Austrian banks and companies with special services

Other stakeholders: shareholders, banks, OECD, Berne Union, export credit agencies, NGOs, media

Disclosure requirement SBM-2 – Interests and views of stakeholders

Transparent communication and an open dialogue with our stakeholders are key factors both for management as well as for employees when it comes to identifying their needs and taking these into account.

SBM-2, 4.5a

We therefore engage in regular discussions with our various stakeholder groups on current topics. We discuss their points of view and gain a comprehensive picture of current challenges and future issues. We incorporate the results into our strategic and operational work. The interests and needs of our stakeholders are also reflected in our Group strategic objectives. This applies both to their preferences with regard to our collaboration (e.g. increased digitalisation) as well as to further development of existing products and services and the creation of new ones. Examples of this include Export Invest Green and Beteiligungsfinanzierung Green, Export Invest Green Energy and the OeKB > ESG Data Hub.

The dialogue with our most important stakeholders and the formats that we use for this are described in the next section.

— Dialogue with our employees

S1, SBM-2, 12

Integrating our employees' interests plays a key role in the further development of our organisation and culture.

Exchanges of information and networking take place in formats such as *#OeKBConnect2Board*. The Executive Board at OeKB provides information on essential developments in the OeKB bank group several times each year. It uses key indicators to address the course of business and answers questions from employees.

Employees are actively involved in the 'berufundfamilie' (work and family) audit in order to further develop the working environment in the OeKB bank group on a continuous and targeted basis. We have conducted surveys among all employees of the entire bank group regularly in the past in order to gain a better understanding of mobility behaviour in the workforce and in order to derive targeted measures.

Central surveys are carried out regularly with the last one taking place in 2023: the 270° feedback for managers and the evaluation of mental stress in the workplace. The measures derived from these surveys have already resulted in some visible improvements. Workshops have been held with managers since the third quarter of 2023 in order to continue working on the basis of the results of the surveys and the issues arising from the corporate culture workshops. The vision, mission, culture values and the concept of 'leading from within' were also updated throughout the entire bank group in the same quarter and presented to all employees. Some intensive work took place in 2024 on implementing and consolidating the corporate culture.

— Dialogue with our clients

The OeKB bank group has a heterogeneous group of clients who all have different requirements and preferences. It is crucial for us to know their concerns well, to develop our products and services on a continuous basis accordingly and to adapt our processes to client needs.

Representatives from all business divisions are therefore in continuous dialogue with clients. The findings from this are incorporated into the concepts for strategies and innovations as well as into improvements in line with client needs.

The stakeholder dialogue is particularly intensive in the case of the OeKB > ESG Data Hub product. This was developed by OeKB in 2022 together with representatives of Austrian banks and experts from other relevant areas. It has been constantly expanded even further since then based on a participatory approach. Regular discussions take place with those responsible in the banks, resulting in joint actions and objectives being determined aimed at supporting companies in ESG data collection and at improving data quality on a continuous basis. Feedback is obtained on planned functions through targeted initiatives. This enables product development to be aligned with the needs of the companies.

OeKB also conducted an online survey in January and February 2024 together with INTEGRAL Markt- und Meinungsforschungsges.m.b.H. in order to collect structured data on clients' needs and preferences. A total of 70 export companies answered questions on the topics of energy supply and energy security, supply chains, environment and sustainability, regulations as well as promising and risky markets. All data provided was analysed in aggregate form and is being incorporated into product development.

— Dialogue with banks

In addition to our everyday business activities, we also make use of various formats for dialogue with colleagues from the banking sector.

An information and dialogue event is held for our partner banks in the Export Services area once each year to provide updates on the topic of coverage and financing with the OeKB bank group.

A series of online events known as *#OeKBExportKompakt* (*#OeKBExportCompact*) provides an opportunity to obtain basic knowledge about export coverage and financing free of charge. The format is aimed primarily at new employees in banks, as well as at exporting companies.

Walk & Talk Export Services. The Export Services teams invite their most important counterparts from the banks to an event once each year. Interested parties have the opportunity to discuss current topics and questions relating to guarantees by aval and to provide feedback.

— Dialogue with ministries

OeKB has acted as the export credit agency (ECA) of the Republic of Austria and implemented the requirements of the Federal Ministry of Finance since 1950.

OeKB coordinates matters with the Federal Ministry of Finance on an ongoing basis with regard to both assumption of liability and financing. The framework parameters for covering export transactions in the individual countries are determined based on our analyses in the Guarantee Policy Committee chaired by the Federal Ministry of Finance and published on our website in the form of country cover policies.

Ongoing dialogue takes place between OeKB and the Federal Ministry of Finance covering individual cases and fundamental issues, and this is intensified even further in particular in the event of critical current developments, such as in connection with the coronavirus pandemic or the Ukraine crisis.

The Federal Ministry of Finance uses quarterly reports as a basis for providing information to the Parliament of the Republic of Austria.

As the official development bank of the Republic of Austria, OeEB works on behalf of the Republic of Austria. It therefore engages in continuous dialogue and exchanges in particular with the Federal Ministry of Finance and the Federal Ministry for European and International Affairs, as well as with other ministries and the Federal Chancellery. Ongoing coordination takes place for instance in relation to OeEB's investment projects. The relevant ministries are constantly kept informed of business and portfolio developments via regular reports.

OeHT manages the federal government's promotion of commercial tourism on behalf of the Federal Ministry of Labour and Economy. It works hand in hand with this Ministry and remains in constant dialogue with it.

— Dialogue with our investors

Regular roadshows are a prerequisite for diversifying and expanding our investor base. OeKB uses these events to keep central banks, official institutions, bank treasuries, asset managers and insurance companies informed about current business developments and ongoing refinancing plans. This way, OeKB ensures that it is able to cover its refinancing requirements in different currencies as effectively as possible. These investors are interested in OeKB's issues due to the very good credit rating, the explicit guarantee from the Republic of Austria, the scarcity value and the good performance of the bonds on the primary and secondary markets.

Roadshows were held last year in the USA, Australia, Singapore, Hong Kong, Macau, Paris and London. OeKB also introduced itself at various issuer and investor conferences.

— Dialogue with our peers – export credit agencies (ECAs) and European development banks

We regularly engage in dialogue with representatives from export credit agencies in various formats. During this last year, we organised the EU ECA Summit in Vienna, took part in trilateral discussions with Euler Hermes and SERV in Munich, held bilateral discussions with Nexi in Japan and took part in two Berne Union meetings. The topics included general developments in the ECAs, the war in Ukraine, climate strategy, business and system development and OECD issues.

Since it was founded in 2008, OeEB has been a member of the European Development Finance Institutions (EDFI), an association of 15 European development finance organisations. Regular dialogue takes place on various topics within the framework of EDFI working groups.

— Dialogue with civil society

The management team at OeKB answers questions from representatives from civil society regarding projects with potentially high environmental, social and human rights impacts. These are projects that OeKB assesses in its role as the national export credit agency and for which the Republic of Austria has promised or assumed liability.

We have maintained dialogue with the Finance and Trade Watch platform for many years and proactively provide information as soon as project information is published on our website in accordance with OECD requirements (Common Approaches). FT Watch Austria asks questions on potential projects as required. We utilise the insights gained this way to ensure a holistic view of a project in the event of audit activities on our part.

OeEB also remains in regular dialogue with civil society. The umbrella organisation of development NGOs in Austria, the Working Group for Global Responsibility (AGGV), is a long-standing dialogue partner of OeEB in this regard.

— Dialogue with the media

A high degree of transparency can also be seen in the OeKB bank group's active media work. Regular press releases provide information on current and strategic topics. Media enquiries are answered promptly, and members of the Executive Board and the management teams are available for interviews.

— Dialogue in networks and memberships

The memberships of the companies in the OeKB bank group are focused on organisations and initiatives that are essential for achieving business and sustainability objectives, such as the Berne Union, the Austrian Bankers' Association, the Federation of Austrian Industries, the EDFI (European Development Finance Institutions) and the ICMA (International Capital Market Association).

Stakeholder workshops as part of the materiality analysis

SBM-2, 45b

With the focus on revising our business and ESG strategy for the 2025–2030 period, which we undertook at the end of 2024, it was important for us to obtain input from our key stakeholders. We held workshops therefore with representatives from the following five stakeholder groups as part of the materiality analysis:

- Executive Boards and executive management teams within the OeKB bank group as well as heads of department at OeKB
- Banks
- Ministries
- Media/NGOs
- Export credit agencies/development banks

The key topics were discussed and assessed by the participants. A weighting process was then implemented in order to be able to integrate the assessment from the workshops into the materiality analysis.

OeKB's role is generally seen as pioneering. NGOs and the media appreciate OeKB's expertise, e.g. in relation to regulatory issues. According to the ministries, OeKB makes significant contributions as a supporter of the climate transformation and in phasing-out fossil fuels.

The results from the stakeholder workshops together with the impacts, risks and opportunities formed the basis for revising our Group-wide ESG strategy. One essential development compared to the sustainability strategy 2021–2025 is the increased focus on climate and biodiversity as well as the topic of human rights, which were highlighted by the stakeholder workshops as being particularly relevant. The challenge of embarking on our own transformation path and supporting other companies with products and services was not only a topic at the stakeholder workshops, but was also subject to much discussion at the various meetings and dialogue and exchange formats with our stakeholders.

SBM-2, 45c

Once the preliminary project to implement the materiality analysis and the gap analysis had been completed, the Executive Boards and executive management teams within the OeKB bank group were informed of the results as well as the outputs from the stakeholder workshops. The plan is to repeat the stakeholder involvement process at regular intervals. However, other formats such as customer surveys are also used to gather opinions from our most important stakeholders. These results are also reported to the executive bodies.

SBM-2, 45d

Disclosure requirement SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model

As part of the process of preparing the materiality analysis, we analysed the impacts, risks and opportunities of our business model in detail.

The tables with the clear presentation of the material positive and negative impacts, risks and opportunities are mapped in the topic standards E1, S1 and G1. An indication is provided of where the impacts, risks or opportunities occur in the value chain, how these are linked to our business model and the measures that we are implementing in this regard.

All impacts, risks and opportunities were considered over a short-term (< one year), medium-term (one to five years) and long-term (> five years) period within the scope of the materiality analysis. They have their origin in and also influence our business model and our processes as described in SBM-1. They formed the basis for revising our ESG strategy and the objectives resulting from this for the 2025–2030 strategic period. Our strategic objectives can also be found in the respective topic standards E1, S1 and G1. Our existing processes in the areas of risk management and environmental and social assessment are aimed at preventing or mitigating the negative impacts and ascertaining our impacts. One key strategic objective is above all to establish a solid database in the area of climate and biodiversity in order to have options for adapting, changing and realigning our processes, strategic objectives and business model over the long term in order to enable us to develop innovative products and services. Objectives in the area of human rights and the Supplier Code of Conduct are focused on the opportunities and challenges in the value chain and the affected communities. In terms of our own workforce, we work on our impacts, opportunities and risks with Diversity, Equity & Inclusion (DEI) management and clear objectives.

We make use of the phase-in regulation to assess the financial effects of material risks and opportunities.

A detailed resilience analysis is planned for 2025. The guidelines on managing sustainability risks issued by the European Banking Authority (EBA) and the Austrian Financial Market Authority (FMA) provide relevant assistance in this regard, with both guidelines to be finalised in 2025. In order to support this analysis with quantitative data, the plan is to implement a climate stress test in 2025 in the aim of understanding the resilience of the portfolio in terms of the extended value chain. The direct business partners are predominantly the banks due to OeKB AG's business model. This results in a non-material financial risk. In order to be able to assess the resilience of the portfolio, it also makes sense therefore to review the indirect business partners with respect to their resilience and to analyse these over a long-term horizon with assistance from various ECB climate scenarios. The key topics arising from the double materiality analysis under the ESRS are already based on qualitative assumptions regarding the development of climate scenarios and have already been incorporated into the 2025–2030 ESG strategy.

SBM-3, 48a, 48b, 48c



SBM-3, 48d, 48e

SBM-3, 48f

The impacts, risks and opportunities were defined and evaluated for the first time as part of the materiality analysis. Therefore, there are no changes compared to the previous reporting period.

SBM-3, 48g

All impacts, risks and opportunities relate to the material topics identified of E1, S1 and G1 as well as E4 and S2. We make use of the phase-in regulation for the last two topics and provide an overview for these topics under BP-2, 17. All impacts, risks and opportunities are therefore subject to the disclosure requirements under the ESRS.

SBM-3, 48h

Management of the impacts, risks and opportunities

Disclosure requirement IRO-1 – Description of the processes to identify and assess material impacts, risks and opportunities

The materiality analysis assists the OeKB bank group in identifying those topics that are most significant for both the company as well as for its various stakeholder groups. The materiality analysis process was redesigned completely in accordance with ESRS requirements. The implementation of the materiality analysis was launched as part of a preliminary project in October 2023 with support from an external consultant. The project came to an end in June 2024. The materiality analysis was implemented in this project with the involvement of external stakeholders and included a prior value chain analysis and subsequent gap analysis. In addition to the project management, there was also a core team where the primary project development took place. Colleagues from the respective specialist departments also provided support.

IRO-1, 53a, 53b, 53c, 53d, 53e, 53f

Once the value chains at OeKB and its subsidiaries had been analysed, it transpired that there are no division-specific impacts that arise from the Capital Market Services and Energy Market Services divisions of OeKB or from the business of the subsidiary OeKB CSD GmbH.

Positive and negative impacts for all sub-topics were defined in the core team. Members also defined whether the respective impact takes place in our own operations or along the value chain. These facts were also validated by the external consultant. The impacts were subsequently assessed by the company in three separate workshops for OeEB, OeKB and OeHT. Colleagues from specialist departments also took part in addition to the core team. When selecting the participants, care was taken to involve as wide a spectrum of people as possible from all departments.

The assessment took place as follows: first of all there was an assessment as to whether the impact formulated is relevant for the respective company. The extent, scope, irreversibility and probability of occurrence were assessed for all relevant impacts on a scale of 1-5 (1-minimum impact; 5-maximum impact). This assessment took place in each case for a short-term (< one year), medium-term (one to five years) and a long-term (> five years) period.

The financial risks and opportunities for the business model of OeKB as well as its subsidiaries were evaluated at Group level in a joint workshop. The financial materiality was considered for the banking business itself, but not for the mandate business, as this represents the financial materiality for the ministry responsible. The potential risks and opportunities were collated by the ESG analyst before the internal workshop and assessed in the workshop using the internal risk scales. The risk scales were discussed and determined beforehand in consultation between the consultant team and the CRO. The scale put forward by the consultants was adapted slightly to come closer to the OeKB bank group's internal risk matrix, but is not identical to this, as the methodology applied to the materiality analysis makes an analogous application more difficult.

The workshop first assessed in turn whether the respective risk or opportunity is relevant. Relevant risks/opportunities were assigned to one of four risk categories (operational risk, portfolio/credit risk, investment/participation risk or market risk). Next, the probability of occurrence and potential extent were then rated on a scale of one to five (probability of occurrence: one – highly unlikely, five – highly likely; extent: one – normal, five – catastrophic; precise threshold values were defined for the extent of each risk type). This assessment was then carried out in turn for the short-term (< one year), medium-term (one to five years) and long-term (> five years) periods.

In addition to the general obligations under company law, the full Executive Board at OeKB is responsible under the Austrian Banking Act for managing both the banking and operational risks at the OeKB bank group, and in particular for ensuring the capital adequacy of the exposures and for establishing the organisation required by the OeKB bank group for this purpose. To ensure the sustainable success of the business, transparent corporate governance and compliance with duties of care at individual-company and Group level, OeKB's Executive Board relies on a comprehensive management system.

Besides ensuring that it has an adequate organisation in place, the OeKB bank group has drawn up a comprehensive system of internal guidelines, which OeKB's Executive Board uses to control Group risks, as well as risks at the individual-company level of OeKB. OeKB has defined a comprehensive risk management organisational structure and corresponding responsibilities in line with the guideline structure. The Chief Risk Officer (CRO) heads up the Risk Controlling department, which is independent of the operational business. Risk Controlling is responsible for quantifying and controlling the financial risks for the purposes of overall bank risk management (ICAAP). This includes measuring and assessing the financial risks, determining the economic capital for the operational risk, determining the risk-bearing capacity, performing the liquidity risk analyses and monitoring the internal limits. As of October 2024, RCO has also been responsible for the methods and guidelines in the area of operational risk management (ORM) and internal control systems (ICS).

The OeKB bank group understands sustainability risks to be events or conditions from the areas of the environment, social affairs or corporate governance (ESG risks) the occurrence of which could have a significant negative impact on the assets, financial or earnings position, as well as on the company's reputation. This also includes in particular climate and environmental risks in the form of physical and transitory risks. Sustainability risks can also have a direct impact on the credit rating of business partners and thereby on the credit risk and are therefore taken into account in the assessment of borrowers to the extent that information is available and material. The impacts of OeKB's various business segments on the environment and social matters are analysed within the scope of the materiality analysis.

Most of our impacts are felt in the area of projects supported in the mandate business. Any potential negative impacts and risks are covered here by the environmental and social assessment process as described in ESRS 2, SBM-1, 40a. This process is relevant to the ICS and therefore forms part of risk management. Within the scope of the annual adjustment of the human resources strategy, the strategic fields of action are defined and implementation of these is analysed for the impacts in our own company's social area.

Please refer to the Annual Financial Report (Note 37) for details on risk management, including the internal control system and operational risk management, as well as sustainability risks.

Following the assessment of the impacts, risks and opportunities, the assessment by the external stakeholders took place in five online workshops. The following stakeholder groups were represented: banks, export credit agencies (ECAs), development banks (DFIs) and NGOs as well as ministries. Prior to the workshops with the external stakeholders, an internal workshop was held with the Executive Board members and executive management teams at the OeKB bank group, with the heads of department at OeKB also represented at this. The preliminary results were presented with additional input also gathered.

Stakeholder input was gathered at the stakeholder workshops based on questions in a discussion. The preliminary results of the materiality analysis were then presented and the stakeholders were asked to rate the sub-topics in E, S and G based on a scale of one to five. The results were weighted (banks and shareholders: 44%; development banks: 16%; ministries: 26%; associations, NGOs, media and research: 14%) and were incorporated into the final analysis at 20%.

A gap analysis was implemented once the materiality analysis had been completed with stakeholder involvement. All data points from the ESRS that are material to us were analysed here, with mapping of those data points that are covered at a rate of more than 50%, those data points that are covered at a rate of less than 50% and those data points that are missing. Any missing data points or ones that are not adequately covered have been incorporated into the development of the 2025–2030 strategy.

The key topics were re-evaluated in the ESG team in the summer of 2024.

IRO-1, 53g

A derivation was made from the individual companies' contribution towards the earnings, thereby determining the respective company's financial share in the Group's overall position. The materiality threshold was set at 20%. This approach was used to identify report items that were categorised as material in the first step but that are of minor significance in relation to the overall position. Any topics that were relevant for OeEB and OeHT but not for OeKB in the first step were therefore categorised as not material in the overall assessment. A reassessment takes place if the threshold value of 20% is exceeded.

An evaluation was prepared as part of a further step in which the share of the individual NACE sectors of our export guarantees and guarantees by aval was determined as part of the total volume. Qualitative research was used to determine the impacts and dependencies of the various NACE sectors in relation to the ESRS topics. This was followed by high-level mapping with the individual sub-topics under the ESRS. The respective sub-topic was categorised as material if a threshold value of 20% (as a share of total volume) was reached. The following topic is in the warning range (19-17%): Equal treatment (S2). The evaluation is carried out annually in order to re-evaluate the materiality of the sub-topics and relate these to our portfolio. The results were discussed in a workshop in the ESG team and the final assessment was performed. Over the course of a review of the materiality analysis for the reporting in accordance with ESRS, the topics E2 Pollution, E3 Water and marine resources, E5 Circular economy and S3 Affected communities, which were initially defined as material, were categorised as not material. These topics are therefore not reported in the Sustainability Report for 2024.

The reason stated for this is that the above topics are affected by the projects supported by us. However, we are not able to define any metrics or objectives for these topics due to our business model. The leverage effect in terms of any improvements is very limited here.

This circumstance will be taken into account during the revision of the materiality analysis in 2025.

The two sub-topics in G1 of 'Political engagement and lobbying' and 'Management of supplier relationships' including payment practices were also assessed as not material in the core team as part of the last review.

The final result of the materiality analysis gave rise to the following material topics: E1 Climate change, E4 Biodiversity, S1 Own workforce, S2 Workers in the value chain and G1 Governance. Use is made of the phase-in option for E4 and S2 for this report. The result was agreed with the Executive Boards and executive management teams.

Disclosure requirement IRO-2 – Disclosure requirements in ESRS covered by the undertaking's sustainability statement

The following index shows the disclosure requirements that were followed in preparing the sustainability statement based on the results of the materiality assessment (see ESRS 1 Chapter 3), including the page numbers that contain the corresponding disclosures in the sustainability statement. As we are fulfilling our obligations under § 267a of the Austrian Commercial Code (Austrian Sustainability and Diversity Improvement Act – NaDiVeG) with this report, we also present the NaDiVeG issues in the index.

IRO-2, 56

The following index provides an overview of where the key data points can be found in this report.

ESRS data point	NaDiVeG issues	Description	Page
ESRS 2 General disclosures			
BP-1		General basis for preparation of the sustainability statement	5
BP-2	Environment, social matters, employees, diversity, human rights	Disclosures in relation to specific circumstances	6 ff
GOV-1	Diversity	The role of the administrative, management and supervisory bodies	18ff
GOV-2		Information provided to and sustainability matters addressed by the administrative, management and supervisory bodies	25
GOV-3	Environment, human rights, diversity	Integration of sustainability-related performance in incentive schemes	26 f
GOV-4		Statement on due diligence	28 f
GOV-5		Risk management and internal controls over sustainability reporting	29 f
SBM-1	Environment, human rights, social matters, employees, diversity	Strategy, business model and value chain	30 ff
SBM-2	Social matters	Interests and views of stakeholders	52 ff

SBM-3	Environment, social matters, employees, anti-corruption and bribery, human rights, diversity	Material impacts, risks and opportunities and their interaction with strategy and business model	57 f
IRO-1		Description of the processes to identify and assess material impacts, risks and opportunities	58 ff
IRO-2		Disclosure requirements in ESRS covered by the undertaking's sustainability statement	61 ff

ESRS E1 Climate change

E1.SBM-3	Environment	Material impacts, risks and opportunities and their interaction with strategy and business model	80 ff
E1.GOV-3		Integration of sustainability-related performance in incentive schemes	79
E1-1	Environment	Transition plan for climate change mitigation	79
E1.IRO-1	Environment	Description of the processes to identify and assess material climate-related impacts, risks and opportunities	83 f
E1-2	Environment	Policies related to climate change mitigation and adaptation	84 ff
E1-3	Environment	Actions and resources in relation to climate change policies	86 ff
E1-4	Environment	Targets related to climate change mitigation and adaptation	86 ff
E1-5	Environment	Energy consumption and mix	92 f
E1-6	Environment	Gross Scopes 1, 2, 3 and total GHG emissions	94 ff
E1-7	Environment	GHG removals and GHG mitigation projects financed through carbon credits	96 f
E1-8		Internal carbon pricing	N/A
E1-9		Anticipated financial effects from material physical and transition risks and potential climate-related opportunities	Use of the transitional provisions

S1 Own workforce

S1.SBM-3	Employees, social matters, diversity	Material impacts, risks and opportunities and their interaction with strategy and business model	98 ff
S1-1	Employees, human rights, diversity, social matters	Policies related to own workforce	101 ff
S1-2	Employees, social matters, diversity	Processes for engaging with own workers and workers' representatives about impacts	104 ff
S1-3	Employees	Processes to remediate negative impacts and channels for own workers to raise concerns	106 f

S1-4	Employees	Taking action on material impacts on own workforce, and approaches to mitigating material risks and pursuing material opportunities related to own workforce, and effectiveness of those actions	107 ff
S1-5	Employees, social matters	Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	112
S1-6	Employees, diversity	Characteristics of the undertaking's employees	112 f
S1-7		Characteristics of non-employee workers in the undertaking's own workforce	N/A
S1-8	Employees	Collective bargaining coverage and social dialogue	114
S1-9	Employees, diversity	Diversity metrics	114
S1-10	Employees	Adequate wages	114
S1-11	Employees	Social protection	115
S1-12	Employees, diversity	Persons with disabilities	115
S1-13	Employees	Training and skills development metrics	115 f
S1-14	Employees	Health and safety metrics	116
S1-15	Employees, social matters	Work-life balance metrics	116
S1-16	Employees, diversity	Remuneration metrics (pay gap and total remuneration)	117
S1-17	Employees, social matters, human rights	Incidents, complaints and severe human rights impacts	117

ESRS G1 Business conduct

G1.SBM-3	Anti-corruption and bribery, employees	Material impacts, risks and opportunities and their interaction with strategy and business model	118 ff
G1.GOV-1		The role of the administrative, management and supervisory bodies	119
G1.IRO-1		Description of the processes to identify and assess material impacts, risks and opportunities	120
G1-1	Employees, social matters, anti-corruption and bribery	Business conduct policies and corporate culture	120 ff
G1-2		Management of relationships with suppliers	N/A
G1-3	Anti-corruption and bribery, employees, social matters	Prevention and detection of corruption and bribery	130 ff
G1-4	Anti-corruption and bribery	Incidents of corruption or bribery	137

Furthermore, we provide disclosures on data points under ESRS 2 and under topical ESRS derived from other EU legislation (ESRS 2 Appendix B), and in line with requirements under topical ESRS that must be taken into account in reporting related to the ESRS 2 disclosure requirements (ESRS 2 Appendix C).

List of data points in general and topical standards derived from other EU legislation (ESRS 2 Appendix B)

Disclosure requirement and associated data point	(1) SFDR reference ¹⁾	(2) Pillar 3 reference ²⁾	(3) Benchmarks Regulation reference ³⁾	(4) European Climate Law reference ⁴⁾	Page references
ESRS 2 GOV-1 Board gender diversity, Paragraph 21 Letter d	Indicator no. 13 in Annex 1, Table 1		Commission Delegated Regulation (EU) 2020/1816 ⁵⁾ , Annex II		22
ESRS 2 GOV-1 Percentage of independent board members, Paragraph 21 Letter e			Commission Delegated Regulation (EU) 2020/1816, Annex II		23
ESRS 2 GOV-4 Statement on due diligence, Paragraph 30	Indicator no. 10 in Annex 1, Table 3				28 f
ESRS 2 SBM-1 Involvement in activities related to fossil fuels, Paragraph 40 Letter d Clause i	Indicator no. 4 in Annex 1, Table 1	Article 449a of Regulation (EU) no. 575/2013; Commission Implementing Regulation (EU) 2022/2453 ⁶⁾ , Table 1: Qualitative information on environmental risk, and Table 2: Qualitative information on social risk	Commission Delegated Regulation (EU) 2020/1816, Annex II		38
ESRS 2 SBM-1 Involvement in activities related to chemicals production, Paragraph 40 Letter d Clause ii	Indicator no. 9 in Annex 1, Table 2		Commission Delegated Regulation (EU) 2020/1816, Annex II		N/A, non-material
ESRS 2 SBM-1 Involvement in activities related to controversial weapons, Paragraph 40 Letter d Clause iii	Indicator no. 14 in Annex 1, Table 1		Delegated Regulation (EU) 2020/1818 ⁷⁾ , Article 12 Paragraph 1 Delegated Regulation (EU) 2020/1816, Annex II		N/A, non-material
ESRS 2 SBM-1 Involvement in activities related to the cultivation and production of tobacco, Paragraph 40 Letter d Clause iv			Delegated Regulation (EU) 2020/1818, Article 12 Paragraph 1 Delegated Regulation (EU) 2020/1816, Annex II		N/A, non-material
ESRS E1-1 Transition plan for achieving climate neutrality by 2050, Paragraph 14/17				Regulation (EU) 2021/1119, Article 2 Paragraph 1	79 ff
ESRS E1-1 Undertakings excluded from Paris-aligned benchmarks, Paragraph 16 Letter g		Article 449a of Regulation (EU) no. 575/2013; Commission Imple-	Delegated Regulation (EU) 2020/1818, Article 12 Paragraph 1		N/A, not relevant

Disclosure requirement and associated data point	(1) SFDR reference ¹⁾	(2) Pillar 3 reference ²⁾	(3) Benchmarks Regulation reference ³⁾	(4) European Climate Law reference ⁴⁾	Page references
		menting Regulation (EU) 2022/2453, Template 1: Banking book – Indicators of potential climate change transition risk: Credit quality of exposures by sectors, emissions and residual maturity	Letters d to g and Article 12 Paragraph 2		
		Article 449a of Regulation (EU) no. 575/2013; Commission Implementing Regulation (EU) 2022/2453, Template 3: Banking book – Indicators of potential climate change transition risk: Alignment metrics	Delegated Regulation (EU) 2020/1818, Article 6		N/A, not relevant
ESRS E1-4 GHG emission reduction targets, Paragraph 34	Indicator no. 4 in Annex 1, Table 2				
ESRS E1-5 Energy consumption from fossil sources disaggregated by source (high climate impact sectors only), Paragraph 38	Indicator no. 5 in Annex 1, Table 1 and indicator no. 5 in Annex 1, Table 2				N/A, no activity in high climate impact sectors
ESRS E1-5 Energy consumption and mix, Paragraph 37	Indicator no. 5 in Annex 1, Table 1				92 f
ESRS E1-5 Energy intensity associated with activities in high climate impact sectors, Paragraphs 40 to 43	Indicator no. 6 in Annex 1, Table 1				N/A, no activity in high climate impact sectors
		Article 449a of Regulation (EU) no. 575/2013; Commission Implementing Regulation (EU) 2022/2453, Template 1: Banking book – Indicators of potential climate change transition risk: Credit quality of exposures by sectors, emissions and residual maturity	Delegated Regulation (EU) 2020/1818, Article 5 Paragraph 1, Article 6 and Article 8 Paragraph 1		94 ff
ESRS E1-6 Gross Scopes 1, 2, 3 and total GHG emissions, Paragraph 44	Indicators no. 1 and 2 in Annex 1, Table 1				
ESRS E1-6 Gross GHG emissions intensity, Paragraphs 53 to 55	Indicator no. 3 in Annex 1, Table 1	Article 449a of Regulation (EU) no. 575/2013; Commission Implementing Regulation (EU) 2022/2453, Template 3: Banking book – Indicators of	Delegated Regulation (EU) 2020/1818, Article 8 Paragraph 1		N/A, not relevant

Disclosure requirement and associated data point	(1) SFDR reference ¹⁾	(2) Pillar 3 reference ²⁾	(3) Benchmarks Regulation reference ³⁾	(4) European Climate Law reference ⁴⁾	Page references
		potential climate change transition risk: Alignment metrics			
ESRS E1-7 GHG removals and carbon credits, Paragraph 56				Regulation (EU) 2021/1119, Article 2 Paragraph 1	96 f
ESRS E1-9 Exposure of the benchmark portfolio to climate-related physical risks, Paragraph 66			Delegated Regulation (EU) 2020/1818, Annex II Delegated Regulation (EU) 2020/1816, Annex II		N/A, not relevant
ESRS E1-9 Disaggregation of monetary amounts by acute and chronic physical risk, Paragraph 66 Letter a		Article 449a of Regulation (EU) no. 575/2013; Commission Implementing Regulation (EU) 2022/2453, Paragraphs 46 and 47; Template 5: Banking book – Indicators of potential climate change physical risk: Exposures subject to physical risk			N/A, not relevant
ESRS E1-9 Location of significant assets at material physical risk, Paragraph 66 Letter c		Article 449a of Regulation (EU) no. 575/2013; Commission Implementing Regulation (EU) 2022/2453, Paragraph 34; Template 2: Banking book – Indicators of potential climate change transition risk: Loans collateralised by immovable property – Energy efficiency of the collateral			N/A, not relevant
ESRS E1-9 Degree of exposure of the portfolio to climate-related opportunities, Paragraph 69			Commission Delegated Regulation (EU) 2020/1818, Annex II		N/A, not relevant
ESRS E2-4 Amount of each pollutant listed in Annex II of the E-PRTR Regulation (European Pollutant Release and Transfer Register) emitted to air, water and soil, Paragraph 28	Indicator no. 8 in Annex 1, Table 1; indicator no. 2 in Annex 1, Table 2; indicator no. 1 in Annex 1, Table 2; indicator no. 3 in Annex 1, Table 2				N/A, non-material topic

Disclosure requirement and associated data point	(1) SFDR reference ¹⁾	(2) Pillar 3 reference ²⁾	(3) Benchmarks Regulation reference ³⁾	(4) European Climate Law reference ⁴⁾	Page references
ESRS E3-1 Water and marine resources, Paragraph 9	Indicator no. 7 in Annex 1, Table 2				N/A, non-material topic
ESRS E3-1 Dedicated policy, Paragraph 13	Indicator no. 8 in Annex 1, Table 2				N/A, non-material topic
ESRS E3-1 Sustainable oceans and seas, Paragraph 14	Indicator no. 12 in Annex 1, Table 2				N/A, non-material topic
ESRS E3-4 Total water recycled and reused, Paragraph 28 Letter c	Indicator no. 6.2 in Annex 1, Table 2				N/A, non-material topic
ESRS E3-4 Total water consumption in m ³ per net revenue on own operations, Paragraph 29	Indicator no. 6.1 in Annex 1, Table 2				N/A, non-material topic
ESRS 2 – SBM-3 – E4, Paragraph 16 Letter a Clause i	Indicator no. 7 in Annex 1, Table 1				N/A, phase-in provision applied
ESRS 2 – SBM-3 – E4, Paragraph 16 Letter b	Indicator no. 10 in Annex 1, Table 2				N/A, phase-in provision applied
ESRS 2 – SBM-3 – E4, Paragraph 16 Letter c	Indicator no. 14 in Annex 1, Table 2				N/A, phase-in provision applied
ESRS E4-2 Sustainable land/agriculture practices or policies, Paragraph 24 Letter b	Indicator no. 11 in Annex 1, Table 2				N/A, phase-in provision applied
ESRS E4-2 Sustainable oceans/seas practices or policies, Paragraph 24 Letter c	Indicator no. 12 in Annex 1, Table 2				N/A, phase-in provision applied
ESRS E4-2 Policies to address deforestation, Paragraph 24 Letter d	Indicator no. 15 in Annex 1, Table 2				N/A, phase-in provision applied
ESRS E5-5 Non-recycled waste, Paragraph 37 Letter d	Indicator no. 13 in Annex 1, Table 2				N/A, non-material topic
ESRS E5-5 Hazardous waste and radioactive waste, Paragraph 39	Indicator no. 9 in Annex 1, Table 1				N/A, non-material topic
ESRS 2 SBM3 – S1 Risk of incidents of forced labour, Paragraph 14 Letter f	Indicator no. 13 in Annex 1, Table 3				N/A, not relevant
ESRS 2 SBM3 – S1 Risk of incidents of child labour, Paragraph 14 Letter g	Indicator no. 12 in Annex 1, Table 3				N/A, not relevant
ESRS S1-1 Human rights policy commitments, Paragraph 20	Indicator no. 9 in Annex 1, Table 3 and indicator no. 11 in Annex 1, Table 1				101 f
ESRS S1-1 Due diligence policies on issues addressed by the fundamental International Labour Organization Conventions 1 to 8, Paragraph 21			Commission Delegated Regulation (EU) 2020/1816, Annex II		101 f
ESRS S1-1 Processes and measures for preventing trafficking in human beings, Paragraph 22	Indicator no. 11 in Annex 1, Table 3				N/A, not relevant

Disclosure requirement and associated data point	(1) SFDR reference ¹⁾	(2) Pillar 3 reference ²⁾	(3) Benchmarks Regulation reference ³⁾	(4) European Climate Law reference ⁴⁾	Page references
ESRS S1-1 Workplace accident prevention policy or management system, Paragraph 23	Indicator no. 1 in Annex 1, Table 3				103
ESRS S1-3 Grievance/complaints handling mechanisms, Paragraph 32 Letter c	Indicator no. 5 in Annex 1, Table 3				106 f
ESRS S1-14 Number of fatalities and number and rate of work-related accidents, Paragraph 88 Letters b and c	Indicator no. 2 in Annex 1, Table 3		Commission Delegated Regulation (EU) 2020/1816, Annex II		116
ESRS S1-14 Number of days lost to injuries, accidents, fatalities or illness, Paragraph 88 Letter e	Indicator no. 3 in Annex 1, Table 3				116
ESRS S1-16 Unadjusted gender pay gap, Paragraph 97 Letter a	Indicator no. 12 in Annex 1, Table 1		Commission Delegated Regulation (EU) 2020/1816, Annex II		117
ESRS S1-16 Excessive CEO pay ratio, Paragraph 97 Letter b	Indicator no. 8 in Annex 1, Table 3				117
ESRS S1-17 Incidents of discrimination, Paragraph 103 Letter a	Indicator no. 7 in Annex 1, Table 3				117
ESRS S1-17 Non-respect of UNGPs on Business and Human Rights and OECD guidelines, Paragraph 104 Letter a	Indicator no. 10 in Annex 1, Table 1 and indicator no. 14 in Annex 1, Table 3		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Article 12 Paragraph 1		N/A, non-material
ESRS 2 SBM3 – S2 Significant risk of child labour or forced labour in the value chain, Paragraph 11 Letter b	Indicators no. 12 and 13 in Annex 1, Table 3				N/A, phase-in provision applied
ESRS S2-1 Human rights policy commitments, Paragraph 17	Indicator no. 9 in Annex 1, Table 3 and indicator no. 11 in Annex 1, Table 1				N/A, phase-in provision applied
ESRS S2-1 Policies related to value chain workers, Paragraph 18	Indicators no. 11 and 4 in Annex 1, Table 3				N/A, phase-in provision applied
ESRS S2-1 Non-respect of UNGPs on Business and Human Rights and OECD guidelines, Paragraph 19	Indicator no. 10 in Annex 1, Table 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Article 12 Paragraph 1		N/A, phase-in provision applied
ESRS S2-1 Due diligence policies on issues addressed by the fundamental International Labour Organization Conventions 1 to 8, Paragraph 19			Commission Delegated Regulation (EU) 2020/1816, Annex II		N/A, phase-in provision applied
ESRS S2-4	Indicator no. 14 in				N/A, phase-in

Disclosure requirement and associated data point	(1) SFDR reference ¹⁾	(2) Pillar 3 reference ²⁾	(3) Benchmarks Regulation reference ³⁾	(4) European Climate Law reference ⁴⁾	Page references
Human rights issues and incidents connected to its upstream and downstream value chain, Paragraph 36	Annex 1, Table 3				provision applied
ESRS S3-1 Human rights policy commitments, Paragraph 16	Indicator no. 9 in Annex 1, Table 3 and indicator no. 11 in Annex 1, Table 1				N/A, non-material topic
ESRS S3-1 Non-respect of UNGPs on Business and Human Rights, ILO principles or OECD guidelines, Paragraph 17	Indicator no. 10 in Annex 1, Table 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Article 12 Paragraph 1		N/A, non-material topic
ESRS S3-4 Human rights issues and incidents, Paragraph 36	Indicator no. 14 in Annex 1, Table 3				N/A, non-material topic
ESRS S4-1 Policies related to consumers and end-users, Paragraph 16	Indicator no. 9 in Annex 1, Table 3 and indicator no. 11 in Annex 1, Table 1				N/A, non-material topic
ESRS S4-1 Non-respect of UNGPs on Business and Human Rights and OECD guidelines, Paragraph 17	Indicator no. 10 in Annex 1, Table 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Article 12 Paragraph 1		N/A, non-material topic
ESRS S4-4 Human rights issues and incidents, Paragraph 35	Indicator no. 14 in Annex 1, Table 3				N/A, non-material topic
ESRS G1-1 United Nations Convention against Corruption, Paragraph 10 Letter b	Indicator no. 15 in Annex 1, Table 3				N/A, anti-corruption policy in place
ESRS G1-1 Protection of whistleblowers, Paragraph 10 Letter d	Indicator no. 6 in Annex 1, Table 3				N/A, protection of whistleblowers in place
ESRS G1-4 Fines for violation of anti-corruption and anti-bribery laws, Paragraph 24 Letter a	Indicator no. 17 in Annex 1, Table 3		Commission Delegated Regulation (EU) 2020/1816, Annex II		N/A, no incidents of corruption or bribery
ESRS G1-4 Standards of anti-corruption and anti-bribery, Paragraph 24 Letter b	Indicator no. 16 in Annex 1, Table 3				137

¹⁾ Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector (Official Journal L 317 of 09/12/2019, p. 1).

²⁾ Regulation (EU) no. 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) 648/2012 (Official Journal L 176 of 27/06/2013, p. 1).

³⁾ Regulation (EU) 2016/1011 of the European Parliament and of the Council of 8 June 2016 on indices used as benchmarks in financial instruments and financial contracts or to measure the

performance of investment funds and amending Directives 2008/48/EC and 2014/17/EU and Regulation (EU) no. 596/2014 (Official Journal L 171 of 29/06/2016, p. 1).

- ⁴⁾ Regulation (EU) 2021/1119 of the European Parliament and of the Council of 30 June 2021 establishing the framework for achieving climate neutrality and amending Regulations (EC) no. 401/2009 and (EU) 2018/1999 ('European Climate Law') (Official Journal L 243 of 09/07/2021, p. 1).
- ⁵⁾ Commission Delegated Regulation (EU) 2020/1816 of 17 July 2020 supplementing Regulation (EU) 2016/1011 of the European Parliament and of the Council as regards the explanation in the benchmark statement of how environmental, social and governance factors are reflected in each benchmark provided and published (Official Journal L 406 of 03/12/2020, p. 1).
- ⁶⁾ Commission Implementing Regulation (EU) 2022/2453 of 30 November 2022 amending the implementing technical standards laid down in Implementing Regulation (EU) 2021/637 as regards the disclosure of environmental, social and governance risks (Official Journal L 324 of 19/12/2022, p. 1).
- ⁷⁾ Commission Delegated Regulation (EU) 2020/1818 of 17 July 2020 supplementing Regulation (EU) 2016/1011 of the European Parliament and of the Council as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks (Official Journal L 406 of 03/12/2020, p. 17).

Disclosure and application requirements in topical ESRS that are applicable jointly with ESRS 2 general disclosure requirements (ESRS 2 Appendix C)

ESRS 2 disclosure requirement	Relevant ESRS paragraph	Page references/ further references
GOV-1 The role of the administrative, management and supervisory bodies	ESRS G1 Business conduct (Paragraph 5)	18 ff
GOV-3 Integration of sustainability-related performance in incentive schemes	ESRS E1 Climate change (Paragraph 13)	26 ff
SBM-2 Interests and views of stakeholders	ESRS S1 Own workforce (Paragraph 12)	52 ff
	ESRS S2 Workers in the value chain (Paragraph 9)	N/A, phase-in provision applied
	ESRS S3 Affected communities (Paragraph 7)	N/A, non-material topic
	ESRS S4 Consumers and end-users (Paragraph 8)	N/A, non-material topic
SBM-3 Material impacts, risks and opportunities and their interaction with strategy and business model	ESRS E1 Climate change (Paragraphs 18 and 19)	82 f
	ESRS E4 Biodiversity and ecosystems (Paragraph 16)	N/A, phase-in provision applied
	ESRS S1 Own workforce (Paragraphs 13 to 16)	99 f
	ESRS S2 Workers in the value chain (Paragraphs 10 to 13)	N/A, phase-in provision applied
	ESRS S3 Affected communities (Paragraphs 8 to 11)	N/A, non-material topic
	ESRS S4 Consumers and end-users (Paragraphs 9 to 12)	N/A, non-material topic
IRO-1 Description of the processes to identify and assess material impacts, risks and opportunities	ESRS E1 Climate change (Paragraphs 20 and 21)	83 f
	ESRS E2 Pollution (Paragraph 11)	N/A, non-material topic
	ESRS E3 Water and marine resources (Paragraph 8)	N/A, non-material topic
	ESRS E4 Biodiversity and ecosystems (Paragraphs 17 and 19)	N/A, phase-in provision applied
	ESRS E5 Resource use and circular economy (Paragraph 11)	N/A, non-material topic
	ESRS G1 Business conduct (Paragraph 6)	120

Detailed information on the materiality analysis, stakeholder involvement and the subsequent gap analysis, along with information on our approach, is provided in IRO-1, 53.

[IRO-2, 59](#)

2. Environmental information

Information pursuant to Article 8 of Regulation (EU) 2020/852 (Taxonomy Regulation)

Annex XI to the EU taxonomy – Qualitative disclosures

The EU taxonomy¹ for sustainable economic activities is a classification system that is designed to make it easier for investors and companies to assess whether certain economic activities are environmentally sustainable. The aim behind this is to redirect capital flows in order to promote the transition towards sustainable and inclusive growth and prevent greenwashing. Economic activities for the purposes of the Taxonomy Regulation contribute to at least one of six defined environmental objectives without having an adverse impact on the others. The Regulation also stipulates minimum requirements in the area of social matters. The environmental objectives are as follows: climate change mitigation, climate change adaptation, the sustainable use and protection of water and marine resources, transition to a circular economy, pollution prevention and control, and protection and restoration of biodiversity and ecosystems.

Under Article 8 of the Taxonomy Regulation, any undertaking which is subject to an obligation to publish non-financial information pursuant to Article 19a or Article 29a of Directive 2013/34/EU (NFRD²) shall include in its non-financial statement or consolidated non-financial statement information on how and to what extent the undertaking's activities are associated with economic activities that qualify as environmentally sustainable in accordance with the Taxonomy Regulation. The NFRD has also applied to OeKB since 2022 and also applies for 2024, as the Austrian Sustainability Reporting Act (NaBeG) has not yet been published. The disclosure requirements for financial institutions in 2022 related solely to taxonomy eligibility. The green asset ratio (GAR) has been the key reporting variable as of the 2023 financial year. The associated spreadsheets are published twice at the OeKB bank group, once based on sales revenues and once based on CapEx (the statement based on OpEx is not to be reported by the OeKB bank group). The scope of consolidation of the OeKB bank group comprises OeKB AG and its subsidiaries OeEB, OeHT and CSD, which are not subject to reporting under the NFRD. The OeKB bank group will be able to report information on all six environmental objectives for the first time for 2024. This is due to the fact that the disclosures by the OeKB Group are based on the taxonomy KPIs published for its customers and the relevant data is available in its entirety for the first time for the 2024 financial year.

¹ Regulation (EU) 2020/852

² Directive (EU) 2013/34

Explanation of the GAR table

In accordance with Article 10 (3) of the Delegated Regulation supplementing the EU Taxonomy Regulation (EU) 2021/2178, the OeKB bank group discloses the following GAR tables. As there is currently no common market standard for interpretation of the Taxonomy Regulation, the calculations were completed to the best of our knowledge and beliefs based on the regulatory requirements and the expertise of a consulting team and as such represent the OeKB bank group's interpretation.

In order to determine the key indicators, the gross carrying amount of the financial assets is taken into account in accordance with the accounting categories set out in Chapter 1.1.2 of Annex V to Delegated Regulation (EU) 2021/2178. The gross carrying amounts of the OeKB bank group therefore correspond with the IFRS carrying amount for each individual transaction before deduction of any expected credit loss (ECL). For the purposes of identifying whether a business partner falls within the scope of the EU taxonomy, a review was performed first of all as to whether the company has a registered office in the EU, offers financial products or fulfils the 500-employee threshold (companies subject to the NFRD and CSRD). All eligible companies were then subject to a manual review of the non-financial reporting in the sustainability report or management report. All annual and sustainability reports published by the end of December of our reporting year were taken into account.

If it was determined that a company subject to the NFRD does not publish its own KPIs because it makes use of the group exemption, the parent company's scope of consolidation was reviewed and the key indicators published by the parent company were used accordingly to calculate the GAR. This also applies to companies that do not fall within the scope of the EU taxonomy themselves, but whose parent company reports at the consolidated level. If the company is not subject to reporting under the NFRD, an evaluation takes place as to whether there is a parent company that publishes key taxonomy indicators at the consolidated level and uses these accordingly.

In order to calculate the GAR for the six environmental objectives, the OeKB bank group weights these according to the latest KPIs published for the counterparty. This approach towards the calculation enables the OeKB bank group to take these key indicators into account in its own GAR calculation in each case one year following publication of the KPIs by the counterparties. This applies equally to each of the environmental objectives.

Exposures towards central banks and central governments as well as supranational issuers, derivatives and short-term interbank loans are not to be assessed for taxonomy eligibility and are also not included in the calculation of the numerators and denominators for the key performance indicators. The list of recognised supranational issuers according to the European Central Bank (ECB) was used as the basis for identifying supranational issuers. Some of these are considered credit institutions according to the CRR³ and were therefore not considered as supranational issuers

³ Capital Requirements Regulation (EU) 575/2013

but rather as financial institutions in the GAR. Guarantees in accordance with the Austrian Export Guarantee Act come under exposures in relation to national governments. Cash reserves are counted as exposures towards central banks.

Further clarification is provided below in order to increase transparency regarding those assets that are included in the various KPIs: The indicator that relates to the proportion of the taxonomy-eligible assets consists of the assets that can be measured in accordance with the Delegated Acts of the Taxonomy Regulation. The legal acts specify which counterparties and products the bank may include in its reporting on commitments that are subject to the taxonomy. In cases where the precise purpose of the financing is not known, the key indicators published for the counterparty to the transaction must be used as the basis. If the intended use of a transaction is known (use of proceeds), the corresponding KPIs for this transaction are ascertained and used with no further weighting with the KPIs of the counterparty.

Pursuant to the Environmental Delegated Act (EU) 2023/2486, financial institutions are only required to consider taxonomy eligibility and compliance separately for projects for which the intended use is known since the reporting for the 2023 financial year. These business cases are included in the GAR under the Use of Proceeds (UoP) category. This relates to refinancing for projects at OeKB. In order to have an assessment that is aligned with the business partner (the financing bank), the projects are categorised in the same way as the categorisation performed by the business partner based on the relevant information provided by the business partner. The business partner submits the categorisation of the respective project with this in terms of taxonomy eligibility, taxonomy compliance, enabling activity, transitional technology for each environmental objective primarily supported as well as the documentation based upon which the categorisation was performed. This information on the business case is captured at OeKB for the respective business case, reviewed for plausibility and the categorisation stated is used to weight the gross carrying amount of this business case in the GAR. This categorisation generally applies unchanged over the entire life of the business case. Adjustments are only implemented if the project changes significantly, these changes also have an impact on the taxonomy eligibility and/or compliance and OeKB receives corresponding notification from the business partner. The availability and quality of data continues to differ significantly. No data could be provided by the business partners for the majority of the UoP projects, which is why these projects are only included in the assets covered by the KPI (denominator) in the GAR, but cannot be categorised as taxonomy-eligible or taxonomy-compliant. The reason for the lack of data is that many of the counterparties will only be affected by mandatory reporting from the 2025 financial year or in the next few years and are therefore not yet able to provide any corresponding information. The availability and quality of data in new business (flow) is already improving in the UoP segment also as compared with the overall portfolio (stock).

Green bonds from the proprietary portfolio are also included in the UoP category, provided that the issuers are EU companies. Issuers from the EU that do not fall within the scope of the CSRD may also be considered eligible for the GAR numerator. The evaluation as to whether a green bond is taxonomy-eligible or taxonomy-compliant is based on the second party opinion of an external auditing company

and internal quality assurance. The Sustainable Finance Framework and the impact reporting from the respective issuer represent supporting documentation for plausibility check purposes.

Notification form 0 – Summary of the KPIs:

This Taxonomy Regulation notification form summarises the share of exposures that OeKB has in sustainable economic activities. Publication takes place both for sales revenues and CapEx.

Notification form 1 – Covered Assets GAR:

In this notification form, the OeKB bank group's exposures are allocated to the respective environmental objectives and KPIs. Exposures to financial institutions subject to the NFRD (or where the parent company reports at consolidated level) are reported in rows 2-19, while rows 20-31 include non-financial entities that are subject to the NFRD. Rows 33-43 represent exposures to counterparties not subject to the NFRD, with rows 34-39 relating to undertakings in the EU and rows 40-43 relating to undertakings outside the EU. Supranationals and multilateral development banks, which must be treated as corporations in accordance with Regulation (EU) 575/2013 Article 117 (1) & (2), were also taken into account here. Personal loans are not subject to the NFRD and are allocated under row 47 in the GAR. Exposures relating to funds were not reviewed for taxonomy eligibility in this case, as these only occur at OeEB and OeEB is only allowed to invest in other EU countries. Funds are therefore allocated to row 39 or 43 (depending on the fund manager's registered office).

Notification form 2 – Sector:

The second notification form sets out the transactions from notification form 1 that relate to non-financial companies that are subject to the NFRD. The respective NACE codes were determined for this purpose by the respective business partner's primary business segment. The taxonomy eligibility and taxonomy compliance are reported and presented in aggregated form for each environmental objective.

Notification form 3 – Stock KPI:

The Stock KPI form presents the taxonomy eligibility and compliance percentages for each environmental objective and is measured against the respective exposure. This means that the percentages are calculated based on the respective row a of notification form 1. The Regulation does not explicitly stipulate the calculation based on the row here, with the result that it would also be possible to calculate the percentages based on cell 48a of notification form 1. We have opted for the row variant here, as this is perceived as a market trend and also results in more meaningful percentages.

Notification form 4 – Flow KPI:

The fourth notification form relates solely to new business in the reporting year. The value is calculated based on the gross carrying amount as at 31 December. The percentages are calculated in the same way as with notification form 3.

There are three further notification forms in Annex VI of the Environmental Delegated Regulation. Notification form 5 relates to financial guarantees and assets under management. However, this is not relevant for OeKB as it does not engage in this type of business. Notification form 6 deals with the KPIs for fees and commissions arising from services other than lending and asset management and is expected to be completed by OeKB from 2026 onwards. The last notification form providing for the publication of the KPIs of the trading book portfolio is also irrelevant. There is no business of this kind at OeKB either as a 'hold-to-collect' business model is applied in accordance with IFRS, i.e. bonds in the proprietary portfolio are generally held to maturity.

Explanation of the taxonomy-related key indicators

The taxonomy eligibility for CapEx in 2024 corresponds to 13.48% for existing business and 13.23% for sales. The eligibility is slightly lower than in the previous year. Taxonomy compliance for CapEx in existing business rose to 1.08% compared with the previous year (0.38%). There was also a 0.85% increase in sales revenues on the previous year (0.32%). The taxonomy eligibility and compliance remain relatively low in general due to the high number of business partners that are not affected by the EU taxonomy due to them being based outside the EU or not being subject to reporting requirements. The GAR KPIs are generally very low in the financial sector. This is also reflected in OeKB's GAR, as the majority of its business partners are financial institutions.

The taxonomy eligibility for new business corresponds to 16.35% for CapEx and 16.10% for sales revenues. The taxonomy compliance for CapEx in the case of new business is 1.38% and for sales revenues 1.18%. The increase is also due to an improvement in the data situation, as the business partners now have established processes to assess their compliance.

As the Austrian export credit agency, OeKB supports Austrian exporters with their business activities within Austria and abroad. Assumptions of liability and refinancing will continue to be provided for various economic activities based on this mandate, even if these are not covered by the rules of the Taxonomy Regulation. The services in the area of export guarantees are offered and processed on behalf of the Republic of Austria (Federal Ministry of Finance).

Economic activities in the nuclear energy and fossil gas areas

The supplementary Climate Delegated Act (Delegated Regulation (EU) 2022/1214) supplemented the list of taxonomy-eligible economic activities in 2022 to include activities in the nuclear energy and fossil gas sectors. We are therefore publishing the reporting templates 1-5 required for credit institutions in Annex XII.

As a result of our strict exclusion criteria, we are able to state that direct support for economic activities in the nuclear energy sector is excluded. However, as the delegated act takes into account both direct transactions in these economic activities as well as exposures in connection with these sectors, our methodology (weighting of the exposure with the KPIs of the respective business partner) could very possibly result in exposures in connection with nuclear energy through the business activities of our business partners. If a product explicitly excludes the financing of nuclear energy or fossil gas (e.g. according to the framework for a bond), no exposures in the respective sector are taken into account for this business transaction either.

As the majority of the OeKB bank group's business partners have been required to report information on nuclear and gas activities since 2023, this results in a disclosure in reporting template 1 for existing and new business in each of the six activity categories related to nuclear energy and fossil gas.

ESRS E1 Climate change



Governance

Disclosure requirement related to ESRS 2 GOV-3 – Integration of sustainability-related performance in incentive schemes

Information on the integration of sustainability-related performance in incentive schemes is provided in ESRS 2 GOV-3.

More intensive inclusion of ESG parameters in the remuneration of the Executive Board at OeKB was planned in 2023. This measure was then implemented in 2024. The details are described in ESRS 2, GOV-3. Integration of the targets for reducing greenhouse gas emissions has not taken place.

GOV-3, 13

Strategy

Disclosure requirement E1-1 – Transition plan for climate change mitigation

OeKB has set itself the target of developing a science-based transition plan in accordance with the Paris Agreement by 2027 for alignment and coordination with the responsible ministries.

E1-1, 17

OeEB is aiming to achieve net-zero emissions by 2040 in line with the political objective of the Republic of Austria. A detailed transition plan is currently being developed to reduce greenhouse gas emissions. Finalisation of the Net-Zero Transition Plan is scheduled for 2025. The implementation start date has not yet been determined.

Climate mainstreaming was already firmly incorporated into the OeEB Strategy 2019–2023. The previous strategy included a climate financing target of 40% for all new contract commitments. The new OeEB Strategy 2024–2028 states that ‘all financial flows at the project as well as at the portfolio and institutional level must be aligned with the objectives of the Paris Agreement (Paris Alignment)’. The new climate financing targets for the entire strategic period are 50% of new business.

OeEB’s target of achieving net zero by 2040 is in line with the Paris Agreement. OeEB is excluding any new financing in oil, coal and natural gas exploration and production. The specific details will only be worked out once the transition plan is drawn up.

OeHT does not have a transition plan currently but will be guided by OeKB’s strategy. OeHT already does not finance or promote investments in the construction, renewal or expansion of plants that directly use fossil fuels.

Disclosure requirement related to ESRS 2 SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model

The following impacts, risks and opportunities have been defined in relation to climate change:

SBM-3, 48a, 48b, 48c

Impacts, risks and opportunities	Value chain/reference to the business model	Measures	
Climate change mitigation			
(-)	<p>CO2 emissions in the downstream value chain (as well as in our own operations) have a negative impact on nature and humans. Impacts arise from the financing of fossil fuels (excluding coal power stations) and the assumption of liabilities and financial services to customers with energy-intensive projects.</p>	<p>downstream</p> <p>In accordance with its business model, OeKB is under an obligation to accept all applications for federal liability. In addition to the Common Approaches of the OECD, we are also committed to the sustainability strategy of the export support procedure. We have set corresponding targets in our strategy up to 2030 aimed at countering the impacts of climate change. (For details, see SBM-1, 40e)</p>	<p>As part of the screening process, the risks of a negative impact for projects supported by us in the environmental and social area are identified in advance through environmental and social audits. The safeguards are subject to the OECD Common Approaches. Projects that do not come under the Common Approaches due to their size or their term, but which are nevertheless likely to have an impact on the environment and society, are assessed according to the watchful eye principle, which was developed together with the Federal Ministry of Finance. This ensures that the maximum possible number of projects submitted are examined for the impacts stated above. An escalation process ensures that the scope of the audit is adjusted as necessary to mitigate potential risks as effectively as possible. We have set corresponding targets in our strategy up to 2030.</p>
(-)	<p>CO2 emissions from business trips and use of buildings</p>	<p>Own operations and downstream</p> <p>In accordance with our business model, we review our supported projects as part of a screening process. Business trips are necessary on a case-by-case basis in this context.</p>	<p>We document all relevant information and recommendations for travel that is as resource-efficient as possible in our travel policy. The following principle generally applies to travel: rail or public transport before cars or planes.</p> <p>We implement various measures aimed at energy optimisation at our site.</p>
(+)	<p>Positive impact through the green share in the proprietary portfolio</p>	<p>upstream</p> <p>We invest our own funds responsibly and follow our Responsible Investment Policy in the process. We pay attention to the three economic objectives of security, liquidity and return on investment and manage the impacts of monetary investments on others by taking into account the non-economic objectives of ethics and sustainability.</p>	<p>We promote the green transformation through a regulated minimum proportion of green bonds in the proprietary portfolio (35%). The proportion is approx. 45% currently.</p>
(+)	<p>Avoiding emissions by enabling environmentally-friendly projects within the scope of assumptions of</p>	<p>downstream</p> <p>OeKB's role is to promote economic growth and to increase</p>	<p>As a central financial services provider, we promote the green transformation through various financing instruments, such as Export Invest Green, Export Invest Green Ener-</p>

Impacts, risks and opportunities	Value chain/reference to the business model	Measures	
liability and financing as well as improvement opportunities through adaptation measures within the scope of supported projects	Austria's competitiveness in a global environment. We believe that it is our responsibility to promote the transformation to a green economy with corresponding products.	gy and Beteiligung Green. OeHT supports green investments through the sustainability bonus and the green tourism loan.	
Risk	Reduced business opportunities in certain sectors or product categories for Austrian exporters if these are affected by phase-out strategies in the area of fossil fuels.	downstream In accordance with its business model, OeKB is obliged to accept all applications for federal liability, with a few exceptions. In addition to the Common Approaches of the OECD, we are also committed to the sustainability strategy of the export support procedure (for details, see SBM-1, 40e).	Certain financing will no longer be implemented in the coming years due to phase-out strategies, particularly in the fossil fuel sector. This risk also represents an opportunity and therefore the measures are outlined there.
Opportunity	Business opportunity through timely adjustment of the Austrian economy to climate change and new export opportunities created through this (e.g. in the CO ₂ -neutral steel sector)	downstream In accordance with its business model, OeKB is obliged to accept all applications for federal liability, with a few exceptions. In addition to the Common Approaches of the OECD, we are also committed to the sustainability strategy of the export support procedure (for details, see SBM-1, 40e). Our role is to promote economic growth and to increase Austria's competitiveness in a global environment. We believe that it is our responsibility to promote the transformation to a green economy with corresponding products.	We want to utilise the opportunity for transformation through products such as our sustainability bonds on the investment side and green financing instruments such as Export Invest Green, Export Invest Green Energy and Beteiligung Green. Timely adjustment to climate change also opens up new business opportunities in the tourism sector, e.g. the switch from winter operation to multi-season operation.
Energy			
(-)	Energy consumption in the company's own building	Own operations	Energy management is focusing in particular on the building at Strauchgasse because as owner we have the greatest opportunities for influence here. By using the waste heat from cooling for the data centre and simultaneously supplementing this energy source with a high-temperature heat pump, the building can be heated exclusively using waste heat up to an outside temperature of 8°C. With cooling requirements in the data centre remaining the same, this enables a 40-50% reduction in the district heating required in the building at Strauchgasse (290 MWh).
(+))	CO ₂ reduction through various measures aimed at energy optimisation at the site	Own operations	Improved options for the assumption of liability are offered for projects in the areas of
(+))	Promotion of renewable energies and promotion of	downstream OeKB's role is to promote eco-	

Impacts, risks and opportunities	Value chain/reference to the business model	Measures
energy efficiency by supporting projects in these areas and assurances through testing (e.g. solar systems, hydroelectric power plants, wind power, etc. or natural gas, electric vehicles and low-emission vehicle drives)	economic growth and to increase Austria's competitiveness in a global environment. We believe that it is our responsibility to promote the transformation to a green economy with corresponding products.	renewable energies, energy efficiency and combating environmental pollution. This takes place with existing instruments such as Export Invest Green, Export Invest Green Energy and other green products. In the tourism sector, the green tourism loan provides better terms for investments in energy efficiency.

There is no resilience analysis available yet, but a functional chain analysis has been performed.

ESRS 2 SBM-3, 18

The impacts of ESG factors on the OeKB bank group's various risk types, such as credit risk or operational risk, were analysed on an annual basis by means of functional chain analyses, thereby ensuring that these are taken into account in calculating the OeKB bank group's risk-bearing capacity. Both physical and transitory climate risks were taken into account with this. The most recent functional chain analysis performed in 2024 showed that global warming is expected to have no to minor impact on the OeKB bank group's risk types in the short to medium term (up to one year or one to five years respectively). The potential for increased risk is generally seen for some risk types over the long term (longer than 5 years). This includes an increase in risks in the area of reputational and business model risks, which relate primarily to the transitory risks. Accusations of potential greenwashing can also lead to problems in terms of reputation. This risk is monitored accordingly through corresponding measures and with continuous monitoring of standards and best practices.

Other types of risk with long-term potential for increased risk as a result of climate change include in particular in the Export Financing Scheme, the market risk in connection with potential increases in refinancing spreads if the export industry fails to manage the structural change (transition risks), and with regard to OeHT, the credit risk due to adverse impacts of climate change on the Austrian tourism industry (which may be physical or transitory in nature depending on the risk driver). A restrictive risk strategy and targeted stakeholder dialogues are used to counteract the potential impacts of risk. This analysis also determined that strong governance, stakeholder engagement, green financing models and setting strategic priorities within the OeKB bank group are already having a risk-mitigating effect and that a series of potential opportunities also arise from global warming. Changes in tourism due to climate change e.g. harbour potential opportunities for OeHT, and the shift within Europe towards a more sustainable economy also harbours benefits for export transactions, e.g. through innovation in renewable energies. There is no need for risk adjustments at present, although monitoring further developments in the coming years is advisable for some types of risk.

We comment on resilience in relation to strategy and business model in ESRS 2, SBM-3, 48f.

Management of the impacts, risks and opportunities

Disclosure requirement related to ESRS 2 IRO-1 – Description of the processes to identify and assess material climate-related impacts, risks and opportunities

IRO-1, 20, 21

The current process for identifying impacts, risks and opportunities is still based on a qualitative analysis whereby the Group ESG Office carries out research and performs analyses with regard to climate-related developments and compares these with conventional types of risk in an initial assessment. Short, medium and long-term potential impacts are taken into account with this, with both physical climate risks and transition risks as well as opportunities considered.

The scenarios applied do not correspond with any specific IPCC scenarios due to the approach that still has a qualitative structure. However, this should change with the ESG tool already described, meaning that we will be able to apply specific climate scenarios and their potential impact on OeKB's portfolio from 2025 onwards.

As described in ESRS 2 IRO1 53, this analysis is discussed with the departments and subsidiaries in collaboration with the Chief Risk Officer and ultimately submitted to the Federal Ministry of Finance for its comments. The functional chain analysis relates to the downstream value chain, as OeKB's portfolio represents the main component of the business. The potential climate risks identified there relate partly to the climate risks that OeKB has identified for its office operations, but primarily relate to the risk that exporters and foreign customers of OeKB may be affected by climate-related disasters. However, the financial risk for OeKB itself is very low due to OeKB's business model. Nevertheless, we are implementing measures aimed at understanding and better assessing the risks. A high-level portfolio analysis was performed therefore in 2023 for the Export Financing Scheme based on sector and country, in which it was determined that a minimal proportion of the portfolio is exposed to a medium-high physical climate risk. Most of the portfolio is made up of sectors that are low risk in terms of climate risks. With the low proportion of high-risk sectors, the majority are located in countries that in turn have a lower climate risk. It should be noted in this regard that this only provides initial information, as the country risk is only meaningful to a certain extent and more precise findings can be obtained at the regional or address level. The same applies to the sector view where a more precise breakdown makes sense in any case. Publicly available data sources were also used for the analysis, with data availability and data quality representing a challenge here. The data is additionally based on past data (2021–2023 data sets) and thereby provides information on the frequency, but does not yet permit any assumptions to be made regarding probabilities of occurrence for future years. Performing a scenario analysis makes sense for this purpose. A broken down portfolio analysis was prepared in 2024 in collaboration with the Finance department, and the Group ESG Office will use this for further analyses of the portfolio in connection with climate and environmental risks.

Workshops for the assessment of double materiality were additionally held in early 2024 in preparation for the reporting in accordance with the ESRS. The process is described in detail in ESRS 2. The financial materiality analysis confirms the results that had previously emerged from the functional chain analysis and sector-country portfolio analysis (heat map), as the majority of ESRS topics were rated as not material (unlike in the impact analysis, also known as an outside-in view).

Presentation of climate-related transitional events (based on the TCFD classification)

Politics and law	Technology	Market	Reputation
Higher pricing for greenhouse gas emissions for export customers	Enhanced financing options for 'green' energy technologies	Changes in investor behaviour	Accusations of greenwashing
Mandates and regulation in relation to existing products and services	Costs of the transition to lower-emission technologies	Reduced exports through increased regulations (e.g. supply chains)	Failure to meet stakeholder expectations Negative feedback from stakeholders
Stricter obligations for (emissions) reporting		Changes in exchange rates due to climate change have an impact on liability charges	Stigmatisation of a sector in the portfolio

Disclosure requirement E1-2 – Policies related to climate change mitigation and adaptation

The policies are developed in close cooperation with internal stakeholders from the various departments, subsidiaries and sustainability focal points. A stakeholder consultation was held within the scope of the materiality analysis, and findings from this are being incorporated into the policy development and update process.

MDR-P

Policies are reviewed once a year and updated if necessary. They are available to all OeKB bank group employees on a dedicated page on the intranet. They are also publicly accessible to external stakeholders on our website.

Sustainability policy

The OeKB bank group's sustainability policy provides a central framework for handling global challenges and demonstrates our commitment to sustainable development. Among other things, it includes dialogue with stakeholders, consideration of the environmental and social impacts of our actions, as well as a continuous improvement process. We attach particular importance with this to compliance with national laws and international regulations, including reference to internationally recognised frameworks and principles. This relates in particular to the impacts, risks

E1-2, 24, 25

and opportunities from area E1 – Climate change, S1 – Own workforce and G1 – Governance.

The sustainability policy applies to the whole of the OeKB bank group and also extends to the OeKB bank group's Supervisory Board. The responsibility for implementation lies at the highest level of management, i.e. the Executive Board of OeKB and the Executive Board of OeEB and the executive management at OeKB CSD and executive management at OeHT. There is currently no explicit reference to other external standards or frameworks that are specifically incorporated within the sustainability policy.

Our existing sustainability policy addresses climate protection directly through the following measures:

- We adapt our measures in order to achieve our sustainability targets annually and review our progress on a regular basis.
- Resource management: we ensure sustainable banking operations and also ensure efficient use of resources.
- We are a responsible employer and only implement those projects where the risks can be assessed and managed in order to make an effective contribution towards economically sustainable success.

These measures are a key component in our commitment to climate change mitigation and are aimed at making a contribution towards achieving the goals of the Paris Climate Agreement.

Travel policy

E1-2, 24, 25

We document all relevant information and recommendations for travel that is as resource-efficient as possible in our travel policy. This relates in particular to the impacts, risks and opportunities from area E1 – Climate change and here specifically to CO₂ emissions from business trips and use of buildings.

Some of the sustainability-related contents are as follows:

- Combine multiple appointments and conference meetings if possible
- Ensure car sharing on business trips
- Reduce short-haul flights
- Book sustainable hotels

Our employees are encouraged to evaluate as a first step whether their physical presence is important and necessary or whether a telephone call or online meeting would be just as effective. The following principle generally applies to travel: rail or public transport before cars or planes. It is important for us to ensure that business trips are as cost-effective, environmentally-friendly and as pleasant as possible for employees.

This travel policy applies to the whole of the OeKB bank group. The responsibility for implementation lies at the highest level of management, i.e. the Executive Board of OeKB and the Executive Board of OeEB and the executive management at OeKB CSD and executive management at OeHT. There is currently no explicit reference to other external standards or frameworks that are specifically incorporated within the travel policy.

Sustainability strategy up to 2025

Sustainability at Group level is firmly incorporated within the OeKB bank group's ESG strategy. It was revised in 2024 and forms part of OeKB bank group's business strategy. Details of the strategy up to 2025 and our new 2025–2030 strategy are stated in ESRS 2 – SBM1.

No policies or guidelines for climate change adaptation have been implemented as yet. Compliance with the Austrian Energy Efficiency Act (EEffG) and implementation of measures for energy efficiency and the use of renewable energies are monitored consistently and ensured through external audits.

Disclosure requirement E1-3, E1-4 – Measures and targets related to climate change mitigation and adaptation

E1-3, 26, 28, 29
E1-4, 30

OeKB and OeHT did not set out any specific targets for reducing greenhouse gas emissions in the reporting year, with the result that the measures are accordingly not assessed here according to the reduction in emissions achieved.

The objectives and measures for the upcoming strategic period can be found in the following tables.

MDR-T, MDR-A

The baseline year for the objectives defined as part of the OeKB bank group's strategy is 2025. The baseline year for achievement of objectives by OeEB is 2024 (in accordance with its 2024–2028 strategic period).

The environmental targets are not based on any scientific findings, with the exception of OeEB's targets: 'examination of new activities with regard to their compatibility with the targets under the Paris Climate Agreement' and OeEB's net-zero target by 2040.

A stakeholder consultation was held within the scope of the materiality analysis. The findings have been incorporated into the development of the strategy and the objectives derived. Details are described in ESRS 2, IRO-1.

The progress and the degree of achievement are reviewed every six months as part of internal and external audits in order to ensure that the objectives are met. The progress report is published annually in the sustainability report.

Measures have been defined for all objectives; the position of these in the value chain is identical with the corresponding objective. If the measure is implemented at

a different point in the value chain than the objective, then this fact is indicated. There were no changes made to the objectives and the corresponding parameters or the underlying measurement methods, significant assumptions, restrictions, sources and data collection procedures as a result of the revision of the objectives and measures in the reporting year. For the same reason, there is still no report on the progress made towards achieving the objectives. The measures listed do not require any significant operating expenditure (OpEx) and/or capital expenditure (CapEx). An evaluation will be completed for future measures.

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale
Science-based transition plans in accordance with the Paris Agreement have been developed for coordination with the responsible ministries. (downstream)	Qualitative	Developments and requirements due to EU regulations.	Is taken into account in the revision of the OeKB bank group's sustainability policy.	2025–2027	Method evaluation and definition takes place in order to identify suitable methods for the OeKB bank group.	2025
					Perform GHG emission calculations (Scope 3) for the portfolio including the transition to NACE codes 2025	2025
					Develop sector and subsidiary-specific transition plans in order to be able to align these with the competent ministries and further stakeholders.	2027
Implementation of initial sector-specific transition plans has been initiated and implementation of these is being reviewed on a regular basis. (downstream)	Qualitative	Developments and requirements due to EU regulations.	Is taken into account in the revision of the OeKB bank group's sustainability policy.	2025–2030	Evaluate existing transition plans of corporate customers (related to the Partnership for Carbon Accounting Financials (PCAF)).	2027
Regular climate stress tests are being performed with measures derived. (downstream)	Qualitative	Developments and requirements through the ECB and supervisory authority.	Is taken into account in the revision of the OeKB bank group's sustainability policy	2025–2030	Develop concept for scenarios and define the portfolio.	2025
					Determine the key risk indicators (KRIs).	2026
					Perform regular stress tests by Risk Controlling (RCO), evaluate together with Group ESG Office and develop recommended actions.	2030

OeEB has defined the following objectives for the 2024–2028 strategic period:

Objectives	Target level	Methodology	Policy	Target period	Measure	Timescale
Ensure that OeEB's new business is aligned with the Paris Climate Agreement (downstream, OECD, DAC countries).	Qualitative	OeEB will review and evaluate the alignment of its new business, i.e. direct and indirect investments, in relation to its conformity with the objectives of the Paris Agreement at the project level. The methodological approach is described in the Policy Paper .	Policy Paper: Paris Alignment of OeEB	2025–2028	Review all of OeEB's new activities in relation to their compatibility with the objectives under the Paris Climate Agreement as of 1 January 2025. (downstream)	2028
Net-zero target by 2040 (downstream)	Quantitative	OeEB has already set itself the ambitious target in its strategy for the period 2024–2028 of reducing greenhouse gas emissions in line with the 1.5-degree target under the Paris Agreement and achieving a climate-neutral portfolio by 2040. Implementing this target is a central component of OeEB's business model as a 'green' development bank. The methodological details are currently being developed in a transition plan.	Policy Paper: Paris Alignment of OeEB	2025–2028	Measures aimed at achieving the target will be developed in a transition plan by the end of 2025 and discussed with ministerial stakeholders.	2025
Make an ambitious contribution to international	Quantitative	OECD Rio markers , UNFCCC , Climate fi-	Policy Paper: Paris Align-	2024–2028	Financing of projects (investment financing and	2028

Objectives	Target level	Methodology	Policy	Target period	Measure	Timescale
climate finance: (downstream, OECD, DAC countries)		<p>nance strategy of the Republic of Austria.</p> <p>OeEB already contributed around €900 million⁴ to international climate finance in the last strategic period. It will continue to support its clients in this area with particular emphasis in the upcoming strategic period. The plan e.g. is for at least 50% of OeEB's new business to be attributable to climate-eligible investments over the period 2024–2028.⁵</p>	<p>ment of OeEB</p> <p>OeEB's 'Financing our shared future 2024–2028' strategy</p>		equity participations) that are eligible for international climate financing.	
Play a pioneering role in strategic discussions on climate at the EDFI level and support customers in the transition process (downstream, OECD, DAC countries)	Qualitative	In terms of a pioneering role, OeEB is increasingly committed to advancing the climate ambitions within the EDFIs. OeEB proactively and constructively supports customers in developing or implementing net-zero transition strategies or plans.	Policy Paper: Paris Alignment of OeEB	2024–2028	Continued participation in EDFI working groups and ensuring support for customers in the transition process.	2028
Environmentally-friendly focus for internal processes (own operations)	Qualitative	OeEB is committed to ensuring that internal processes such as facility management, events, business trips, etc. are focused on ensuring a low-carbon approach.	Policy Paper: Paris Alignment of OeEB	2024–2028	Environmentally-friendly focus for internal processes (own operations)	2028

⁴ in the period between 2019 and 2023; provisional figure for 2023; includes mobilised climate financing

⁵ The objective will have no impact on the net assets, financial and earnings position, as each project must comply with the corresponding risk specifications, irrespective of the strategic objectives.

OeHT is placing its focus for 2025 on the topics of climate, employees and corporate policy. OeHT is fully covered through the OeKB bank group's objectives in the areas of employees and corporate policy. OeHT has defined the following target in relation to climate:

Objectives	Level	Methodology	Policy	Target period	Measure	Timescale
During the period from 2025 to 2028, OeHT investment loans were approved with at least 15% of project costs, which can be classified as costs for environmentally sustainable measures according to the current definition of the European Investment Bank (EIB), in order to reduce the GHG emissions of the subsidised companies	Quantitative	In 2024, a subsidised investment volume of approximately €352 million was approved for OeHT investment loans, including around €37.7 million in costs for environmentally sustainable measures, thereby representing approx. 11% of the project costs. The target of 15% is being pursued for the overall period.	Criteria of the European Investment Bank (EIB) EIB Group Climate Bank Roadmap 2021–2025	2025–2028	Customer advisors actively approaching customers on the topic of sustainability within the scope of their projects.	2025–2028
					Annual publication of the ESG KPIs for the industry in order to highlight potentials for improvement.	2025–2028

Parameters

MDR-M

Disclosure requirement E1-5 – Energy consumption and mix

The OeKB bank group monitors and optimises its energy consumption on a continuous basis at the Strauchgasse, Am Hof and Wipplingerstrasse sites and in the data centre in Vienna's 21st district.

Energy management is focusing in particular on the building at Strauchgasse because as owner we have the greatest opportunities for influence here. We have been buying green electricity since 2005, i.e. for more than 19 years. We are also subject to the Austrian Energy Efficiency Act (EEffG), which was amended in 2023. We will continue to implement measures accordingly on an ongoing basis aimed at reducing energy consumption.

We have been converting the entire lighting system to LEDs since 2019 within the scope of the Future Office project as part of ongoing adaptations to the office space. The first floor underwent an adjustment in the reporting year again involving around 2,000 m² and adaptation of the next floor is scheduled for 2025. An average of 45,000 kWh p.a. are consumed for the purposes of lighting one floor in a conventional building, with approx. 20,000 kWh consumed for a Future Office floor, meaning that around 20,000 kWh are saved on a permanent basis by adapting one floor.

Using the waste heat from cooling for the data centre has made it possible so far to heat the building at Strauchgasse exclusively using waste heat up to an outside temperature of 8°C. By combining this with a supplementary high-temperature heat pump, the remaining available waste heat can now also be used for heating and for hot water. With cooling requirements in the data centre remaining the same, this enables a 40-50% reduction in the district heating required in the building at Strauchgasse (290 MWh).

The OeKB bank group obtains electricity exclusively from hydroelectric power plants for its Am Hof, Strauchgasse and Wipplingerstrasse sites in 1010 Vienna. The reserve data centre also only uses renewable energy sources. A photovoltaic system with output of 31 kWp makes a small contribution towards the building's energy production. This resulted in 28,920 kWh in 2024. A high-redundancy green IT data centre ensures the failure safety required thanks to an efficient cooling system and also uses waste heat from the cooling system to heat the building.

Total energy consumption increased by 7% in the reporting year compared to the previous year. The increased consumption is attributable to multiple factors: the increased cooling power due to the hot summer, a brief but noticeable increase in consumption in the event hall at the Strauchgasse site due to a technical defect that was quickly rectified, and the 11% increase in the number of employees at Strauchgasse following the OeHT relocation. In addition, a small part of the increase

E1-5, 37

is due to the electricity costs for the heat pump, which enabled the reduction in district heating. The increased electricity consumption for employee mobility is due to the purchase of one electric vehicle for a member of the Executive Board as a replacement for a petrol vehicle. The key indicators are audited each year by external auditors.

The following table provides a precise overview of the energy consumption and energy mix at the OeKB bank group.

Energy consumption and mix	Comparison	2024	2023
Fuel consumption from coal and coal products (MWh)		-	-
Fuel consumption from crude oil and petroleum products (MWh)	80%	111.39	61.74
Fuel consumption from natural gas (MWh)		-	-
Fuel consumption from other fossil sources (MWh)		-	-
Consumption from acquired or obtained electricity, heat, steam and cooling and from fossil sources (MWh)	-38%	157.26	254.84
Total consumption of fossil energy (MWh)	-15%	268.65	316.58
Share of fossil sources as part of total energy consumption (in %)	-21%	10%	13%
Consumption from nuclear power sources (MWh)		0%	0%
Share of consumption from nuclear sources as part of total energy consumption (in %)		0%	0%
Consumption from acquired or obtained electricity, heat, steam and cooling and from renewable sources (MWh)	10%	2,429.88	2,211.63
Consumption of in-house produced renewable energy other than fuels (MWh)	0.9%	28.92	28.67
Total consumption of renewable energy (MWh)	9.8%	2,458.80	2,240.30
Share of renewables as part of total energy consumption (in %)	3%	90%	87%
Total energy consumption (MWh)	7%	2,727.45	2,556.88

Disclosure requirement E1-6 – Gross Scopes 1, 2, 3 and total GHG emissions

E1-6, 44, 46, 48, 49

	Retrospective			
	Baseline year	Comparison		%
		(N-1)	(N)	
	2000	2023	2024	
Scope 1 greenhouse gas emissions				
Gross Scope 1 GHG emissions (t CO ₂ e)	7	18	13	-29%
Percentage of Scope 1 greenhouse gas emissions from regulated emissions trading schemes (in %)	0	0%	0%	0%
Scope 2 greenhouse gas emissions				
Location-based gross Scope 2 GHG emissions (t CO ₂ e)	1306	432	423	-2%
Market-based gross Scope 2 GHG emissions (t CO ₂ e)	286	54	31	-42%
Overall GHG emissions				
Overall GHG emissions (location-based) (t CO ₂ e)	1313	450	436	-3%
Overall GHG emissions (market-based) (t CO ₂ e)	293	72	44	-39%

The disclosures on the emissions cover the whole of the OeKB bank group: OeKB AG, OeEB, OeHT and OeKB CSD. Categorisation into individual Scopes (= delimited areas) is based on the Greenhouse Gas Protocol. Accordingly, Scope 1 includes all direct emissions from combustion in the company's own facilities and from passenger vehicle combustion engines. Emissions from biogenic energy sources for Scope 1 are included in the table but are not stated separately as these emissions were categorised as non-material when compared with the total energy consumption. Scope 2 includes indirect emissions from procured energy. These are specified using both the location-based and market-based methods. For Scope 2, the proportion of biomass or biogenic CO₂ is not stated separately. All of the OeKB bank group's locations are in Austria, with the result that emissions are not broken down by country. We also use the phase-in provision for the disclosure of all Scope 3 emissions. The key indicators are audited each year by external auditors.

E1-6, 44c, MDR-M

There were no changes to the definition of the upstream and downstream value chain in the reporting year. The OeKB bank group is not part of the European Emission Trading Scheme (ETS). The emissions from associates, joint ventures or non-consolidated subsidiaries are not stated separately as there is no operational control over these.

E1-6, 47, 48b, 49b, 50b

Gross Scope 1 GHG emissions

The Scope 1 emissions fell by 29% in the reporting year compared to the previous year. This is primarily due to the purchase of one electric vehicle for a member of the Executive Board as a replacement for a petrol vehicle. Furthermore, no disposal of refrigerants took place in the reporting year.

Environmentally-friendly mobility plays a significant role when it comes to making a substantial contribution to combating the climate crisis. Our employees have therefore had access to an electric vehicle since 2012 and an e-bike since 2016, as well as the available public transport options.

Gross Scope 2 GHG emissions

The entire heating season in the 2024 reporting year was covered by waste heat in combination with the supplementary heat pump. District heating consumption was reduced significantly as a result of this. Together with the reduction in emission factors in this area, Scope 2 emissions have fallen by 2% (location-based) and 42% (market-based) as compared with the previous year.

The latest emission figures from Environment Agency Austria, Wien Energie and Energie Allianz are used to calculate the CO₂ equivalents. The emissions data has already been captured for many years. The emission factors from Environment Agency Austria were applied originally with this and these are still being used for reasons of continuity.

[E1-6, 44](#)

Emissions	Source 2024
Rail (electric)/passenger km	Environment Agency Austria
Aeroplane/passenger km national	Environment Agency Austria
Aeroplane/passenger km international	Environment Agency Austria
Diesel direct emissions	Environment Agency Austria
Diesel indirect emissions	Environment Agency Austria
Petrol direct emissions	Environment Agency Austria
Petrol indirect emissions	Environment Agency Austria
Passenger vehicles km	Environment Agency Austria
Electricity data centre	Wien Energie
Electricity hydropower	Energie Allianz
Electricity mix Austria	Environment Agency Austria
District heating total	Environment Agency Austria
R410a	BAFU – Overview of the most important refrigerants
R407c	BAFU – Overview of the most important refrigerants
R134A	BAFU – Overview of the most important refrigerants
R22	BAFU – Overview of the most important refrigerants
Electricity generation Austria direct	Environment Agency Austria
Electricity generation Austria indirect	Environment Agency Austria
District heating direct	Environment Agency Austria
District heating indirect	Environment Agency Austria

Disclosure requirement E1-7 – GHG removals and GHG mitigation projects financed through carbon credits E1-7, 56, 59

There were no projects implemented to reduce greenhouse gases as part of the company's own business activities.

All Scope 1 and Scope 2 greenhouse gases as well as the areas of business travel, employee arrivals, electricity indirect emissions and district heating indirect emissions of Scope 3 emissions from operations have been offset since 2021. Our CO₂ emissions generated in 2023 were offset in collaboration with ClimatePartner in 2024. This supported the combined 'Climate protection project + nature conservation' project. This contributes towards the financing of a forest conservation project in Mataven in Colombia. A contribution is also made to the Karwendel Nature Park in Austria. OeEB offset the emissions generated by its flight kilometres in 2023 through a separate project in the reporting year.

GHG mitigation projects financed through carbon credits

OeKB bank group carbon credits cancelled in the reporting year	2024
Total (t CO₂e)	1048
Proportion of removal projects (in %)	54%
Proportion of reduction projects (in %)	46%
Verified Carbon Standard (VCS) (in %)	54%
Gold Standard (in %)	46%
Proportion of projects within the EU (in %)	0%
Proportion of carbon credits that count as a corresponding adjustment (in %)	0%

The emissions generated by the OeKB bank group in the reporting year are once again offset in cooperation with ClimatePartner. All Scope 1 and Scope 2 greenhouse gases as well as the areas of business travel, employee arrivals, electricity indirect emissions and district heating indirect emissions of Scope 3 emissions from operations are offset here in the same way as in the past. The Scope 3 emissions are not disclosed in this report due to the application of the phase-in regulation. Half of the emissions are offset with the renewable energy project *'emPOWERing Africa'*, while the other half are offset with a combined project *'International climate protection project + tree planting in Austria'*. The emissions generated by OeEB's flight kilometres in the reporting year are also offset in a separate project.

OeKB bank group carbon credits to be cancelled in the future	2025
Total (t CO₂e)	928

OeEB has a net-zero target for the portfolio for 2040. The details are being developed as part of a transition plan.

E1-7, 60

3. Social information

ESRS S1 Own workforce

Strategy

Disclosure requirement related to ESRS 2 SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model

The following impacts, risks and opportunities have been defined in relation to our own workforce:

SBM-3, 48a, 48b, 48c



All of the impacts, risks and opportunities defined relate to our own operations. In accordance with its business model, the OeKB bank group helps its customers remain competitive, promotes economic growth and strengthens Austria as a location for business and industry. As a reliable partner to the economy, it ensures a balance between economic success and social benefit while ensuring future environmental sustainability in the process. Our employees form the basis for implementing the tasks arising from the business model and provide essential input with their specialist expert knowledge. We had therefore already implemented numerous measures for further training, promoting health as well as diversity and inclusion in our previous strategic period. We are continuing along this route in our new strategy.

Impacts, risks and opportunities

Measures

Equal treatment and equal opportunities for all	
(-)	<p>Very low level of employment of people with disabilities results in a lack of diversity and innovative strength among employees.</p> <p>The presence of a gender pay gap leads to inequality between men and women in the company.</p>
	<p>We are making every effort to increase the proportion of employees with disabilities. We have entered into a cooperation agreement with myAbility for this purpose. Three people with a disability took part in a shadowing programme over the last year.</p> <p>The detailed calculations on the gender pay gap are presented in S1-16. The traditionally high proportion of women within the OeKB bank group was around 53.3% as at 31 December 2024. The proportion of female executives is 34.8%. Part of the support programme for women involves the targeted assignment of women as project managers. A total of 45% of projects currently ongoing and projects completed in 2024 are or were led by women. We implemented a support programme with a 43% share of women aimed at supporting our colleagues who are new to an executive role.</p>
(+)	<p>Commitment and training in the areas of diversity, equity & inclusion (DEI), preventing harassment and courses on various specialist topics (technical, content-related, mental health, etc.) create aware-</p> <p>We actively strive to create a diverse and inclusive workforce and see this as a major opportunity for future development. We have formulated a diversity policy for this purpose. OeKB and OeEB are members of the UN Wom-</p>

Impacts, risks and opportunities	Measures
ness among employees. We also promote equality and the prevention of discrimination through various measures.	en's Empowerment Principles (WEP) and have set up a DEI team to develop measures. Ongoing training on this topic is provided in our e-Academy. All employees are actively made aware of this. Some of the training on this topic is mandatory.
Working conditions	
(+)	Positive contribution to the work/life balance of employees through various formats and measures
(+)	Ensuring fair treatment, financial security and an appropriate standard of living for employees
(+)	Positive influence on employees' well-being and on their physical and mental health
(+)	Ensuring freedom of assembly, rights of co-determination and exchange of information thanks to the Staff Council
Risk	Increased costs due to the age structure within the workforce

OeKB, OeKB CSD, OeEB and OeHT only employ genuine employees. Trainees are not counted as part of our own workforce here. Holiday trainees are counted as temporary employees.

SBM-3, 13, 14



The following activities contribute towards positive impacts on our own workforce:

The 'berufundfamilie' certificate involves a number of positive impacts for our employees. We have held the certificate since 2006 and are constantly working to improve the working environment within the OeKB bank group. OeHT in addition to the subsidiaries OeKB and OeKB CSD has also been part of the certification since 2024. The measures already implemented include the following:

- Further training programmes in Austria and abroad
- Flexible working time models, remote working and sabbaticals
- Childcare vouchers and holiday care for children who are required to go to school
- Measures that promote health such as preventive medical screening, vaccinations, physiotherapy, massages and yoga
- Employee assistance programme for mental and professional support
- Reintegration programme following longer periods of sick leave
- Presentations on mental health
- 'Jobrad' bicycle leasing programme
- Sports and cultural activities such as table tennis, football, squash, tennis, volleyball and guided exhibition visits

Priorities up until 2024 included knowledge transfer in hybrid teams, strengthening social interactions, new ways of working and onboarding with buddies, as well as mandatory management workshops aimed at changing the management culture.

There is no transition plan as yet and therefore there are no material impacts resulting from a transition plan.

The gender pay gap was identified in our materiality analysis as a negative impact. Women are more affected by this within the OeKB bank group than their male colleagues.

SBM-3, 15, 16



Further measures that result in a positive impact on our own workforce are listed in S1-4.

Management of the impacts, risks and opportunities

Disclosure requirement S1-1 – Policies related to own workforce

The policies are developed in close cooperation with internal stakeholders from the various departments, subsidiaries and sustainability focal points. A stakeholder consultation was held within the scope of the materiality analysis and findings from this are being incorporated into the policy development and update process.

MDR-P

The policies are reviewed once a year and updated if necessary. The policies are available to all OeKB bank group employees on a dedicated page on the intranet.

They are also accessible to external stakeholders on our website or through a newsletter.

Human rights policy

The human rights policy translates the articles of the Universal Declaration of Human Rights to the corporate level. Each individual article is compared accordingly with implementation in practice within the OeKB bank group. This relates in particular to the impacts, risks and opportunities arising from area S1 – Own workforce and specifically here to ensuring fair treatment, financial security and an appropriate standard of living for employees, as well as ensuring freedom of association, rights of co-determination and the exchange of information thanks to the Staff Council.

S1-1, 19, 20, 21, 22



The human rights policy applies to the whole of the OeKB bank group. The responsibility for implementation lies at the highest level of management. The OeEB policy paper on human rights was published in 2024. The responsibility for implementation lies at the highest level of management here also, i.e. the executive management team at OeEB.

The OeKB bank group uses international standards and frameworks to implement its human rights policy. These include in particular the OECD Common Approaches, the IFC Performance Standards, the UN Guiding Principles on Business and Human Rights, the UN Global Compact, the International Labour Organization on Fundamental Principles and Rights at Work, the Minimum Safeguards of the EU taxonomy and the Supply Chain Due Diligence Act (LkSG). The human rights policy is scheduled for review in the coming year.

The OeKB bank group has been addressing the issue of human rights for years, particularly in the downstream value chain: OeKB performs a risk assessment within the scope of the environmental and social audits for every assumption of liability in the mandate business. We are subject to the OECD Common Approaches with this. Projects that do not come under the Common Approaches due to their size or their term, but which are nevertheless likely to involve a risk to the environment and society, are assessed according to the watchful eye principle. This ensures that the largest possible number of projects submitted are screened for potential negative impacts on the workforce affected, the population, the environment and the cultural assets and corresponding mitigation measures can be introduced in advance if necessary. OeEB's project reviews are subject to environmental, social and human rights standards agreed by the EDFI Group, the Association of European Development Finance Institutions. Any possible negative impacts are identified beforehand and mitigated by imposing requirements and conditions.

OeEB has published its own human rights policy, which creates clarity of roles and rules for OeEB and its customers based on the UN Guiding Principles on Business and Human Rights (2011) and implements the requirements set out within these in terms of a policy commitment and a human rights due diligence process (including a complaints mechanism). Details can be found in ESRS 2, SBM-1 under 'Strategy of OeEB'.

We also take non-economic ethical and sustainability objectives into account when investing our own funds; more information can be found on this in ESRS 2 – SBM-1.

Our experts in the field of environmental, social and human rights audits take part in various stakeholder dialogues, conferences and working groups. This knowledge is passed on internally within the scope of various formats. We are also in regular dialogue with civil society organisations.

The sustainability report is also used as a progress report for the UN Global Compact (UNGC).

Gender and diversity policy

We set out what diversity means to us in our gender and diversity policy. Diversity stands for an approach involving sincere appreciation, open interaction and consciously deriving the benefit of our diversity. The implementation status of the measures implemented is reported to management on a regular basis within the scope of monitoring sustainability targets. The gender and diversity policy applies to the whole of the OeKB bank group. The responsibility for implementation lies at the highest level of management, i.e. the Executive Board of OeKB and the Executive Board of OeEB and the executive management at OeKB CSD and executive management at OeHT. This relates in particular to the impacts, risks and opportunities from area S1 – Own workforce and specifically here to low levels of employment of people with disabilities, the presence of a gender pay gap, the commitment and training in the area of diversity, equity and inclusion and the increased costs due to the age structure within the workforce.

Our diversity policy sets out the fact that we ensure that we are respectful in our approach to differences in diversity factors such as gender, culture, religion, sexual orientation, nationality, education, as well as age, different lifestyles and physical or mental disabilities. This is also representative of the OeKB bank group's approach of not tolerating discrimination of any kind. We follow the principles enshrined in our human rights policy with this. We also have a policy of zero-tolerance regarding violence in the workplace, including verbal and/or physical abuse.

The OeKB bank group is actively committed to equal treatment of different stakeholder groups within the workforce. This includes specific measures such as our women's advancement programme which is aimed at supporting equal opportunities and career development for women, as well as a pilot project to offer women's hygiene products free of charge and the introduction of a Women's Network. We also offer employees the opportunity to contact our representative for disabled people directly with any concerns or queries regarding the integration of people with disabilities so that they can receive customised support and advice.

In order to set objectives and measure our progress more effectively, we have formulated KPIs on the topics of gender and diversity, which we capture on a regular basis and use to raise awareness of the potentials for improvement and to implement targeted measures.

S1-1, 24



S1-1, 24 c

Code of Conduct

Detailed information on the Code of Conduct can be found in G1-1.

Remuneration policy

Detailed information on the remuneration policy can be found in ESRS 2 – GOV-3.

Health and safety management – manual and management

S1-1, 23



Healthy and motivated employees are crucial to the OeKB bank group's future success. Health and safety have therefore been a major concern of ours for many years. This issue is systematised with responsibilities clearly assigned in our health and safety management policy. Health and safety management is integrated into sustainability management, and activities in the areas of corporate environmental protection and social responsibility are now therefore also being expanded systematically to include issues involving the health and safety of our employees.

Employees had their own health budget available until the end of 2024 which they were able to use for targeted impact-oriented health promotion and prevention initiatives.

The increase in employees working from home also has a physical impact in addition to the psychological impacts. Used office swivel chairs and other office furniture are distributed to employees via flea market events, thereby encouraging the creation of ergonomically sound workspaces, including in home offices. The office workstations meet the highest ergonomic standards. We offer regular massages and gymnastics courses. All employees are also free to use our sports centre.

A self-assessment checklist has been created to ensure correct ergonomic designs for home office workstations. Lots of tips and suggestions have also been provided on the intranet, along with opportunities for an ergonomic consultation for the home from the safety officer.

The assessment of psychological strains in the workplace in 2023 resulted in numerous improvement measures which were implemented directly in the departments. A key measure resulting from the assessment involved workshops on the topics of resilience and stress accompanied by occupational psychologists, which were started in autumn 2024 and will continue in 2025.

Employees have a free employee assistance programme available to them. The company Mavie offers coaching, counselling and information on professional and private matters that are provided anonymously and in strict confidence. A number of presentations were offered as part of this, including on topics such as 'Courage and inner strength' and 'Back to restful sleep'.

We have had a successful reintegration management programme in place for many years for employees returning to work following longer periods of illness. This means that our employees can gradually return to the workplace by working part-time with

S1-11, 74a



the same salary that they had before their illness. Our occupational doctor is involved in this process. As nutrition makes a significant contribution towards our health, we have been offering freshly cooked food with a large salad buffet to our employees at the OeKB restaurant for several years.

Digitalisation has changed the working environment and we are making the most of this to ensure more modern and more effective occupational health management. The OeKB bank group found a partner here in the company Windhund 365, which provided a speaker to us via livestream every month for a year to address various health topics.

All programmes are available to both full-time as well as part-time employees.

Further guidelines related to our own workforce that do not constitute policies:

- Brochure on the salary system for our own staff's information
- Works agreements:
 - Working from home works agreement
 - Whistleblowing works agreement
 - 'General' works agreement
 - Works agreement on flexible working times

The policies stated apply to all employees. All employees at OeKB and OeKB CSD are covered by the works agreements. The topics stated for the works agreements are essentially also reflected in those of OeEB. OeHT has no works agreements.

S1-1,19



Disclosure requirement S1-2 – Processes for engaging with own workers and workers' representatives about impacts

The process of engaging with our own workforce takes place both directly and through the employee representatives. We use a wide range of formats for information, exchanges and networking among ourselves.

S1-2, 27, 28



Dialogue with our employees

- At the level of the annual mandatory employee appraisals
- Dialogue between the OeKB Executive Board and the employees takes place via a quarterly #OeKBConnect2board event. The Executive Board at OeKB provides information on essential developments within the OeKB bank group and places these within the context of the overall economic conditions. It uses key indicators to address the course of business and answers questions from employees.
- Formats such as #PulseCheck and 270° feedback are employed to ask employees about general as well as specific topics and gather their opinions on a regular basis
- The Staff Council represents a general point of contact for employees with any concerns
- A dialogue takes place between the members of the Executive Board and the Staff Council before each meeting of the Supervisory Board. This takes place four times each year.
- Hybrid update meetings take place at OeHT at least on a quarterly basis, during which all employees are presented with the current status and the priorities for the next few months. The format is not just for informational purposes but also encourages discussion.

Employee representation

The Staff Council at OeKB represents the interests of all employees, supports them with any employment law issues and enters into works agreements with OeKB. All seven members of the Staff Council are also delegated to the Supervisory Board. The Staff Council makes an important contribution towards the corporate culture and working atmosphere.

A Staff Council at OeEB for the purposes of representing the interests of employees was first elected at the end of November 2017, and was re-elected in November 2022. It is made up of four members (of the Staff Council) and four substitute members. Two of its members are delegated to the Supervisory Board in accordance with the statutory requirements. The members of the Staff Council are also involved in the certification process as part of the 'berufundfamilie' audit. The whistleblowing works agreement and flexible working hours works agreement were entered into in 2023.

OeKB CSD has had a Staff Council to represent employee interests since 2020. It is made up of three members (of the Staff Council) and three substitute members. Two members of the Staff Council are delegated to the Supervisory Board of OeKB CSD in accordance with the statutory requirements.

The Staff Council at OeKB and OeKB CSD have entered into a cooperation agreement which means that employees of OeKB CSD can make use of the same services and take part in the events.

The members of the Staff Council are also involved in the certification process as part of the 'berufundfamilie' audit.

Executive management is responsible for providing opportunities for dialogue with employees. The People & Culture department is able to act independently on some matters.

The executive management team and the Staff Council enter into works agreements on the designated topics which apply to all employees.

No global framework agreements have been entered into with employee representatives regarding respect for the human rights of our own workforce.

The effectiveness of employee involvement is measured based on employee loyalty, employee recommendation rates as well as the regular survey of employer attractiveness within the scope of pulse checks or 270° feedback as well as the employee turnover rate.

We are actively committed as a company to understanding the perspectives of those employees who potentially are particularly vulnerable or marginalised. We offer various initiatives in this context:

- Disability representative: employees with disabilities have the opportunity to address their concerns and queries directly to our Disability representative who provides individual support and advice.
- Women's Network: a Women's Network is also being set up currently aimed at networking and promoting women within the Bank and at specifically taking their concerns into account.

Disclosure requirement S1-3 – Processes to remediate negative impacts and channels for own workers to raise concerns

S1-3, 32, 33



Information on the right of employees to complain can be found in G1-1.

The content of the complaints is reviewed. If they are justified, then remedial action is taken and a lawful condition is restored.

As the representative of our own workforce, the Staff Council must ensure that the complaints mechanisms work. This is governed in the works agreements.

Both anonymous and non-anonymous complaints and whistleblowing systems have been established for employees through works agreements. It is important for us as an employer to provide a space for our employees for their concerns and complaints. We have also implemented various feedback mechanisms which give employees the opportunity to provide anonymous and non-anonymous feedback regarding development, employment matters, training and similar issues depending on the respective system. We analyse management performance, employer attractiveness and

opportunities for further development of the corporate culture using regular management feedback (270° feedback) and pulse checks focused on specific topics. The People & Culture department and the Staff Council are also available as contacts for personal discussions on employment matters.

Enquiries were made to the usual extent, e.g. to the Staff Council. None of the enquiries triggered a special audit process by Internal Audit. Any audit of this type would be triggered following a proposal from the members of the Executive Board.

There are no material proceedings (including legal complaints) pending against the OeKB bank group.

The complaints process:

- Complaint is registered with the Staff Council, People & Culture or one of the managers
- The parties receive a hearing and an assessment is made
- Corresponding measures are implemented
- The effectiveness of the measures implemented is reviewed based on no further reports being submitted on the same complaint
- Any claims for damages are examined on a case-by-case basis and an individual approach is taken depending on the particular case

[Disclosure requirement S1-4 – Taking action on material impacts on own workforce, and approaches to mitigating material risks and pursuing material opportunities related to own workforce, and effectiveness of those actions](#)

Procedure for determining measures:

- Gaps are identified on a regular basis
- Suitable measures are derived from this
- The ideal state that has been worked out is implemented
- The data is monitored twice each year

S1-4, 37, 38, 39



Every employer in Austria, including the OeKB bank group, is forced to confront major challenges such as the risk posed by the age structure of the workforce: increased costs can arise from investments in digitalisation and automation to absorb the impact of retirees leaving. Human resources planning always takes place for the next three years; retirements are monitored over a period of several years into the future. This forms the basis for planning replacement employees and knowledge management. An annual review takes place.

S1-4, 40



The OeKB bank group ensures that its own practices do not cause or contribute towards material adverse impacts on its own workforce. This is ensured through the following measures:

S1-4, 41, 43



OeKB bank group has implemented clear internal policies that ensure fair and transparent working conditions. These include binding requirements for compliance with employment rights, the prevention of discrimination and the promotion of a healthy working environment.

Protecting and ensuring a high standard of care in the collection, use, transmission and storage of the personal data of its customers, business partners and employees in strict compliance with the relevant regulations (in particular the General Data Protection Regulation and the Austrian Data Protection Act) is a top priority for the OeKB bank group.

OeKB, OeEB and OeKB CSD have appointed a Group data protection officer based within OeKB to monitor compliance with the data protection standards and advise on implementation of these. There are data protection coordinators in the specialised departments of OeKB and in the companies belonging to the bank group who are responsible for operational implementation of the data protection regulations. OeHT has its own data protection officer who exercises the corresponding tasks. The OeKB bank group has a Group-wide data protection policy with work instructions derived from this, where the internal processes and specifications for implementing the data protection policy and statutory obligations are binding for all employees (e.g. process for handling data subject rights that have been asserted, process for evaluating and handling breaches of data protection). These regulations are reviewed on a continuous basis to ensure that they are up to date and are adapted as necessary.

The issues of procurement and sales are not relevant for the OeKB bank group as it is exclusively involved in office operations.

People & Culture and the Group ESG Office are responsible for managing the material impacts on the company's own workforce.

The objectives and measures for the upcoming strategic period can be found in the following tables.

[MDR-T](#), [MDR-A](#)

The baseline year for the objectives defined as part of the OeKB bank group's strategy is 2025. The baseline year for achievement of objectives by OeEB is 2024 (in accordance with its 2024–2028 strategic period).

The environmental targets are not based on any scientific findings, with the exception of OeEB's targets: 'examination of new activities with regard to their compatibility with the targets under the Paris Climate Agreement' and OeEB's net-zero target by 2040.

A stakeholder consultation was held within the scope of the materiality analysis. The findings have been incorporated into the development of the strategy and the objectives derived. Details are described in ESRS 2, IRO-1.

The progress and the degree of achievement are reviewed every six months as part of internal and external audits in order to ensure that the objectives are met. The progress report is published annually in the sustainability report.

Measures have been defined for all objectives; the position of these in the value chain is identical with the corresponding objective. If the measure is implemented at a different point in the value chain than the objective, then this fact is indicated.

There were no changes made to the objectives and the corresponding parameters or the underlying measurement methods, significant assumptions, restrictions, sources and data collection procedures as a result of the revision of the objectives and measures in the reporting year. For the same reason, there is still no report on the progress made towards achieving the objectives. The measures listed do not require any significant operating expenditure (OpEx) and/or capital expenditure (CapEx). An evaluation will be completed for future measures.

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale
The adjusted gender pay gap is <5%. (own operations)	Quantitative, relative target level given as a percentage	We have set ourselves this target for 2030 using targeted measures and with a link to the remuneration policy.	Our gender and diversity policy stipulates strict equal treatment in relation to the salary policy.	2025–2030	Make the most of dialogue with and insights from peers to reduce or close the gender pay gap in order to develop a roadmap for the OeKB bank group to achieve its target.	2025
40% of executive roles are occupied by women. (own operations)	Quantitative, relative target level given as a percentage	The proportion of women at the executive level in 2024 was 34.8%. We have set this target for 2030 based on various promotional measures, natural employee turnover and a link to the remuneration policy.	The intention is to achieve the principle firmly incorporated within the gender and diversity policy of having a balanced composition of the members of executive management and the Supervisory Boards within the OeKB bank group based on this objective.	2025–2030	Establish a Women’s Network within the OeKB bank group.	2025
					Evaluate and adapt or expand programmes aimed at the advancement of women.	2026
					Adapt job advertisements to address more women (for executive roles).	2025
Increase in the proportion of people with disabilities in the workforce at the OeKB bank group to 2%. By 2030: increase to 3%. (own operations)	Quantitative, relative target level given as a percentage	The proportion of people with disabilities in the workforce was 1%.	Encouraging applications from people with disabilities is set out in our gender and diversity policy.	2025–2027/2030	Provide more information on the topic of disabilities and raise awareness further on the intranet and among employees, e.g. via the Disability representative.	2025
					Evaluate and adapt or expand cooperation agreements with partner organisations.	2026
					Development of a DEI check in order to evaluate DEI competences when appointing new executives as part of the status quo assessment process.	2025
					Define IT criteria to review and/or ensure accessibility of developments	2026

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale
We raise awareness: 100% of executives undergo mandatory training on DEI once per year. A DEI event / DEI training is organised once per year for all employees. (own operations)	Quantitative, relative target level given as a percentage	Mandatory training was launched for all executives in 2024. DEI events and training sessions were provided to employees.	According to our Code of Conduct, we have a duty to train our employees.	2025–2026	in the area of IT.	2025
					Provide mandatory training for executives and events or further training programmes for employees.	
					Develop a concept for 'reversed mentoring'.	2026

Parameters and objectives

Disclosure requirement S1-5 – Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities

The targets set within the OeKB bank group are set out in S1-4.

S1-5, 44, 46



Employee involvement in setting targets and objectives and procedures for formulating, tracking and monitoring these:

S1-5, 47



- At the level of the annual mandatory employee appraisals
- Dialogue between the OeKB Executive Board and the employees takes place via a quarterly Connect2board event
- Formats such as #OeKBPulseCheck and 270° feedback are employed to ask employees about general as well as specific topics and gather their opinions on a regular basis
- The Staff Council represents a general point of contact for employees with any concerns
- A dialogue takes place between the members of the Executive Board and the Staff Council before each meeting of the Supervisory Board. This takes place four times each year.
- Gaps are identified on a regular basis
- Suitable measures are derived from this
- The ideal state that has been worked out is implemented
- The data is monitored twice each year

If no progress is seen for measures then they are re-evaluated and improved.

Disclosure requirement S1-6 – Characteristics of the undertaking's employees

S1-6, 50d

The figures reported are stated in number of employees.

The employees at the OeKB bank group are based exclusively at the Vienna site in Austria. There are also no employees without guaranteed working hours within the OeKB bank group.

S1, 50, 52



No assumptions were made when collecting the key indicators as this process involves precise surveys. The key indicators are audited each year by external auditors.

MDR-M

The figures stated on employee data correspond to those in the Annual Financial Report (see Group Management Report, Non-financial performance indicators – People & Culture).

S1-6, 50f

The key employee indicators show a stable picture in terms of the workforce. The employee turnover rate (excluding retirements) remains low at just below 6%. The average length of service is just over 15 years.

Employees in figures

A standardised HR management system is used for all companies within the Group. The reports that form the basis for the following tables and key indicators are pulled centrally from the HR management system and in some cases supplemented to include data from the e-academy as well as accounting data.

S1-6, 50
ESRS 2, SBM-1, 40a, iii,
MDR-M

Employees by gender

Status as at	31 December 2024	31 December 2023	31 December 2022
female	282	290	289
male	247	230	227
Total number of employees	529	520	516

Employees by contract type and gender

Status as at	31 December 2024	31 December 2023	31 December 2022
Number of employees (headcount/full-time equivalents)	529	520	516
of which employees with permanent employment contracts	499	495	501
female	265	277	278
male	234	218	223
of which employees with temporary employment contracts	30	25	15
female	17	13	11
male	13	12	4
Number of full-time employees (headcount/full-time equivalents)	394	382	381
of whom women	173	178	202
of whom men	221	204	179
Number of part-time employees (headcount/full-time equivalents)	135	138	135
of whom women	109	112	110
of whom men	26	26	25
Total leavers, including for retirement	44	42	48
Employee turnover rate, including for retirement ⁶	8.3%	8.1%	9.1%

⁶ The employee turnover rate is calculated through the number of leavers multiplied by 100 divided by the number of employees as at 31 December 2024

Disclosure requirement S1-8 – Collective bargaining coverage and social dialogue

100% of the OeKB bank group's own employees are subject to the collective bargaining agreement for banks. The collective bargaining agreement for banks is mandatory at OeKB and OeKB CSD, whereas at OeEB and OeHT it is applied based on a contractual agreement. The OeKB bank group is not part of a collective bargaining agreement within the EEA (European Economic Area).

S1-8, 60, 63



OeKB, OeKB CSD and OeEB each have their own Staff Council and 100% of their own workforce are covered by it. OeHT does not have a Staff Council and it is therefore covered at a rate of 0%.

Disclosure requirement S1-9 – Diversity metrics

The disclosures as described in S1-6 MDR-M apply to the following figures on employees. Executive roles include members of the Executive Boards and executive management teams as well as heads of department and group leaders.

S1-9, 66



Diversity metrics

Status as at	31 December 2024	31 December 2023	31 December 2022
Total number of employees	529	520	516
of whom age group under 30 years	57	60	56
of whom age group 30-50 years	237	229	233
of whom age group over 50 years	235	231	227
Employees in executive roles (absolute figures)	66	66	65
of whom women	23	22	19
of whom men	43	44	46
Proportion of women in executive roles	34.8%	33.3%	29.2%
Proportion of men in executive roles	65.2%	-	-

Disclosure requirement S1-10 – Adequate wages

Our starting salaries and salary bands represent transparent points of reference and are visible internally to all employees. This means that the role of each employee within the salary band can clearly be identified. These bands are regularly reviewed as part of salary reviews in collaboration with external consultants to ensure that they are in alignment with current market conditions. In addition, all employees – i.e. 100% of them – are classified in accordance with the provisions of the collective bargaining agreement for banks, with this classification based on groups and levels.

S1-10, 69



Disclosure requirement S1-11 – Social protection

All employees within the OeKB bank group are subject to statutory health, accident, pension and unemployment insurance coverage. If they become parents, there is also provision for entitlement to parental leave and statutory childcare allowance.

S1-11, 72, 74



Within OeKB, OeKB CSD, OeEB and OeHT, all employees, i.e. 100% of all employees in each case, are covered by voluntary social benefits. There is a slight variation in the content of the voluntary social benefits between the companies.

More information on the social benefits is provided in S1-1 Health and safety management.

Disclosure requirement S1-12 – Persons with disabilities

During the reporting year, 1% of the employees in the OeKB bank group were classified as individuals with disabilities. Employees classified as having a disability are individuals with an officially recognised degree of disability of at least 50%. Our target of no longer paying the disability compensatory tax by 2025 could not yet be achieved in the last strategic period. New targets have been set for this for the new strategic period, i.e. to increase the proportion of people with disabilities in the OeKB bank group's workforce to 2% by 2027 and to 3% by 2030.

S1-12, 79, 80



Disclosure requirement S1-13 – Training and skills development metrics

All employees, i.e. 100% of them, have an appraisal interview with their line manager at least once per year. The OeKB Academy offers a wide range of in-house seminars for all employees of the OeKB bank group. The focus of these seminars is on developing specialist and management skills and on personal development. With the e-academy, we enable our employees to learn online, autonomously and at their own pace. There is a wide range of training courses that are specially produced for OeKB (e.g. mandatory training for onboarding new employees), as well as bought-in training packages on a wide range of different topics. This training offering enables employees to invest their time in acquiring the specific knowledge they need when they need it.

S1-13, 83, 84



Training courses on regulatory issues (governance, compliance) are provided via e-learning and face-to-face training courses. These are aimed in particular at the executive management teams, members of the Supervisory Board and key employees.

We have developed a Group-wide onboarding process for new starters and trainees from the universities of applied sciences. Under this scheme, new employees receive support and supervision for their first 12 months at the company, enabling them to learn about all areas of the business. The process also includes an opportunity to meet the Executive Board, where the new employees can ask questions and report back on their initial experiences.

All training is available to both full-time and part-time employees.

Status as at	31 December 2024	31 December 2023	31 December 2022
Employees of OeKB, OeEB, OeKB CSD and OeHT as a whole*	529	520	516
Total training in hours	12,832	11,691	8,833
Per employee in hours	24	22	17
Average training hours per female employee	23.6	21.8	17
Average training hours per male employee	25	23.3	17

Disclosure requirement S1-14 – Health and safety metrics

Our company health management programme covers 100% of employees, including our subsidiaries, who also participate in this programme. There are only minimal differences in the programmes offered by the subsidiaries, as the basic infrastructure for health management is provided to all employees. No internal or external audit of the company health system takes place.

S1-14, 88, 90



There was one accident while commuting and one occupational accident in 2024 at OeKB, OeEB, OeKB CSD and OeHT. There were no work-related fatalities. There were no cases of occupational diseases subject to mandatory reporting. There was one day of absence due to work-related injuries within the scope of occupational accidents.

Disclosure requirement S1-15 – Work-life balance metrics

All employees are entitled to take family leave provided that they meet the statutory requirements for this entitlement. The format for this also depends on the parents' child benefit model. The disclosures on family leave consist of parental leave and dependant care leave.

S1-15, 93, 94



Status as at	31 December 2024	31 December 2023	31 December 2022
Family leave			
Entitlement to claim	100%	100%	100%
Total proportion of family leave claimed	29.7%	27.9%	18.8%
of whom women	19.3%	15.2%	9.3%
of whom men	10.4%	12.7%	9.5%

Disclosure requirement S1-16 – Remuneration metrics (pay gap and total remuneration)

We are also working hard to address the gender pay gap in the OeKB bank group. For this, we compare the fixed full-time salary and the total compensation for the reporting year for both women and men in both a median and a mean analysis. The gender pay gap shows the percentage by which the average fixed full-time salary (total salary) of women is lower than that of men. This evaluation is also calculated according to the median. Gender pay gap evaluation:

S1-16, 97, 98



Gender pay gap	Total average salary
Executives (equates to second and third level of management)	12.40%
Other employees	9.20%
Total for all employees	15.86%

We have set ourselves the following target for the gender pay gap by 2030: the adjusted gender pay gap is <5%. We are implementing measures in this regard as described in the table with objectives and measures under S1-4.

In relative terms, the highest annual total remuneration (fixed + variable) received in the OeKB bank group is 10 times higher than the median remuneration of all others as of the reporting date of 31 December 2024. Trainees are not counted in this calculation.

Disclosure requirement S1-17 – Incidents, complaints and severe human rights impacts

One case of gender discrimination was reported in the reporting year. The data was registered in the People & Culture department where it was recorded and processed.

S1-17, 103



There were no fines, penalties or compensation payments imposed as a result of the incidents stated above.

4. Governance information

ESRS G1 Business conduct

The following impacts, risks and opportunities have been defined in relation to business conduct:

SBM-3, 48a, 48b, 48c



Impacts, opportunities and risks	Value chain/ reference to the business model	Measures
Corporate culture		
(+) Creating employee loyalty and increasing employee satisfaction by upholding our corporate culture	Own operations All tasks based on our business model can only be performed with the help of our employees' high level of expertise. We therefore take various measures to promote and uphold our corporate culture.	We have developed our mission statements collaboratively and present them clearly on our premises and on our website. All employees are guided by our Code of Conduct and our business and sustainability strategy. As part of the collaborative development of our leadership model, we came up with five core values that define our corporate culture and lay essential foundations for putting the leadership model into practice: trust, passion, responsibility, treating one another as equals and curiosity. The Staff Council also plays a key role in promoting and maintaining our corporate culture and working environment by putting various measures in place.
(+) Contributing to a fair and sustainable economic system	Upstream, downstream and own operations The OeKB bank group helps its customers remain competitive, promotes economic growth and strengthens Austria as a location for business and industry. Everything we do is guided by our Code of Conduct, and we also expect our partners upstream and downstream in the value chain to abide by this code.	Our corporate culture and the processes we have put in place help ensure compliance with laws and the Code of Conduct. The Code of Conduct is available for all our business partners to download from our website. Training is also provided on a regular basis. Our Internal Audit department conducts spot checks to review compliance and identifies areas for improvement.
Corruption and bribery		
(+) Helping to cultivate business relationships based on integrity and trust through effective anti-corruption and Know Your Customer (KYC) measures	Downstream and own operations As reliable partners for the economy, the companies in the OeKB bank group strike a balance between economic success and benefit to society. On our website and in the G1 section in this report,	In the OeKB bank group, we pay equal attention to national laws and international provisions and treat both the environment and society with respect and a strong sense of responsibility. In accordance with the Code of Conduct, the OeKB bank

Impacts, opportunities and risks	Value chain/reference to the business model	Measures
	we demonstrate how we deal with corruption issues in our own operations and in the downstream value chain.	group maintains a strict zero-tolerance policy towards illegal and unethical business practices, particularly those involving bribery and corruption. Acting on behalf of the Republic of Austria as a national export credit insurer, OeKB applies the OECD's Recommendation on Bribery and Officially Supported Export Credits in its business activities in the downstream value chain.
(+) Raising employee awareness through training related to anti-corruption and bribery	Downstream and own operations see above	All employees, including all executives, undertake mandatory online training on our anti-corruption policy and the Code of Conduct at regular intervals (every two years).
Protection of whistleblowers		
(+) Protecting the right of freedom of expression	Upstream, downstream and own operations The OeKB bank group is aware of its responsibility due to its work on behalf of the Republic of Austria and the economic importance of the services it provides. It therefore acts with particular care and prudence. Operating with foresight and acting sustainably and responsibly form the basis for business success and establishing a good reputation on the market. We place a great deal of emphasis on managing business ethically and with integrity, in line with the standards of behaviour and values set out in our Code of Conduct and in compliance with legal requirements.	The OeKB bank group has set up a whistleblowing system for internal and external stakeholders. This gives our own employees and other (contractually) affiliated partners a channel for reporting any justified suspicions of misconduct anonymously and without the risk of incurring negative consequences.

Governance

GOV-1, 5 a, 5 b

Disclosure requirement related to ESRS 2 GOV-1 – The role of the administrative, management and supervisory bodies

The role of the administrative, management and supervisory bodies is explained in detail in ESRS 2.

Management of the impacts, risks and opportunities

IRO-1, 6

Disclosure requirement related to ESRS 2 IRO-1 – Description of the processes to identify and assess material impacts, risks and opportunities

A detailed process description can be found in the section on ESRS 2. In the core team, positive and negative impacts were defined for all sub-topics in accordance with ESRS 1, Application Requirement (AR) 16. These were also validated by the external consultant. The impacts were subsequently assessed by the company in workshops. Colleagues from specialist departments also took part in addition to the core team. For the G1-related topics, staff from Legal & Compliance, People & Culture, Finance and Treasury were involved alongside members of the core team. The assessment involved examining the business model and the value chain. First of all, the assessment considered whether the impact formulated is relevant. The extent, scope, irreversibility and probability of occurrence were assessed for all relevant impacts on a scale of 1-5 (1-minimum impact; 5-maximum impact). This assessment took place in each case for a short-term (< one year), medium-term (one to five years) and a long-term (> five years) period.

Disclosure requirement G1-1 – Business conduct policies and corporate culture

G1-1, 9

Corporate culture

With the slogan

// | 'Let's make it possible'

we aim to show that the OeKB bank group focuses on its clients, partners and employees in equal measure. In doing so, we emphasise our role as an experienced and reliable enabler and organiser that embraces its responsibility for the economy, the environment and society in a future-oriented way.

Through workshops, the Executive Board, executives and interested employees have developed a

— Leadership model

designed to support our cooperation as effectively as possible and encourage us to put our vision and mission statements into practice. In 2023, we collaborated with employees in workshops to come up with a new vision for the OeKB bank group, which was used to set a clear direction going forward:

// | As a strong partner for the economy, we enable success for companies and people. In this way, we are shaping a liveable future for generations together.



We have also drawn up **mission statements**:



The OeKB leadership model – ‘leading from within’ – comprises three core elements:

- ‘Leading from within’: each and every one of us acts as a leader in our own area of responsibility. We all manage OeKB together.
 - Dimensions of leadership, which describe what leading from within involves.
 - Cultural values, which form the basis for our corporate culture.
- **‘Leading from within’ – our understanding of leadership**

The leadership model is aimed at all employees, not just executives. In practice, ‘leading from within’ therefore means:

- responsibility and decision-making powers are broadly distributed,
- shared goals and values matter more than traditional hierarchies,
- our vision and mission are clearly set out and communicated, and employees have a lot of leeway over how they put them into practice,
- executives work as part of the team, on an equal footing with the other team members and with an emphasis on providing support and coaching,
- the core dimensions of leadership apply to all employees,
- ultimate responsibility lies with the executives and this cannot be delegated.

— Dimensions of leadership

The following dimensions describe how 'leading from within' is meant to be put into practice and are therefore relevant to all employees.

Dimensions of „leading from the middle“



— Cultural values

As part of the collaborative development of our leadership model, we came up with five core values that define our corporate culture and lay essential foundations for putting the leadership model into practice:

Unsere fünf Cultural Values.

5Vs

- Vertrauen
- Leidenschaft
- Verantwortung
- Augenhöhe
- Neugierde

— Specific measures

We regularly review how the leadership model is being implemented in practice by obtaining 270° feedback. For each executive, this involves gathering the perspectives of employees, colleagues and supervisors and aligning them with the executive's self-assessment, and identifying strengths and areas for development based on this. In 2023, 270° feedback was collected across the entire OeKB bank group. In 2024, we focused on implementing training measures to

target the areas of action identified across the board. We will be collecting 270° feedback again in 2025.

To build further on the leadership model and mission statements and make sure they are being put into action, three 'sprint' campaigns were carried out, each over around four weeks. In the first one, executives were asked to share with colleagues what they have done to actively lead from within and put the leadership model into practice. For the next sprint campaign, the focus was on cooperation. 'We work together to achieve our goals', as one of our mission statements puts it. This campaign was carried out again at the end of the year with all employees within the Group, to strengthen their awareness of cooperation while also sending out the message that everyone plays a part in fostering the corporate culture.

— New work

On the topic of 'New work', our aim is to view changes as part of our work assignments, actively address them and harness the opportunities they offer. We create conditions that enable modern working practices. The following aspects play a crucial role in this:

– New forms of collaboration

Working in projects and agile teams is becoming increasingly prevalent. This has triggered a need for change management in projects and training project managers to become change managers. Processes are viewed end-to-end.

– Office of the future

In 2019, we started adapting our offices to make them fit for the future. The new office concept is designed to encourage networking, provide space for creativity and drive forward the digitalisation of our work processes. Traditional workspaces are being replaced with some spaces geared towards projects, meetings and focused work and zones for taking short breaks. Desk sharing is a core element of this.

As of the end of 2024, all spaces required by the OeKB bank group were being adapted to the new standard. The focus in 2025 is on putting in place the central infrastructure for employees and developing spaces for renting out.

– Innovation

Innovation is a key success factor for the company. OeKB's innovation management is based on a commitment to actively engaging with and promoting innovation within the organisation. Innovation management is incorporated into process management. This enables us to come up with fresh, creative and forward-looking ideas for optimising processes while making sure that process compliance is taken into consideration in any changes made.

Policies

The policies are reviewed once a year and updated if necessary. They are available to all OeKB bank group employees on a dedicated page on the intranet. They are also publicly accessible to external stakeholders on our website.

G1-1, 7
MDR-P



The policies are developed in close cooperation with internal stakeholders from the various departments, subsidiaries and sustainability focal points. A consultation was held with internal and external stakeholders as part of the materiality analysis, and findings from this are being incorporated into the policy development and update process.

Rules of conduct and other requirements that apply to us and our activities are set out in our Code of Conduct. Each individual employee is obliged to familiarise themselves with the rules that apply to their particular area of activity and to comply with them. Executives are responsible for ensuring that rules are complied with within their area of responsibility and have ultimate responsibility in the respective executive management teams of the companies in the OeKB bank group.

G1-1, 10 a, 10 c



Internal Audit conducts regular reviews of internal procedures and controls, the whistleblowing system, anti-corruption, money laundering prevention and terrorist financing prevention, along with the Fit & Proper requirements also included in the Code of Conduct.

— Code of Conduct

The OeKB bank group Code of Conduct describes our core values and standards for ethical business conduct. We expect all our employees to familiarise themselves and comply with the Code of Conduct. Although the institutions of the OeKB bank group are not listed companies, they choose to align with the standards of good, responsible corporate governance laid down in the Austrian Corporate Governance Code.

G1-1, 7

The OeKB bank group Code of Conduct can be found on the company websites, including [here](#).

The rules set out in the Code of Conduct provide an overview of these standards, which form the basis for our operations on various markets in different countries and regions, and under changing conditions. These guidelines are designed to encourage employees to assume personal responsibility for their actions in dealing with our internal and external stakeholders and to promote a respectful and responsible working environment. Any details required are set out in further documents for employees and are the responsibility of the relevant topic managers or other responsible persons.

In the Code of Conduct, we describe not only the requirements we impose on ourselves, but also what we expect from others. We therefore refrain from any business transactions that contravene this Code of Conduct and welcome it if our stakeholders' actions are guided by similar rules.

The Code of Conduct applies to all employees of the OeKB bank group, who are personally responsible for ensuring compliance within their sphere of influence. Members of the Executive Board and the executive management teams, as well

MDR-P

as temporary staff deployed to the OeKB bank group, are also covered by the Code of Conduct. The heads of department and the topic managers report directly to the members of the executive management team. The responsibility lies with the Executive Board of OeKB, the Executive Board of OeEB, the executive management at OeKB CSD and the executive management at OeHT. A link to third-party standards or initiatives is not relevant in this context.

— Internal guidelines system

C1-1, 7

The OeKB bank group has a system of internal guidelines built on three levels, which the OeKB Executive Board uses to manage Group risks and risks at the level of OeKB AG.

- Top level: policies and guidelines determined by the OeKB Executive Board. These include, for example, the following mandatory policies and guidelines for OeKB, OeEB, OeKB CSD and OeHT: the commercial policy and strategy, the risk policy and strategy, the Code of Conduct, the Fit & Proper Policy, the data protection policy, the Group guidelines on the prevention of money laundering and terrorist financing, and the principles of the remuneration policy.
- Middle level: guidelines derived from the top-level policies and guidelines, which generally fall under the responsibility of downstream risk-monitoring organisational units.
- Bottom level: work instructions, operating procedures and method and process documents, which are derived from the guidelines and policies mentioned above and generally fall under departmental-level responsibility.

In accordance with the scope of OeKB bank group guidelines, the management teams of the OeKB bank group companies are responsible for implementing the policies and guidelines within their respective areas of responsibility.

Other corporate governance mechanisms

— Complaints mechanism and whistleblowing systems

Pursuant to § 39e of the Austrian Banking Act, the OeKB bank group has set up an appropriate and transparent **procedure for handling complaints** from anyone in a business relationship with the organisation. The aim of this procedure is to enable the organisation to identify, analyse and eliminate recurring and potential legal and operational risks.

The OeKB bank group follows the provisions of the guidelines of the Joint Committee of the ESMA (European Securities and Markets Authority) and EBA (European Banking Authority) for complaints handling in the securities and banking sectors, respectively. Clients of the OeKB bank group are asked, in the first instance, to address their complaints directly to the relevant account manager. If the account manager cannot deal with the complaint directly, there is also the option to refer the matter to the central complaints office of the relevant OeKB bank group institution. This can be done either in person, by tele-

phone, in writing or by filling in an online form. A further option is to refer the complaint to the Gemeinsame Schlichtungsstelle der österreichischen Kreditwirtschaft (Joint Conciliation Board of the Austrian Banking Industry).

Account managers are obliged to report the complaints they receive and the measures they take to the central complaints office. The legal data protection requirements in accordance with the European Union's General Data Protection Regulation (GDPR) and the Austrian Data Protection Act must be observed in relation to this. In 2024, no relevant complaints about OeKB AG, OeEB and OeKB CSD were reported via the Oesterreichische Nationalbank (OeNB) reporting platform. OeHT is not subject to the provisions of § 39e of the Austrian Banking Act (complaints handling) and does not submit complaint reports to the FMA.

The **whistleblowing systems** set up in accordance with § 99g of the Austrian Banking Act are, in principle, available to anyone connected to the OeKB bank group on a professional level (e.g. current and former employees, suppliers, contractors or other contractually affiliated third parties). The OeKB bank group whistleblowing system also covers observed failings (internal transgressions, such as non-compliance with the Code of Conduct). All employees of the OeKB bank group have the option to report failings through the relevant whistleblowing systems. Based on the Austrian Whistleblower Protection Act (Federal Law Gazette I No. 6/2023 – 'HSchG'), additional legal provisions were made for a confidential, anonymous reporting form to protect whistleblowers from potential repercussions. An internal body has been set up pursuant to the HSchG. Whistleblowers can report violations via the externally hosted OeKB bank group Integrity Line platform (<https://oekb-ki-gruppe.integrityline.app/>) while keeping their identity confidential. The provisions of the GDPR on protecting personal data are observed when recording and handling reports from whistleblowers. Each report is followed up with the help of an external law firm brought in to act as an internal body, in accordance with the HSchG, and receipt of the report is confirmed in writing. If the whistleblower wishes, they have the option to attend a meeting with the internal body to discuss the report submitted. Irrespective of the whistleblowing system in place, problems amongst employees and contractors can of course also be dealt with through direct dialogue within the relevant organisational unit or with the involvement of the OeKB/OeEB/OeKB CSD Staff Council.

OeKB has drawn up a whistleblowing policy, which is available to all employees on the intranet. OeEB and OeHT have also established their own whistleblowing policy, also available to employees on the intranet.

During 2024, one report was made under the internal whistleblowing systems and followed up in accordance with the OeKB whistleblowing policy. Details of the complaints and whistleblowing systems for employees are provided in S1-3.

OeEB has revised the complaints mechanism to provide a specific process for handling environmental, social and human-rights-related complaints in future.

G1-1, 11



This is in line with international best practice standards, particularly the UN Guiding Principles on Business and Human Rights. The purpose of this is to offer people who feel their human rights have been violated by actions or failures to act on the part of OeEB or one of its customers an easily accessible way to raise complaints and work out solutions through a mediated process.

The complaints mechanism is governed by a complaints policy. Key aspects covered by this policy include securing the complaints mechanism in accordance with § 39e of the Austrian Banking Act, managing the central complaints register, categorisation and reporting complaints under the Austrian Regulation on the Statement of Assets, Income and Risks (VERA-VO). The OeKB Executive Board is responsible for the complaints policy. The process for handling reports and for cooperation between the internal body (outsourced to a legal firm) and the internal contacts is documented in the OeKB whistleblowing policy and in the guidelines on handling whistleblowing at the companies in the OeKB bank group. The Executive Boards and executive management teams are responsible for the guidelines.

MRR-P

A link to third-party standards or initiatives is not relevant in this context.

— **Procedures beyond the whistleblowing system for investigating incidents (including corruption and bribery) independently, promptly and objectively**

G1-1, 10e



In the event of incidents concerning business conduct, including cases of corruption and bribery, independent investigations are launched by the executive management team/Executive Board separately from the whistleblowing system. These investigations are carried out by internal bodies (Internal Audit) or external bodies (auditor) where necessary.

Training policy relating to business practices, including target group, frequency and depth

G1-1, 7

There is no training policy. Training is governed as follows within the OeKB bank group.

— **Training for employees**

G 1-1, 10 g



The OeKB Academy offers a wide range of in-house seminars for all employees of the OeKB bank group. The focus of these seminars is on developing specialist and management skills and on personal development. There is also a broad spectrum of training opportunities specially produced for OeKB (e.g. mandatory training for onboarding new employees), as well as bought-in training packages and training on various topics designed by the relevant people or departments (e.g. Compliance, CISO). This training offering enables employees to invest their time in acquiring the specific knowledge they need when they need it. All training is available to both full- and part-time employees. In particular, all employees receive regular mandatory training on all the **specific areas covered by the Code of Conduct**. These include preventing money laundering, anti-corruption,

compliance, preventing market abuse, the whistleblowing system and handling complaints.

OeKB bank group employees involved in **activities relevant to money laundering** undertake regular training on this topic. Those who are not involved in activities relevant to money laundering are informed about the provisions on money laundering.

To raise awareness, all employees are required to complete training on **data protection** and **cyber security** at least once a year. This is supplemented with data protection training delivered to individual departments as required on specific topics related to their particular activities.

All employees and management staff have to complete training on cyber security at least once a year.

We have developed a Group-wide onboarding process for new starters and trainees from the universities of applied sciences. Under this scheme, new employees receive support and supervision for their first 12 months at the company, enabling them to learn about all areas of the business. The process also includes an opportunity to meet the Executive Board, where the new employees can ask questions and report back on their initial experiences.

— **Training for executives**

Executives receive regular training on key topics. New executives follow internal training programmes and have the opportunity to receive personal coaching. In 2024, mandatory training on the topic of 'Breaking down prejudice, building diversity' was provided via the e-academy.

All training is available to both full- and part-time employees.

— **Training for the Supervisory Board, management and key staff**

There is an annual training plan in place for the Supervisory Board, management and key staff within the OeKB bank group. In addition to training on regulatory topics (new regulatory developments in areas such as governance, sustainable finance, information and cyber security), which is offered through e-learning courses and in-person training sessions, all other relevant topics, such as diversity and inclusion, are also covered. The training plan is based around the requirements of the FMA circular on the suitability test for management, Supervisory Board and key staff, which have been incorporated accordingly into the OeKB bank group's Fit & Proper Policy. This policy is updated regularly – most recently in May 2023, when it was thoroughly revised following an update to the FMA circular. Topics such as knowledge of ESG risks are a fixed component of the suitability tests carried out as part of the internal evaluation and review of Fit & Proper requirements, both in the initial evaluation and in subsequent annual reviews. Given the continuously evolving nature of the regulatory

framework and the dynamic environment, ESG topics are also regularly incorporated into internal training by OeKB's Sustainability Management or included in regular Fit & Proper training (sometimes with external consultants involved). Two Fit & Proper training sessions were held in the reporting year for the Supervisory Board and two for key staff, along with two 'regulatory radar' training sessions for the key staff.

— **Disclosures on functions at risk in respect of corruption and bribery**

G1-1, 10h



To strengthen efforts to combat corruption, possible areas of risk at OeKB AG were analysed and evaluated. Given its status as a special bank – both as a service provider in the Austrian banking industry and for the Austrian export industry and as a provider of Capital Market Services (including Energy Market Services) – OeKB adopts an overarching and neutral stance in its operations. It also acts as a contractor for the Republic of Austria in key business areas. Functions within OeKB AG that are potentially at risk include the customer-supporting Export Services and Capital Market Services departments along with Internal Services, including Procurement within the context of awarding contracts. The risk that these bank functions will be actively or passively involved in incidents of corruption has been assessed as low and is countered by internal rules of conduct, such as the Code of Conduct, guidelines on awarding contracts and outsourcing, and training for employees involved in these areas. Moreover, OeKB follows the OECD's Recommendation on Bribery and Officially Supported Export Credits.

Due to the role of the Federal Ministry of Labour and Economy as a key partner of OeHT in developing the government's tourism promotion schemes, OeHT has decided that – considering its unique responsibility – all bodies and employees of OeHT and its subsidiary TIS, regardless of their particular area of activity, should be classed as functions potentially at risk in line with the regulations applicable to government officials, even though OeHT employees do not fall under the definition of a government official according to the Austrian Criminal Code (StGB).

In light of this, the management and employees of OeHT are required to be on higher alert in their regular dealings with funding applicants or customers – particularly with a view to strengthening the prevention of corruption.

In view of the government mandate relating to legal transactions in export financing, Capital Market Services and central security depository business, there is an increased level of awareness at OeKB AG, OeEB and OeKB CSD of the importance of adhering to the OeKB bank group's rules of conduct on anti-corruption when dealing with customers and government officials.

Disclosure requirement G1-3 – Prevention and detection of corruption and bribery



Preventing corruption

In accordance with the Code of Conduct, the OeKB bank group maintains a strict zero-tolerance policy towards illegal and unethical business practices, particularly those involving bribery and corruption. Our membership of 'Transparency International Austria' underlines our strong zero-tolerance stance on corruption.

OeKB bank group employees are not government officials as defined by corruption law. However, due to the key position that the OeKB bank group occupies on the Austrian capital market and the role it plays in the Austrian export and tourism sectors, as well as in development policy, the Group expects its employees to be guided by the provisions of corruption law applicable to government officials. The OeKB bank group's anti-corruption measures are based on internal guidelines and policies which are available to all employees on the intranet. The OeKB bank group's anti-corruption policy was updated in 2024.

The ultimate responsibility lies with the Executive Board and the relevant executive management teams.

In the area of export support, the Republic of Austria is subject to the OECD's anti-corruption regulations. In its Recommendation on Bribery and Officially Supported Export Credits, the OECD calls on member states to take additional measures to combat bribery of foreign government officials in export transactions within the framework of their export credit insurance systems.

In our capacity as an authorised agent of the Republic of Austria under the Austrian Export Guarantee Act, we take the following key measures:

Exporters must provide information on whether they themselves or a representative authorised by them have been convicted of bribery by a court of law within the last five years.

We check whether the exporter is on the exclusion list of certain international finance institutions (IFI), such as the World Bank or the European Bank for Reconstruction and Development.

In certain cases, we will carry out a more in-depth vetting process, including obtaining additional information if the exporter is subject to an IFI exclusion, a criminal conviction or criminal prosecution. If necessary, we will ask the customer to provide details of any commissions (recipient, amount, purpose).

In the case of a criminal conviction, we are also obliged to obtain information on what action has been taken to avoid incidents of bribery in future. This information is examined very critically.

The Compliance Officer, together with the Head of Legal & Compliance, is responsible for the whistleblowing system on an internal level. Internal Audit/Group Audit is also involved in dealing with allegations of corruption or fraud. Both Compliance and Internal Audit/Group Audit have been set up as independent functions by law, reporting directly to the full Executive Board and the Supervisory Board. Both bodies act independently and are not subject to instructions from the business units or management.

G1-3, 18b, 18c



Furthermore, the external, independent bank auditor has to report to the Austrian Financial Market Authority (FMA) if they discover any irregularities in relation to business conduct.

The anti-corruption policy is available to employees on the intranet. It is updated regularly and is covered as part of internal compliance training.

G 1-3, 20



Information on anti-corruption and bribery training

Like any employee, all members of the Executive Board receive training on anti-corruption and money laundering, along with information about the anti-corruption policy, and take part in reviews. The Supervisory Boards complete Fit & Proper training twice a year, as well as self-study-based training on an online platform. All employees, including all executives, undertake mandatory online training on our anti-corruption policy and the Code of Conduct at regular intervals (every two years). The Legal and People & Culture departments check that the relevant training has been completed and grace periods are granted if necessary. This ensures that all functions considered at risk are covered by training programmes related to anti-corruption. New starters are provided with information about anti-corruption at in-person onboarding events, which take place around six or seven times a year. All employees have access to the relevant information on the intranet and, in the event of any new developments, they are given updated information by the responsible bodies.

G 1-3, 21 a, 21 b, 21 c



Parameters and objectives

The objectives and measures for the upcoming strategic period (2025–2030) can be found in the table below.

MDR-T, MDR-A

The baseline year for the objectives set as part of the OeKB bank group's strategy is 2025. The baseline year for achievement of objectives by OeEB is 2024 (in accordance with its 2024–2028 strategic period).

The objectives are not based on any scientific findings.

A stakeholder consultation was held within the scope of the materiality analysis. The findings have been incorporated into the development of the strategy and the objectives derived. Details are described in ESRS 2, IRO-1.

The progress and the degree of achievement are reviewed every six months as part of internal and external audits in order to ensure that the objectives are met. The progress report is published annually in the sustainability report.

Measures have been defined for all objectives. The position of these in the value chain is identical with the corresponding objective. If the measure is implemented at a different point in the value chain than the objective, then this fact is indicated.

There were no changes made to the objectives and the corresponding parameters or the underlying measurement methods, significant assumptions, restrictions, sources and data collection procedures as a result of the revision of the objectives and measures in the reporting year. For the same reason, there is still no report on the progress made towards achieving the objectives. The measures listed do not require any significant operating expenditure (OpEx) and/or capital expenditure (CapEx). An evaluation will be completed for future measures.

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale
As a leading employer, we are ranked in the top 1% of employers in Austria (own operations)	Qualitative and quantitative, target level	In 2024, we were ranked in the top 1% of employers in Austria.	Principles such as fair employment practices, diversity, promoting health and human resources development are firmly embedded in our Code of Conduct.	2025–2030	Carry out 270° feedback surveys for executives in the OeKB bank group and develop leadership skills based on the results.	2025
					Assess employer activity, e.g. by collecting 270° feedback, and develop a generally suitable system for measuring employer attractiveness.	2025
Our employee satisfaction level and recommendation rate are above the average in the financial services sector (own operations)	Qualitative and quantitative, target level	The employment satisfaction findings from the 270° feedback collected in 2023 showed that our level of employee satisfaction is higher than the average in the financial services sector.	Principles such as fair employment practices, diversity, promoting health and human resources development are firmly embedded in our Code of Conduct.	2025–2030	Continuously develop the leadership and feedback culture, e.g. by offering specific continuing professional development opportunities.	2030
					Use appropriate systems to regularly measure and check the level of employee satisfaction and recommendation rate.	2030
An ESG competency matrix has been developed and all employees have received training appropriate to their role. (own operations)	Qualitative and quantitative, target level given as a percentage	Developments and requirements due to EU regulations mean that ESG expertise needs to be cultivated across all areas.	According to our Code of Conduct, we have a duty to train our employees.	2025–2030	Carry out comprehensive research into developing an ESG competency matrix.	2025

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale
					Define a competency matrix for the Group ESG Office roles and train employees accordingly or identify further training measures to be taken.	2026
					Draw up a roadmap for further developing the ESG competency matrix for the OeKB bank group and start implementing it on this basis.	2026
We have established partnerships that champion diversity, equity and inclusion (DEI). At least 50% of OeKB's donation expenditure goes towards projects that promote DEI.	Quantitative, relative target level given as a percentage	In 2024, 80% of our donation expenditure went to organisations that champion DEI.	Donation policy	2025–2030	Revise the donation and sponsorship policies and include them as a new focal topic. (downstream)	2025
					Evaluate and adapt donation and sponsorship activities. (downstream)	2025
A human rights policy, an action plan, and complaints and resolution processes have been implemented and integrated effectively into a complaints mechanism. (upstream, own operations, downstream)	Qualitative	Developments and requirements due to EU regulations.	N/A, as own policy	2025–2030	Revise the human rights policy.	2025
					Develop an action plan and start the implementation process.	2026

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale
					Develop a complaints and resolution mechanism and implement it.	2026
					Integrate human rights into the mandatory ESG training for all employees. (own operations)	2027
We are involved in networks promoting responsible conduct and building strategic alliances related to sustainable finance. (downstream)	Qualitative	Developments and requirements due to EU regulations.	A stakeholder dialogue is envisaged as part of our sustainability policy.	2025–2030	Ensure active exchange within the framework of the OECD Export Credit Agencies (ECAs) and/or the European Development Finance Institutions (EDFI). (upstream)	2025
					Draw up statements on revising the OECD Common Approaches (CA) in collaboration with the Federal Ministry of Finance and, once the CA have entered into force, define operational steps to more firmly integrate the issues of climate change, human rights, biodiversity and supply chains. (upstream)	2025
					Evaluate participation in ECA networks such as E3F (Export Finance for Future) or NZECA (Net-Zero Export Credit Agencies Alliance). If there is potential, coordinate with the Federal Ministry of Finance on participation and implement it. (upstream)	2025

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale
					Step up our involvement in implementing the Global Gateway initiative. (upstream)	2025
					Ensure active exchange within the framework of the Observer Group of the Green Finance Alliance. (upstream)	2025

Disclosure requirement G1-4 – Incidents of corruption or bribery

G1-4, 24a, b

There have been no convictions or fines for violations of anti-corruption and anti-bribery laws.



Measures and resources for managing material impacts related to corruption and bribery

MDR-A

Measures taken in relation to anti-corruption and bribery apply to the entire OeKB bank group. The measures are implemented on an ongoing basis with no fixed time-scale.

In accordance with the Code of Conduct (described in detail in G1-1), the OeKB bank group maintains a strict zero-tolerance policy towards illegal and unethical business practices, particularly those involving bribery and corruption.

Acting on behalf of the Republic of Austria as a national export credit insurer, OeKB applies the OECD's Recommendation on Bribery and Officially Supported Export Credits in its business activities in the downstream value chain (described in detail in G1-3).

All employees, including all executives, undertake mandatory online training on our anti-corruption policy and the Code of Conduct at regular intervals (every two years) (see also G1-3).

For the upcoming 2025–2030 strategic period, we have set objectives for drawing up a Supplier Code of Conduct. Anti-corruption will be a key issue when it comes to implementing this. We have also set an objective on managing human rights in the value chain (see BP-2, 17). Since corruption often triggers human rights violations, we are paying particular attention to preventing it in this context, as described in G1-3.

Implementation will be taken care of by the relevant departments. Ultimate responsibility lies with the Executive Boards and executive management teams within the OeKB bank group.

Audit report

To the members of the Management Board and Supervisory Board of
Oesterreichische Kontrollbank Aktiengesellschaft
Strauchgasse 1-3, 1010 Vienna

Independent auditor's limited assurance report on the consolidated non-financial report for 2024¹

We have performed a limited assurance engagement on the consolidated non-financial report of Oesterreichische Kontrollbank Aktiengesellschaft (further "OeKB-Group") for the fiscal year ended 31 December 2024.

Limited assurance conclusion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the consolidated non-financial report is not prepared, in all material respects, in accordance with the legal requirements of Sec. 267a UGB ["Unternehmensgesetzbuch": Austrian Company Code], including

- Compliance with the legal reporting requirements pursuant to Art. 8 of Regulation (EU) 2020/852 ("EU Taxonomy Regulation") as well as
- Compliance with the standards applicable to consolidated non-financial reports (European Sustainability Reporting Standards, "ESRS"),
- The consistency of the process to identify information required to be reported under ESRS ("materiality assessment process") with the Company's description in the disclosure IRO-1 in accordance with ESRS 2.

Basis for conclusion

We conducted our limited assurance engagement in accordance with the generally accepted standards for other assurance engagements as applied in Austria and supplementary opinions as well as with International Standard on Assurance Engagements (ISAE) 3000 (Revised), which is applicable to such engagements. The procedures in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level

¹ Attention: This letter has been translated from German to English for referencing purposes only. Please refer to the officially legally binding version as written and signed in German. Only the German version is the legally binding version.

of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Our responsibilities under these requirements and standards are further described in the “Responsibilities of the auditor of the consolidated non-financial report” section of our assurance report.

We are independent of the OeKB-Group in accordance with the requirements of Austrian commercial and professional law, and we have fulfilled our other professional responsibilities in accordance with these requirements.

Our audit firm operates a comprehensive system of quality management, including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we obtained by the date of our assurance report is sufficient and appropriate to provide a basis for our conclusion on this date.

Responsibilities of management, the supervisory board

Management is responsible for designing and implementing a materiality assessment process and describing this process in the disclosure IRO-1 in accordance with ESRS 2. These responsibilities include:

- Obtaining an understanding of the environment in which the OeKB-Group’s activities and business relationships take place and obtaining an understanding of the affected stakeholders;
- Identifying actual and potential (both negative and positive) impacts related to sustainability matters as well as risks and opportunities that affect or could reasonably be expected to affect the OeKB-Group’s financial position, financial performance, cash flows, access to finance or cost of capital over the short, medium or long term;
- Assessing the materiality of the identified impacts, risks and opportunities related to sustainability matters by selecting and applying appropriate estimates and thresholds; and
- Making assumptions and estimates that are appropriate in the circumstances.

Management is also responsible for the preparation of consolidated non-financial report that includes all information identified by the process in accordance with the applicable requirements and standards, including:

- Compliance with the requirements of Sec. 267a UGB and
- Inclusion of disclosures in the consolidated non-financial report in accordance with the EU Taxonomy Regulation as well as
- Compliance with ESRS.

These responsibilities also include:

- Designing, implementing and maintaining such internal control as management determines is relevant to enable the preparation of a consolidated non-financial report that is free from material misreport, whether due to fraud or error; and
- Selecting and applying appropriate methods for a consolidated non-financial report well as making assumptions and estimates about certain sustainability disclosures that are appropriate in the circumstances.

The supervisory board is responsible for overseeing the process to assess materiality and prepare the consolidated non-financial report.

Inherent limitations in preparing the consolidated non-financial report

When reporting on forward-looking information, OeKB-Group required to prepare such forward-looking information on the basis of disclosed assumptions about events that could occur in the future and possible future actions by the Company. The actual outcome is likely to differ, as expected events often do not occur as assumed.

When determining the disclosures in accordance with the EU Taxonomy Regulation, management is required to interpret undefined legal terms. Undefined legal terms may be interpreted differently, also with regard to the legal conformity of their interpretation and are therefore subject to uncertainties.

Responsibilities of the auditor of the consolidated non-financial report

Our objectives are to plan and perform an assurance engagement to obtain limited assurance about whether the consolidated non-financial report in accordance with the requirements of Sec. 267a UGB, the reporting in accordance with the EU Taxonomy Regulation and the reporting in accordance with the requirements of ESRS, including the materiality assessment process, is free from material misreport, whether due to fraud or error, and to issue an assurance report that includes our conclusion. Misreports can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this consolidated non-financial report.

We exercise professional judgment and maintain professional skepticism throughout the engagement.

Our responsibility for the assurance engagement on the consolidated non-financial report with regard to the materiality assessment process encompasses:

- Performing risk-based procedures, including obtaining an understanding of internal control relevant to the engagement, to identify risks that cause the process to not comply with the applicable requirements of ESRS, but not for the purpose of providing a conclusion on the effectiveness of that process, and

- Designing and performing procedures to assess whether the process is consistent with the Company's description in the disclosure IRO-1 in accordance with ESRS 2.

Our other responsibilities in relation to the reasonable assurance engagement on the consolidated non-financial report include

- Performing risk-based procedures, including obtaining an understanding of internal control relevant to the engagement, to identify representations that are more likely to be materially misstated, whether due to fraud or error, but not for the purpose of providing a conclusion on the effectiveness of the Company's internal control; and
- Designing and performing procedures responsive to disclosures in the consolidated non-financial report where material misreports are more likely. The risk of not detecting a material misreport resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Summary of work performed

A limited assurance engagement involves performing procedures to obtain evidence about the consolidated non-financial report.

The nature, timing and extent of procedures selected depend on professional judgment, including the identification of disclosures in the consolidated non-financial report that could be materially misstated, whether due to fraud or error.

In conducting our limited assurance engagement in relation to the materiality assessment process,

- We obtain an understanding of the process by
 - Making inquiries to understand the sources of information used by management (e.g., stakeholder engagement, business plans and strategy documents); and
 - Reviewing the Company's internal process documentation.
- We assess whether the evidence obtained from our procedures on the processes implemented by the Company is consistent with the description in the disclosure IRO-1 in accordance with ESRS 2.
- We assess whether all information obtained through the process to determine the group non-financial report has been included in the consolidated non-financial report.

In conducting our limited assurance engagement on the consolidated non-financial report,

- We assess whether the structure and presentation of the consolidated non-financial report is in accordance with ESRS.
- We make inquiries of relevant personnel and perform analytical procedures regarding selected disclosures in the consolidated non-financial report.
- We perform procedures on a test basis on selected disclosures in the consolidated non-financial report.
- We reconcile selected disclosures in the consolidated non-financial report with the corresponding disclosures in the consolidated financial reports and the other sections of the group management report.
- We obtain evidence about the methods presented to develop estimates and forward-looking information.

Delimitation of the scope of services:

- Prior-year figures were not in scope of our assurance procedures unless this was necessary for plausibility checks.
- Figures taken from external studies were not in scope of our assurance procedures. Only the correct inclusion of the relevant information and data in the consolidated financial reports was checked.
- The financial performance indicators and reports audited as part of the audit of the annual or consolidated financial reports were not subjected to any further assurance by us.

Limitation of liability and publication

The limited assurance engagement on the consolidated non-financial report is a voluntary assurance engagement.

We issue this assurance report on the basis of the engagement agreement signed with the client, which is governed, also in relation to third parties, by the attached General Conditions of Contract for the Public Accounting Professions [“Allgemeine Auftragsbedingungen für Wirtschaftstreuhandberufe”: AAB 2018].

With regard to our responsibility and liability arising from the engagement, Item 7 of the AAB 2018 applies. We shall only be liable in cases of willful intent and gross negligence. In cases of gross negligence, our maximum liability for damages shall be tenfold the minimum insurance sum of the professional liability insurance according to Sec. 11 WTBG [“Wirtschaftstreuhandberufsgesetz”: Austrian Public Accounting Professions Act] 2017, i.e., a total of EUR 726,730. The limitation period shall be determined in accordance with Item 7 (4) of the AAB 2018.

Our report on the assurance engagement may only be distributed to third parties in complete and unabridged form together with the consolidated non-financial reporting. Since our report is prepared solely on behalf of and in the interest of the company, it does not serve as a basis for any potential reliance by third parties on its content. Therefore, claims by third parties cannot be derived from it.

Vienna, 07 March 2025

Ernst & Young
Wirtschaftsprüfungsgesellschaft m.b.H.

Mag. Stefan Uher i.V. Lukas Kirchmair, MA

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Appendix

0. Summary of the KPIs to be disclosed by credit institutions in accordance with Article 8 of the Taxonomy Regulation (based on the CapEx-KPI)

		Total environmentally sustainable assets	KPI ⁴ (Turnover)	KPI ⁵ (CapEx)	% coverage (over total assets) ³	% 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	272	-	1.08%	58.29%	14.60%	27.10%
Additional KPIs	GAR (flow)	65	-	1.38%	76.38%	19.47%	4.15%

¹ 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

² Fees and commissions income from services other than lending and AuM. Institutions shall disclose forwardlooking information for this KPIs, including information in terms of targets, together with relevant explanations on the methodology applied.

³ % of assets covered by the KPI over banks' total assets

⁴ based on the Turnover KPI of the counterparty

⁵ based on the CapEx-KPI of the counterparty

0. Summary of the KPIs to be disclosed by credit institutions in accordance with Article 8 of the Taxonomy Regulation (based on the Turnover KPI)

		Total environmentally sustainable assets	KPI ⁴ (Turnover)	KPI ⁵ (CapEx)	% coverage (over total assets) ³	% 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	214	0.85%		58.29%	14.61%	27.10%
Additional KPIs	GAR (flow)	56	1.18%		76.38%	19.47%	4.15%
	Trading book ¹						
	Financial guarantees						
	Assets under management						
	Fees and commissions income ²						

¹ 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

² Fees and commissions income from services other than lending and AuM. Institutions shall disclose forwardlooking information for this KPIs, including information in terms of targets, together with relevant explanations on the methodology applied.

³ % of assets covered by the KPI over banks' total assets

⁴ based on the Turnover KPI of the counterparty

⁵ based on the CapEx-KPI of the counterparty

1. Assets for the calculation of GAR (based on the CapEx-KPI)

31.12.2024		a	b	c	d	e	f	g	h	i	j
Based on the CapEx KPI		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
million €		Total [gross] carrying amount	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 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										
		20,186	3,357	270	73	117	66	3	3	-	-
2	Financial undertakings	20,053	3,308	242	73	112	48	3	3	-	-
3	Credit institutions	20,053	3,308	242	73	112	48	3	3	-	-
4	Loans and advances	19,896	3,245	238	70	111	48	3	3	-	-
5	Debt securities, including UoP	157	64	5	4	1					
6	Equity instruments										
7	Other financial corporations										
8	of which investment firms	-	-	-	-	-	-	-	-	-	-
9	Loans and advances										
10	Debt securities, including UoP										
11	Equity instruments										
12	of which management companies	-	-	-	-	-	-	-	-	-	-
13	Loans and advances										
14	Debt securities, including UoP										
15	Equity instruments										
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-
17	Loans and advances										
18	Debt securities, including UoP										
19	Equity instruments										
20	Non-financial undertakings	133	49	27	-	6	17				
21	Loans and advances	22									
22	Debt securities, including UoP	111	49	27		6	17				
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										

	a	b	c	d	e	f	g	h	i	j
31.12.2024										
Based on the CapEx KPI										
				Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			
				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)			
		Total [gross] carrying amount		Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling
million €										
32 Assets excluded from the numerator for GAR calculation (covered in the denominator)		5,058	-	-	-	-	-	-	-	-
33 Financial and Non-financial undertakings		3,770								
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations		2,639								
35 Loans and advances		1,849								
36 of which loans collateralised by commercial immovable property										
37 of which building renovation loans										
38 Debt securities		266								
39 Equity instruments		524								
40 Non-EU country counterparties not subject to NFRD disclosure obligations		1,131								
41 Loans and advances		935								
42 Debt securities		192								
43 Equity instruments		5								
44 Derivatives		890								
45 On demand interbank loans		308								
46 Cash and cash-related assets										
47 Other categories of assets (e.g. Goodwill, commodities etc.)		89								
48 Total GAR assets		25,244	3,357	270	73	117	66	3	3	-
49 Assets not covered for GAR calculation		9,386								
50 Central governments and Supranational issuers		8,446								
51 Central banks exposure		940								
52 Trading book										
53 Total assets		34,629	3,357	270	73	117	66	3	3	-
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										

¹ including those for which the use of turnover is known

		k	l	m	n	o	p	q	r	
31.12.2024		Water and marine resources (WTR)				Circular economy (CE)				
Based on the CapEx KPI		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)					
million €			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 HFF eligible for GAR calculation	1	-	-	-	42	-	-	-	
2	Financial undertakings	1	-	-	-	42	-	-	-	
3	Credit institutions	1	-	-	-	42	-	-	-	
4	Loans and advances	1				42				
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									

	k	l	m	n	o	p	q	r
31.12.2024	Water and marine resources (WTR)				Circular economy (CE)			
Based on the CapEx KPI	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)			
million €			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
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	1	-	-	-	42	-	-	-
49 Assets not covered for GAR calculation								
50 Central governments and Supranational issuers								
51 Central banks exposure								
52 Trading book								
53 Total assets	1	-	-	-	42	-	-	-
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								

¹ including those for which the use of turnover is known

31.12.2024

Based on the CapEx KPI

		Pollution (PPC)			Biodiversity and Ecosystems (BIO)		
		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 Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling
million €							
GAR - Covered assets in both numerator and denominator							
1	Loans and advances, debt securities and equity instruments not HFF 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						

s t u v w x z aa

31.12.2024		Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
Based on the CapEx KPI		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)			
million €		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
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								

¹ including those for which the use of turnover is known

	ab	ac	ad	ae	af	
31.12.2024						
Based on the CapEx KPI	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)					
	Of which environmentally sustainable (Taxonomy-aligned)					
million €			Of which Use of Proceeds	Of which transi- tional	Of which enabling	
GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not Hff eligible for GAR calculation	3,404	272	73	117	66
2	Financial undertakings	3,354	245	73	112	48
3	Credit institutions	3,354	245	73	112	48
4	Loans and advances	3,290	240	70	111	48
5	Debt securities, including UoP	64	5	4	1	
6	Equity instruments	-	-			
7	Other financial corporations	-	-	-	-	-
8	of which investment firms	-	-	-	-	-
9	Loans and advances	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-
11	Equity instruments	-	-			
12	of which management companies	-	-	-	-	-
13	Loans and advances	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-
15	Equity instruments	-	-			
16	of which insurance undertakings	-	-	-	-	-
17	Loans and advances	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-
19	Equity instruments	-	-			
20	Non-financial undertakings	50	27	-	6	17
21	Loans and advances	-	-	-	-	-
22	Debt securities, including UoP	50	27	-	6	17
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	-	-	-	-	-

	ab	ac	ad	ae	af
31.12.2024					
Based on the CapEx KPI	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
	Of which environmentally sustainable (Taxonomy-aligned)				
			Of which Use of Proceeds	Of which transitional	Of which enabling
million €					
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	3,404	272	73	117	66
49 Assets not covered for GAR calculation					
50 Central governments and Supranational issuers					
51 Central banks exposure					
52 Trading book					
53 Total assets	3,404	272	73	117	66
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					

¹ including those for which the use of turnover is known

	ag	ah	ai	aj	ak	al	am	an	ao	ap
31.12.2023										
Based on the CapEx KPI										
				Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			
				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)			
million €	Total [gross] carrying amount			Of which Use of Proceeds	Of which transitional	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	19,894	3,780	83	-	78	3	-	-	-
2	Financial undertakings	19,638	3,652							
3	Credit institutions	19,638	3,652							
4	Loans and advances	19,485	3,627							
5	Debt securities, including UoP	153	26							
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	257	127	83		78	3			
21	Loans and advances	19	1							
22	Debt securities, including UoP	237	127	83		78	3			
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									

	ag	ah	ai	aj	ak	al	am	an	ao	ap
31.12.2023										
Based on the CapEx KPI										
			Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)			
			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 Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling
million €	Total [gross] carrying amount									
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	6,080	-	-	-	-	-	-	-	-
33	Financial and Non-financial undertakings	4,127								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	2,682								
35	Loans and advances	1,956								
36	of which loans collateralised by commercial immovable property	-								
37	of which building renovation loans	-								
38	Debt securities	284								
39	Equity instruments	442								
40	Non-EU country counterparties not subject to NFRD disclosure obligations	1,444								
41	Loans and advances	1,261								
42	Debt securities	178								
43	Equity instruments	6								
44	Derivatives	464								
45	On demand interbank loans	1,408								
46	Cash and cash-related assets									
47	Other categories of assets (e.g. Goodwill, commodities etc.)	82								
48	Total GAR assets	25,974	3,780	83	-	78	3	-	-	-
49	Assets not covered for GAR calculation									
50	Central governments and Supranational issuers									
51	Central banks exposure									
52	Trading book									
53	Total assets	25,974	3,780	83	-	78	3	-	-	-
	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									

¹ including those for which the use of turnover is known

	aq	ar	as	at	au	av	aw	ax
31.12.2023								
Based on the CapEx KPI	Water and marine resources (WTR)				Circular economy (CE)			
	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)			
million €			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								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								
23								
24								
25								
26								
27								
28								
29								
30								
31								

	aq	ar	as	at	au	av	aw	ax
31.12.2023								
Based on the CapEx KPI	Water and marine resources (WTR)				Circular economy (CE)			
	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)			
million €			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
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								

¹ including those for which the use of turnover is known

	ay	az	ba	bb	bc	bd	be	bf
31.12.2023								
Based on the CapEx KPI	Pollution (PPC)			Biodiversity and Ecosystems (BIO)				
	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)				
million €			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								
	-	-	-	-	-	-	-	-
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								
23								
24								
25								
26								
27								
28								
29								
30								
31								

	ay	az	ba	bb	bc	bd	be	bf
31.12.2023								
Based on the CapEx KPI	Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
	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)			
million €			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
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								

¹ including those for which the use of turnover is known

		bg	bh	bi	bj	bk
31.12.2023						
Based on the CapEx KPI		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
million €				Of which Use of Proceeds	Of which transitional	Of which enabling
GAR - Covered assets in both numerator and denominator		 	 	 	 	
1	Loans and advances, debt securities and equity instruments not Hff eligible for GAR calculation	3,780	83	-	78	3
2	Financial undertakings	3,652		-	-	-
3	Credit institutions	3,652		-	-	-
4	Loans and advances	3,627	-	-	-	-
5	Debt securities, including UoP	26		-	-	-
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	127	83	-	78	3
21	Loans and advances	1	-	-	-	-
22	Debt securities, including UoP	127	83	-	78	3
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	-	-	-	-	-

	bg	bh	bi	bj	bk
31.12.2023					
Based on the CapEx KPI	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
	Of which environmentally sustainable (Taxonomy-aligned)				
million €			Of which Use of Proceeds	Of which transitional	Of which enabling
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	3,780	83	-	78	3
49 Assets not covered for GAR calculation					
50 Central governments and Supranational issuers					
51 Central banks exposure					
52 Trading book					
53 Total assets	3,780	83	-	78	3
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					

¹ including those for which the use of turnover is known

1. Assets for the calculation of GAR (based on the Turnover KPI)

31.12.2024		a	b	c	d	e	f	g	h	i	j
Based on the Turnover KPI		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				
		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)				
		Total [gross] carrying amount			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling
million €											
	GAR - Covered assets in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	20,186	3,289	211	73	127	34	7	3	-	-
2	Financial undertakings	20,053	3,248	192	73	109	32	7	3	-	-
3	Credit institutions	20,053	3,248	192	73	109	32	7	3	-	-
4	Loans and advances	19,896	3,184	187	70	109	32	7	3		
5	Debt securities, including UoP	157	64	5	4						
6	Equity instruments				5,834,589.0						
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	133	41	19	-	17	2			-	-
21	Loans and advances	22									
22	Debt securities, including UoP	111	41	19		17	2				
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										

		a	b	c	d	e	f	g	h	i	j
31.12.2024		Climate Change Mitigation (CCM)						Climate Change Adaptation (CCA)			
Based on the Turnover KPI		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)			
million €		Total [gross] carrying amount	Of which Use of Proceeds			Of which transitional			Of which enabling		
			Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	5,058	-	-	-	-	-	-	-	-	-
33	Financial and Non-financial undertakings	3,770									
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	2,639									
35	Loans and advances	1,849									
36	of which loans collateralised by commercial immovable property										
37	of which building renovation loans										
38	Debt securities	266									
39	Equity instruments	524									
40	Non-EU country counterparties not subject to NFRD disclosure obligations	1,131									
41	Loans and advances	935									
42	Debt securities	192									
43	Equity instruments	5									
44	Derivatives	890									
45	On demand interbank loans	308									
46	Cash and cash-related assets	-									
47	Other categories of assets (e.g. Goodwill, commodities etc.)	89									
48	Total GAR assets	25,244	3,289	211	73	127	34	7	3	-	-
49	Assets not covered for GAR calculation	9,386									
50	Central governments and Supranational issuers	8,446									
51	Central banks exposure	940									
52	Trading book										
53	Total assets	34,629	3,289	211	73	127	34	7	3	-	-
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										

¹ including those for which the use of turnover is known

		k	l	m	n	o	p	q	r	
31.12.2024		Water and marine resources (WTR)					Circular economy (CE)			
Based on the Turnover KPI		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)			
million €		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 HFF eligible for GAR calculation	1	-	-	-	42	-	-	-	
2	Financial undertakings	1	-	-	-	42	-	-	-	
3	Credit institutions	1	-	-	-	42	-	-	-	
4	Loans and advances	1				42				
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									

	k	l	m	n	o	p	q	r
31.12.2024	Water and marine resources (WTR)				Circular economy (CE)			
Based on the Turnover KPI	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)			
million €		Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling	
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	1	-	-	-	42	-	-	-
49 Assets not covered for GAR calculation								
50 Central governments and Supranational issuers								
51 Central banks exposure								
52 Trading book								
53 Total assets	1	-	-	-	42	-	-	-
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								

¹ including those for which the use of turnover is known

31.12.2024

Based on the Turnover KPI

		Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)		Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)	
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
million €									
GAR - Covered assets in both numerator and denominator									
1	Loans and advances, debt securities and equity instruments not HFF 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								

s t u v w x z aa

31.12.2024

million €	Based on the Turnover KPI	Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
		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 Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling
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								

¹ including those for which the use of turnover is known

	ab	ac	ad	ae	af
31.12.2024					
Based on the Turnover KPI	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
	Of which environmentally sustainable (Taxonomy-aligned)				
million €			Of which Use of Proceeds	Of which transi- tional	Of which enabling
GAR - Covered assets in both numerator and denominator	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX
1 Loans and advances, debt securities and equity instruments not Hff eligible for GAR calculation	3,339	214	73	127	34
2 Financial undertakings	3,298	195	73	109	32
3 Credit institutions	3,298	195	73	109	32
4 Loans and advances	3,234	190	70	109	32
5 Debt securities, including UoP	64	5	4	-	-
6 Equity instruments	-	-	XXXXX	-	-
7 Other financial corporations	-	-	-	-	-
8 of which investment firms	-	-	-	-	-
9 Loans and advances	-	-	-	-	-
10 Debt securities, including UoP	-	-	-	-	-
11 Equity instruments	-	-	XXXXX	-	-
12 of which management companies	-	-	-	-	-
13 Loans and advances	-	-	-	-	-
14 Debt securities, including UoP	-	-	-	-	-
15 Equity instruments	-	-	XXXXX	-	-
16 of which insurance undertakings	-	-	-	-	-
17 Loans and advances	-	-	-	-	-
18 Debt securities, including UoP	-	-	-	-	-
19 Equity instruments	-	-	XXXXX	-	-
20 Non-financial undertakings	41	19	-	17	2
21 Loans and advances	-	-	-	-	-
22 Debt securities, including UoP	41	19	-	17	2
23 Equity instruments	-	-	XXXXX	-	-
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	-	-	-	-	-

	ab	ac	ad	ae	af
31.12.2024					
Based on the Turnover KPI	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
	Of which environmentally sustainable (Taxonomy-aligned)				
million €			Of which Use of Proceeds	Of which transitional	Of which enabling
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	3,339	214	73	127	34
49 Assets not covered for GAR calculation					
50 Central governments and Supranational issuers					
51 Central banks exposure					
52 Trading book					
53 Total assets	3,339	214	73	127	34
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					

¹ including those for which the use of turnover is known

	ag	ah	ai	aj	ak	al	am	an	ao	ap	
31.12.2023											
Based on the Turnover KPI											
			Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				
			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)					
		Total [gross] carrying amount		Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling		
million €											
GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	19,894	3,780	83	-	78	3	-	-	-	
2	Financial undertakings	19,638	3,652								
3	Credit institutions	19,638	3,652								
4	Loans and advances	19,485	3,627								
5	Debt securities, including UoP	153	26								
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	257	127	83		78	3				
21	Loans and advances	19	1								
22	Debt securities, including UoP	237	127	83		78	3				
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										

	ag	ah	ai	aj	ak	al	am	an	ao	ap
31.12.2023										
Based on the Turnover KPI										
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				
		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)				
		Total [gross] carrying amount		Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling	
million €										
32 Assets excluded from the numerator for GAR calculation (covered in the denominator)	6,080	-	-	-	-	-	-	-	-	-
33 Financial and Non-financial undertakings	4,127									
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	2,682									
35 Loans and advances	1,956									
36 of which loans collateralised by commercial immovable property	-									
37 of which building renovation loans	-									
38 Debt securities	284									
39 Equity instruments	442									
40 Non-EU country counterparties not subject to NFRD disclosure obligations	1,444									
41 Loans and advances	1,261									
42 Debt securities	178									
43 Equity instruments	6									
44 Derivatives	464									
45 On demand interbank loans	1,408									
46 Cash and cash-related assets										
47 Other categories of assets (e.g. Goodwill, commodities etc.)	82									
48 Total GAR assets	25,974	3,780	83	-	78	3	-	-	-	-
49 Assets not covered for GAR calculation										
50 Central governments and Supranational issuers										
51 Central banks exposure										
52 Trading book										
53 Total assets	25,974	3,780	83	-	78	3	-	-	-	-
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										

¹ including those for which the use of turnover is known

	aq	ar	as	at	au	av	aw	ax
31.12.2023								
Based on the Turnover KPI	Water and marine resources (WTR)				Circular economy (CE)			
	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)			
million €			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								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								
23								
24								
25								
26								
27								
28								
29								
30								
31								

	aq	ar	as	at	au	av	aw	ax
31.12.2023								
Based on the Turnover KPI	Water and marine resources (WTR)				Circular economy (CE)			
	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)			
million €			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
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								

¹ including those for which the use of turnover is known

	ay	az	ba	bb	bc	bd	be	bf
31.12.2023								
Based on the Turnover KPI	Pollution (PPC)			Biodiversity and Ecosystems (BIO)				
	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)				
million €			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								
2								
Financial undertakings								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
Non-financial undertakings								
21								
22								
23								
24								
Households								
25								
26								
27								
28								
Local governments financing								
29								
30								
31								
Collateral obtained by taking possession: residential and commercial immovable properties								

	ay	az	ba	bb	bc	bd	be	bf
31.12.2023								
Based on the Turnover KPI	Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
	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)			
million €			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
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								

¹ including those for which the use of turnover is known

		bg	bh	bi	bj	bk
31.12.2023						
Based on the Turnover KPI		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
million €				Of which Use of Proceeds	Of which transitional	Of which enabling
GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not Hff eligible for GAR calculation	3,780	83	-	78	3
2	Financial undertakings	3,652		-	-	-
3	Credit institutions	3,652		-	-	-
4	Loans and advances	3,627	-	-	-	-
5	Debt securities, including UoP	26		-	-	-
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	127	83	-	78	3
21	Loans and advances	1	-	-	-	-
22	Debt securities, including UoP	127	83	-	78	3
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	-	-	-	-	-

	bg	bh	bi	bj	bk
31.12.2023					
Based on the Turnover KPI	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
	Of which environmentally sustainable (Taxonomy-aligned)				
million €			Of which Use of Proceeds	Of which transitional	Of which enabling
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	3,780	83	-	78	3
49 Assets not covered for GAR calculation					
50 Central governments and Supranational issuers					
51 Central banks exposure					
52 Trading book					
53 Total assets	3,780	83	-	78	3
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					

¹ including those for which the use of turnover is known

2. GAR sector information (based on the CapEx-KPI)

Based on the CapEx KPI	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)			
	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	
	million €	Of which environmentally sustainable (CCM)	million €	Of which environmentally sustainable (CCM)	million €	Of which environmentally sustainable (CCA)	million €	Of which environmentally sustainable (CCA)
1	B0610 - Extraction of crude petroleum	1.53	0.42					
2	C1105 - Manufacture of beer	0.03	0.01					
3	C2016 - Manufacture of plastics in primary forms	3.95	1.44			3.95		
4	C2410 - Manufacture of basic iron and steel and of ferro-alloys	2.37	0.71					
5	C2841 - Manufacture of machine tools for metalworking	0.82						
6	D3511 - Production of electricity	1.50						
7	D3513 - Distribution of electricity	2.43	2.43					
8	H4910 - Passenger rail transport, interurban	0.29						
9	H5221 - Service activities incidental to land transportation	28.74	22.22					
10	K6419 - Credit institutions (excluding specialised credit institutions)	0.21	0.01					
11	K6420 - Activities of holding companies	0.28	0.03			0.28	-	
12	K6492 - Specialised credit institutions	19.20	-			-	-	
13	K6499 - Other financial service activities, except insurance and pension funding n.e.c.	0.01						
14	K6600 - Activities auxiliary to financial services and insurance activities	0.02				0.02		
15	L6820 - Renting and operating of own or leased real estate	7.02	1.69					
16	U9900 - Extra-territorial organisations and entities	5.98	5.98			-	-	

	i	j	k	l	m	n	o	p
	Water and marine resources (WTR)				Circular economy (CE)			
Based on the CapEx KPI	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	
Breakdown by sector - NACE 4 digits level (code and label)	million €	Of which environmentally sustainable (WTR)	million €	Of which environmentally sustainable (WTR)	million €	Of which environmentally sustainable (CE)	million €	Of which environmentally sustainable (CE)
1 B0610 - Extraction of crude petroleum								
2 C1105 - Manufacture of beer								
3 C2016 - Manufacture of plastics in primary forms								
4 C2410 - Manufacture of basic iron and steel and of ferro-alloys								
5 C2841 - Manufacture of machine tools for metalworking								
6 D3511 - Production of electricity								
7 D3513 - Distribution of electricity								
8 H4910 - Passenger rail transport, interurban								
9 H5221 - Service activities incidental to land transportation					0.10	-		
10 K6419 - Credit institutions (excluding specialised credit institutions)								
11 K6420 - Activities of holding companies								
12 K6492 - Specialised credit institutions								
13 K6499 - Other financial service activities, except insurance and pension funding n.e.c.					0.01	-		
14 K6600 - Activities auxiliary to financial services and insurance activities					0.01	-		
15 L6820 - Renting and operating of own or leased real estate								
16 U9900 - Extra-territorial organisations and entities								

	q	r	s	t	u	v	w	x
	Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
Based on the CapEx KPI	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	
Breakdown by sector - NACE 4 digits level (code and label)	million €	Of which environmentally sustainable (PPC)	million €	Of which environmentally sustainable (PPC)	million €	Of which environmentally sustainable (BIO)	million €	Of which environmentally sustainable (BIO)
1 B0610 - Extraction of crude petroleum								
2 C1105 - Manufacture of beer								
3 C2016 - Manufacture of plastics in primary forms								
4 C2410 - Manufacture of basic iron and steel and of ferro-alloys								
5 C2841 - Manufacture of machine tools for metalworking								
6 D3511 - Production of electricity								
7 D3513 - Distribution of electricity								
8 H4910 - Passenger rail transport, interurban								
9 H5221 - Service activities incidental to land transportation					0.32	-		
10 K6419 - Credit institutions (excluding specialised credit institutions)								
11 K6420 - Activities of holding companies								
12 K6492 - Specialised credit institutions								
13 K6499 - Other financial service activities, except insurance and pension funding n.e.c.								
14 K6600 - Activities auxiliary to financial services and insurance activities								
15 L6820 - Renting and operating of own or leased real estate								
16 U9900 - Extra-territorial organisations and entities								

		y	z	aa	ab
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
Based on the CapEx KPI		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
Breakdown by sector - NACE 4 digits level (code and label)		million €	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	million €	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	B0610 - Extraction of crude petroleum	1.53	0.42		
2	C1105 - Manufacture of beer	0.03	0.01		
3	C2016 - Manufacture of plastics in primary forms	7.91	1.44		
4	C2410 - Manufacture of basic iron and steel and of ferro-alloys	2.37	0.71		
5	C2841 - Manufacture of machine tools for metalworking	0.82	-		
6	D3511 - Production of electricity	1.50	-		
7	D3513 - Distribution of electricity	2.43	2.43		
8	H4910 - Passenger rail transport, interurban	0.29	-		
9	H5221 - Service activities incidental to land transportation	29.15	22.22		
10	K6419 - Credit institutions (excluding specialised credit institutions)	0.21	0.01		
11	K6420 - Activities of holding companies	0.56	0.03		
12	K6492 - Specialised credit institutions				
13	K6499 - Other financial service activities, except insurance and pension funding n.e.c.	0.02	-		
14	K6600 - Activities auxiliary to financial services and insurance activities	0.06	-		
15	L6820 - Renting and operating of own or leased real estate	7.02	1.69		
16	U9900 - Extra-territorial organisations and entities	5.98	5.98		

2. GAR sector information (based on the Turnover KPI)

Based on the Turnover KPI	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)			
	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	
	million €	Of which environmentally sustainable (CCM)	million €	Of which environmentally sustainable (CCM)	million €	Of which environmentally sustainable (CCA)	million €	Of which environmentally sustainable (CCA)
Breakdown by sector - NACE 4 digits level (code and label)								
1 B0610 - Extraction of crude petroleum	0.72	0.01						
2 C2016 - Manufacture of plastics in primary forms	5.39	0.02						
3 C2410 - Manufacture of basic iron and steel and of ferro-alloys	2.16	0.81						
4 C2841 - Manufacture of machine tools for metalworking	0.71	-						
5 D3511 - Production of electricity	1.5	-						
6 D3513 - Electricity distribution	0.69	0.68						
7 H4910 - Passenger rail transport, interurban	0.26	-						
8 H5221 - Service activities incidental to land transportation	24.06	17.74						
9 K6419 - Credit institutions (excluding specialised credit institutions)	0.20	-						
10 K6420 - Activities of holding companies	0.32	0.03			0.32	-		
11 K6492 - Specialised credit institutions	19.20	-						
12 K6499 - Other financial services	0.01	-						
13 K6600 - Activities related to financial and insurance services	0.02	-			0.02	-		
14 L6820 - Renting and operating of own or leased real estate	4.67	-						
15 U9900 - Extra-territorial organisations and entities	5.98	5.98						

Based on the Turnover KPI	Water and marine resources (WTR)				Circular economy (CE)			
	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	
	million €	Of which environmentally sustainable (WTR)	million €	Of which environmentally sustainable (WTR)	million €	Of which environmentally sustainable (CE)	million €	Of which environmentally sustainable (CE)
Breakdown by sector - NACE 4 digits level (code and label)								
1	B0610 - Extraction of crude petroleum							
2	C2016 - Manufacture of plastics in primary forms							
3	C2410 - Manufacture of basic iron and steel and of ferro-alloys							
4	C2841 - Manufacture of machine tools for metalworking							
5	D3511 - Production of electricity							
6	D3513 - Electricity distribution							
7	H4910 - Passenger rail transport, interurban							
8	H5221 - Service activities incidental to land transportation							
9	K6419 - Credit institutions (excluding specialised credit institutions)							
10	K6420 - Activities of holding companies							
11	K6492 - Specialised credit institutions							
12	K6499 - Other financial services							
13	K6600 - Activities related to financial and insurance services							
14	L6820 - Renting and operating of own or leased real estate					0.01	-	
15	U9900 - Extra-territorial organisations and entities							

	q	r	s	t	u	v	w	x
	Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
Based on the Turnover KPI	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	
	million €	Of which environmentally sustainable (PPC)	million €	Of which environmentally sustainable (PPC)	million €	Of which environmentally sustainable (BIO)	million €	Of which environmentally sustainable (BIO)
Breakdown by sector - NACE 4 digits level (code and label)								
1 B0610 - Extraction of crude petroleum								
2 C2016 - Manufacture of plastics in primary forms								
3 C2410 - Manufacture of basic iron and steel and of ferro-alloys								
4 C2841 - Manufacture of machine tools for metalworking								
5 D3511 - Production of electricity								
6 D3513 - Electricity distribution								
7 H4910 - Passenger rail transport, interurban								
8 H5221 - Service activities incidental to land transportation								
9 K6419 - Credit institutions (excluding specialised credit institutions)								
10 K6420 - Activities of holding companies								
11 K6492 - Specialised credit institutions								
12 K6499 - Other financial services								
13 K6600 - Activities related to financial and insurance services								
14 L6820 - Renting and operating of own or leased real estate								
15 U9900 - Extra-territorial organisations and entities						-		

	y	z	aa	ab
	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
Based on the Turnover KPI	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount	
Breakdown by sector - NACE 4 digits level (code and label)	million €	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	million €	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1 B0610 - Extraction of crude petroleum	0.72	0.01		
2 C2016 - Manufacture of plastics in primary forms	5.39	0.02		
3 C2410 - Manufacture of basic iron and steel and of ferro-alloys	2.16	0.81		
4 C2841 - Manufacture of machine tools for metalworking	0.71	-		
5 D3511 - Production of electricity	1.50	-		
6 D3513 - Electricity distribution	0.69	0.68		
7 H4910 - Passenger rail transport, interurban	0.26	-		
8 H5221 - Service activities incidental to land transportation	24.06	17.74		
9 K6419 - Credit institutions (excluding specialised credit institutions)	0.20	-		
10 K6420 - Activities of holding companies	0.64	0.03		
11 K6492 - Specialised credit institutions	19.20	-		
12 K6499 - Other financial services	0.01	-		
13 K6600 - Activities related to financial and insurance services				
14 L6820 - Renting and operating of own or leased real estate				
15 U9900 - Extra-territorial organisations and entities	5.98	5.98		

3. GAR KPI stock (based on the CapEx-KPI)

31.12.2024		a	b	c	d	e	f	g	h	i	
Based on the CapEx KPI		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
% (compared to total covered assets in the denominator)				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling	
GAR - Covered assets in both numerator and denominator		16.50%	1.21%	0.37%	0.56%	0.24%	0.01%	0.01%	0.00%	0.00%	
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation										
2	Financial undertakings	16.50%	1.21%	0.37%	0.56%	0.24%	0.01%	0.01%	0.00%	0.00%	
3	Credit institutions	16.50%	1.21%	0.37%	0.56%	0.24%	0.01%	0.01%	0.00%	0.00%	
4	Loans and advances	16.31%	1.19%	0.35%	0.56%	0.24%	0.01%	0.01%	0.00%	0.00%	
5	Debt securities, including UoP	40.55%	3.03%	2.39%	0.34%	0.09%	0.00%	0.00%	0.00%	0.00%	
6	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
11	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
15	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
19	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
20	Non-financial undertakings	37.03%	20.53%	0.00%	4.26%	13.01%	0.23%	0.00%	0.00%	0.00%	
21	Loans and advances	0.08%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.00%	
22	Debt securities, including UoP	44.45%	24.65%	0.00%	5.11%	15.63%	0.26%	0.00%	0.00%	0.00%	
23	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
24	Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
28	Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
32	Total GAR assets	13.30%	1.07%	0.29%	0.47%	0.26%	0.01%	0.01%	0.00%	0.00%	

¹ including those for which the use of turnover is known

		j	k	l	m	n	o	p	q
31.12.2024		Water and marine resources (WTR)				Circular economy (CE)			
Based on the CapEx KPI		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)	
% (compared to total covered assets in the denominator)		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
GAR - Covered assets in both numerator and denominator		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	0.00%	0.00%	0.00%	0.21%	0.00%	0.00%	0.00%
2	Financial undertakings	0.00%	0.00%	0.00%	0.00%	0.21%	0.00%	0.00%	0.00%
3	Credit institutions	0.00%	0.00%	0.00%	0.00%	0.21%	0.00%	0.00%	0.00%
4	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.21%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	Non-financial undertakings	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%	0.17%	0.00%	0.00%	0.00%

¹ including those for which the use of turnover is known

31.12.2024

Based on the CapEx KPI

		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-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
% (compared to total covered assets in the denominator)				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
GAR - Covered assets in both numerator and denominator		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	Financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Credit institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	Non-financial undertakings	0.00%	0.00%	0.00%	0.00%	0.24%	0.00%	0.00%	0.00%
21	Loans and advances	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.29%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

¹ including those for which the use of turnover is known

	aa	ab	ac	ad	ae	af
31.12.2024						
Based on the CapEx KPI						
	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 assets covered
% (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	16.86%	1.35%	0.36%	0.58%	0.32%	58.29%
2 Financial undertakings	16.73%	1.22%	0.37%	0.56%	0.24%	57.91%
3 Credit institutions	16.73%	1.22%	0.37%	0.56%	0.24%	57.91%
4 Loans and advances	16.54%	1.21%	0.35%	0.56%	0.24%	57.46%
5 Debt securities, including UoP	40.55%	3.03%	2.39%	0.34%	0.09%	0.45%
6 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
7 Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8 of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
12 of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
16 of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
20 Non-financial undertakings	37.58%	20.53%	0.00%	4.26%	13.01%	0.38%
21 Loans and advances	0.20%	0.00%	0.00%	0.00%	0.00%	0.06%
22 Debt securities, including UoP	45.09%	24.65%	0.00%	5.11%	15.63%	0.32%
23 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
24 Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25 of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26 of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27 of which motor vehicle loans						
28 Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29 Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30 Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31 Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32 Total GAR assets	13.48%	1.08%	0.29%	0.47%	0.26%	72.90%

¹ including those for which the use of turnover is known

	ag	ah	ai	aj	ak	al	am	an	ao
31.12.2023									
Based on the CapEx KPI	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
% (compared to total covered assets in the denominator)			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which specialised lending	Of which enabling
GAR - Covered assets in both numerator and denominator	X	X	X	X	X	X	X	X	X
1 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	19.48%	0.50%	0.00%	0.07%	0.02%	0.00%	0.00%	0.00%	0.00%
2 Financial undertakings	19.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 Credit institutions	19.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4 Loans and advances	19.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 Debt securities, including UoP	16.92%	0.91%	X	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 Equity instruments	0.00%	0.00%	X	0.00%	0.00%	0.00%	0.00%	X	0.00%
7 Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8 of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11 Equity instruments	0.00%	0.00%	X	0.00%	0.00%	0.00%	0.00%	X	0.00%
12 of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15 Equity instruments	0.00%	0.00%	X	0.00%	0.00%	0.00%	0.00%	X	0.00%
16 of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19 Equity instruments	0.00%	0.00%	X	0.00%	0.00%	0.00%	0.00%	X	0.00%
20 Non-financial undertakings	54.70%	37.90%	0.00%	5.06%	1.93%	0.00%	0.00%	0.00%	0.00%
21 Loans and advances	2.91%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22 Debt securities, including UoP	58.93%	41.00%	0.00%	5.48%	2.09%	0.00%	0.00%	0.00%	0.00%
23 Equity instruments	0.00%	0.00%	X	0.00%	0.00%	0.00%	0.00%	X	0.00%
24 Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25 of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26 of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27 of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	X	X	X	X
28 Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29 Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30 Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31 Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32 Total GAR assets	14.92%	0.38%	0.00%	0.05%	0.02%	0.00%	0.00%	0.00%	0.00%

¹ including those for which the use of turnover is known

		ap	aq	ar	as	at	au	av	aw
31.12.2023									
Based on the CapEx KPI		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-aligned)		Of which Use of Proceeds		Of which enabling		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
				Of which Use of Proceeds		Of which enabling			
% (compared to total covered assets in the denominator)									
GAR - Covered assets in both numerator and denominator		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	Financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Credit institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	Non-financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

¹ including those for which the use of turnover is known

	ax	ay	az	ba	bb	bc	bd	be
31.12.2023								
Based on the CapEx KPI								
	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-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
% (compared to total covered assets in the denominator)			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
GAR - Covered assets in both numerator and denominator	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2 Financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 Credit institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7 Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8 of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12 of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16 of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20 Non-financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24 Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25 of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26 of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27 of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28 Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29 Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30 Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31 Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32 Total GAR assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

¹ including those for which the use of turnover is known

	bf	bg	bh	bi	bj	bk
31.12.2023						
Based on the CapEx KPI						
	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 assets covered
% (compared to total covered assets in the denominator)						
GAR - Covered assets in both numerator and denominator						
Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation						
1	19.48%	0.50%	0.00%	0.07%	0.02%	56.77%
2	19.02%	0.01%	0.00%	0.00%	0.00%	56.04%
3	19.02%	0.01%	0.00%	0.00%	0.00%	56.04%
4	19.04%	0.00%	0.00%	0.00%	0.00%	55.60%
5	16.92%	0.91%	0.00%	0.00%	0.00%	0.44%
6	0.00%	0.00%		0.00%	0.00%	0.00%
7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	0.00%	0.00%		0.00%	0.00%	0.00%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	0.00%	0.00%		0.00%	0.00%	0.00%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	0.00%	0.00%		0.00%	0.00%	0.00%
20	54.70%	37.90%	0.00%	5.06%	1.93%	0.73%
21	2.91%	0.00%	0.00%	0.00%	0.00%	0.06%
22	58.93%	41.00%	0.00%	5.48%	2.09%	0.68%
23	0.00%	0.00%		0.00%	0.00%	0.00%
24	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	14.92%	0.38%	0.00%	0.05%	0.02%	74.12%

¹ including those for which the use of turnover is known

3. GAR KPI stock (based on the Turnover KPI)

		a	b	c	d	e	f	g	h	i
31.12.2023		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
Based on the Turnover KPI		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)			
% (compared to total covered assets in the denominator)				Of which Use of Proceeds	Of which transitional	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									
2	Financial undertakings	16.20%	0.96%	0.37%	0.55%	0.16%	0.03%	0.02%	0.00%	0.00%
3	Credit institutions	16.20%	0.96%	0.37%	0.55%	0.16%	0.03%	0.02%	0.00%	0.00%
4	Loans and advances	16.00%	0.94%	0.35%	0.55%	0.16%	0.03%	0.02%	0.00%	0.00%
5	Debt securities, including UoP	40.72%	2.96%	2.38%	0.30%	0.10%	0.01%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%	 	0.00%	0.00%	0.00%	0.00%	 	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%	 	0.00%	0.00%	0.00%	0.00%	 	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%	 	0.00%	0.00%	0.00%	0.00%	 	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%	 	0.00%	0.00%	0.00%	0.00%	 	0.00%
20	Non-financial undertakings	30.62%	14.50%	0.00%	12.96%	1.19%	0.26%	0.00%	0.00%	0.00%
21	Loans and advances	0.08%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	36.67%	17.37%	0.00%	15.53%	1.42%	0.29%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%	 	0.00%	0.00%	0.00%	0.00%	 	0.00%
24	Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	 	 	 	
28	Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	Total GAR assets	13.03%	0.84%	0.29%	0.50%	0.13%	0.03%	0.01%	0.00%	0.00%

¹ including those for which the use of turnover is known

		j	k	l	m	n	o	p	q
31.12.2023		Water and marine resources (WTR)				Circular economy (CE)			
Based on the Turnover KPI		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)			
% (compared to total covered assets in the denominator)				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
GAR - Covered assets in both numerator and denominator		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.00%	0.00%	0.00%	0.00%	0.21%	0.00%	0.00%	0.00%
2	Financial undertakings	0.00%	0.00%	0.00%	0.00%	0.21%	0.00%	0.00%	0.00%
3	Credit institutions	0.00%	0.00%	0.00%	0.00%	0.21%	0.00%	0.00%	0.00%
4	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.21%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	Non-financial undertakings	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%	0.17%	0.00%	0.00%	0.00%

¹ including those for which the use of turnover is known

31.12.2023

Based on the Turnover KPI

		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-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
% (compared to total covered assets in the denominator)				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
GAR - Covered assets in both numerator and denominator		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	Financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Credit institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	Non-financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

¹ including those for which the use of turnover is known

	aa	ab	ac	ad	ae	af
31.12.2023						
Based on the Turnover KPI	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 assets covered
% (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	16.54%	1.06%	0.36%	0.63%	0.17%	58.29%
2 Financial undertakings	16.45%	0.97%	0.37%	0.55%	0.16%	57.91%
3 Credit institutions	16.45%	0.97%	0.37%	0.55%	0.16%	57.91%
4 Loans and advances	16.25%	0.96%	0.35%	0.55%	0.16%	57.45%
5 Debt securities, including UoP	40.72%	2.96%	2.38%	0.30%	0.10%	0.45%
6 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
7 Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8 of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
12 of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
16 of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
20 Non-financial undertakings	30.88%	14.50%	0.00%	12.96%	1.19%	0.38%
21 Loans and advances	0.20%	0.00%	0.00%	0.00%	0.00%	0.06%
22 Debt securities, including UoP	36.96%	17.37%	0.00%	15.53%	1.42%	0.32%
23 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
24 Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25 of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26 of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27 of which motor vehicle loans						
28 Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29 Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30 Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31 Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32 Total GAR assets	13.23%	0.85%	0.29%	0.50%	0.13%	72.90%

¹ including those for which the use of turnover is known

	ag	ah	ai	aj	ak	al	am	an	ao
31.12.2022									
Based on the Turnover KPI									
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
% (compared to total covered assets in the denominator)			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which specialised lending	Of which enabling
GAR - Covered assets in both numerator and denominator	19.00%	0.42%	0.00%	0.39%	0.02%	0.00%	0.00%	0.00%	0.00%
1 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	19.00%	0.42%	0.00%	0.39%	0.02%	0.00%	0.00%	0.00%	0.00%
2 Financial undertakings	18.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 Credit institutions	18.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4 Loans and advances	18.61%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 Debt securities, including UoP	16.78%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7 Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8 of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12 of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16 of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20 Non-financial undertakings	49.58%	32.21%	0.00%	30.27%	1.33%	0.00%	0.00%	0.00%	0.00%
21 Loans and advances	2.91%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22 Debt securities, including UoP	53.40%	34.84%	0.00%	32.74%	1.43%	0.00%	0.00%	0.00%	0.00%
23 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24 Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25 of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26 of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27 of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28 Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29 Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30 Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31 Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32 Total GAR assets	14.55%	0.32%	0.00%	0.30%	0.01%	0.00%	0.00%	0.00%	0.00%

¹ including those for which the use of turnover is known

		ap	aq	ar	as	at	au	av	aw
31.12.2022									
Based on the Turnover KPI		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-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)	
% (compared to total covered assets in the denominator)				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
GAR - Covered assets in both numerator and denominator		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	Financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Credit institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	Non-financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

¹ including those for which the use of turnover is known

	ax	ay	az	ba	bb	bc	bd	be
31.12.2022								
Based on the Turnover KPI	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-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
% (compared to total covered assets in the denominator)			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
GAR - Covered assets in both numerator and denominator	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2 Financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 Credit institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7 Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8 of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12 of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16 of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20 Non-financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24 Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25 of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26 of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27 of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28 Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29 Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30 Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31 Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32 Total GAR assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

¹ including those for which the use of turnover is known

	bf	bg	bh	bi	bj	bk
31.12.2022						
Based on the Turnover KPI	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 assets covered
% (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	19.00%	0.42%	0.00%	0.39%	0.02%	56.77%
2 Financial undertakings	18.60%	0.00%	0.00%	0.00%	0.00%	56.04%
3 Credit institutions	18.60%	0.00%	0.00%	0.00%	0.00%	56.04%
4 Loans and advances	18.61%	0.00%	0.00%	0.00%	0.00%	55.60%
5 Debt securities, including UoP	16.78%	0.25%	0.00%	0.00%	0.00%	0.44%
6 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
7 Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8 of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
12 of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
16 of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
20 Non-financial undertakings	49.58%	32.21%	0.00%	30.27%	1.33%	0.73%
21 Loans and advances	2.91%	0.00%	0.00%	0.00%	0.00%	0.06%
22 Debt securities, including UoP	53.40%	34.84%	0.00%	32.74%	1.43%	0.68%
23 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
24 Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25 of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26 of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27 of which motor vehicle loans						
28 Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29 Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30 Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31 Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32 Total GAR assets	14.55%	0.32%	0.00%	0.30%	0.01%	74.12%

¹ including those for which the use of turnover is known

4. GAR KPI flow (based on the CapEx-KPI)

31.12.2024		a	b	c	d	e	f	g	h	i
Based on the CapEx KPI		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)
% (compared to flow of total eligible assets)				Of which Use of Proceeds	Of which transitional	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	19.38%	1.72%	0.89%	1.04%	0.24%	0.01%	0.01%	0.00%	0.00%
2	Financial undertakings	19.42%	1.72%	0.89%	1.05%	0.24%	0.01%	0.01%	0.00%	0.00%
3	Credit institutions	19.42%	1.72%	0.89%	1.05%	0.24%	0.01%	0.01%	0.00%	0.00%
4	Loans and advances	19.34%	1.69%	0.85%	1.05%	0.24%	0.01%	0.01%	0.00%	0.00%
5	Debt securities, including UoP	42.70%	12.51%	12.14%	0.10%	0.10%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%
20	Non-financial undertakings	2.30%	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	10.18%	0.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%
24	Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%				
28	Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	Total GAR assets	15.44%	1.37%	0.71%	0.83%	0.19%	0.01%	0.01%	0.00%	0.00%

¹ including those for which the use of turnover is known

		j	k	l	m	n	o	p	q
31.12.2024		Water and marine resources (WTR)				Circular economy (CE)			
Based on the CapEx KPI		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)	
% (compared to flow of total eligible assets)		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
GAR - Covered assets in both numerator and denominator		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	0.00%	0.00%	0.00%	1.12%	0.00%	0.00%	0.00%
2	Financial undertakings	0.00%	0.00%	0.00%	0.00%	1.12%	0.00%	0.00%	0.00%
3	Credit institutions	0.00%	0.00%	0.00%	0.00%	1.12%	0.00%	0.00%	0.00%
4	Loans and advances	0.00%	0.00%	0.00%	0.00%	1.12%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	Non-financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%	0.89%	0.00%	0.00%	0.00%

¹ including those for which the use of turnover is known

31.12.2024

Based on the CapEx KPI

		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-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
% (compared to flow of total eligible assets)				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
GAR - Covered assets in both numerator and denominator		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	Financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Credit institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	Non-financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

¹ including those for which the use of turnover is known

	aa	ab	ac	ad	ae	af
31.12.2024						
Based on the CapEx KPI	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
	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)					
			Of which Use of Proceeds	Of which transitional	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						
	20.51%	1.73%	0.89%	1.04%	0.24%	76.38%
2 Financial undertakings	20.56%	1.74%	0.89%	1.05%	0.24%	76.19%
3 Credit institutions	20.56%	1.74%	0.89%	1.05%	0.24%	76.19%
4 Loans and advances	20.48%	1.70%	0.85%	1.05%	0.24%	75.92%
5 Debt securities, including UoP	42.71%	12.51%	12.14%	0.10%	0.10%	0.27%
6 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
7 Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8 of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
12 of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
16 of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
20 Non-financial undertakings	2.30%	0.07%	0.00%	0.00%	0.00%	0.18%
21 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%
22 Debt securities, including UoP	10.18%	0.32%	0.00%	0.00%	0.00%	0.04%
23 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
24 Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25 of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26 of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27 of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28 Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29 Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30 Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31 Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32 Total GAR assets	16.35%	1.38%	0.71%	0.83%	0.19%	95.85%

¹ including those for which the use of turnover is known

4. GAR KPI flow (based on the Turnover KPI)

		a	b	c	d	e	f	g	h	i
31.12.2023		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
Based on the Turnover KPI		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)			
% (compared to flow of total eligible assets)				Of which Use of Proceeds	Of which transitional	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	19.05%	1.47%	0.89%	1.03%	0.17%	0.03%	0.01%	0.00%	0.00%
2	Financial undertakings	19.09%	1.47%	0.89%	1.04%	0.17%	0.03%	0.01%	0.00%	0.00%
3	Credit institutions	19.09%	1.47%	0.89%	1.04%	0.17%	0.03%	0.01%	0.00%	0.00%
4	Loans and advances	19.01%	1.43%	0.85%	1.04%	0.17%	0.03%	0.01%	0.00%	0.00%
5	Debt securities, including UoP	42.55%	12.41%	12.14%	0.06%	0.13%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%
20	Non-financial undertakings	2.25%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	9.97%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%
24	Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%				
28	Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	Total GAR assets	15.18%	1.17%	0.71%	0.82%	0.13%	0.02%	0.01%	0.00%	0.00%

¹ including those for which the use of turnover is known

		j	k	l	m	n	o	p	q
31.12.2023		Water and marine resources (WTR)				Circular economy (CE)			
Based on the Turnover KPI		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)	
% (compared to flow of total eligible assets)				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
GAR - Covered assets in both numerator and denominator		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	0.00%	0.00%	0.00%	1.12%	0.00%	0.00%	0.00%
2	Financial undertakings	0.00%	0.00%	0.00%	0.00%	1.12%	0.00%	0.00%	0.00%
3	Credit institutions	0.00%	0.00%	0.00%	0.00%	1.12%	0.00%	0.00%	0.00%
4	Loans and advances	0.00%	0.00%	0.00%	0.00%	1.12%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	Non-financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%	0.89%	0.00%	0.00%	0.00%

¹ including those for which the use of turnover is known

31.12.2023

Based on the Turnover KPI

		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-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
% (compared to flow of total eligible assets)				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
GAR - Covered assets in both numerator and denominator		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	Financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Credit institutions	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7	Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	Non-financial undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

¹ including those for which the use of turnover is known

	aa	ab	ac	ad	ae	af
31.12.2023						
Based on the Turnover KPI	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
	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)					
			Of which Use of Proceeds	Of which transitional	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						
	20.21%	1.48%	0.89%	1.03%	0.17%	76.38%
2 Financial undertakings	20.25%	1.49%	0.89%	1.04%	0.17%	76.19%
3 Credit institutions	20.25%	1.49%	0.89%	1.04%	0.17%	76.19%
4 Loans and advances	20.17%	1.45%	0.85%	1.04%	0.17%	75.92%
5 Debt securities, including UoP	42.56%	12.41%	12.14%	0.06%	0.13%	0.27%
6 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
7 Other financial corporations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8 of which investment firms	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
12 of which management companies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
16 of which insurance undertakings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18 Debt securities, including UoP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
20 Non-financial undertakings	2.25%	0.03%	0.00%	0.00%	0.00%	0.18%
21 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%
22 Debt securities, including UoP	9.97%	0.12%	0.00%	0.00%	0.00%	0.04%
23 Equity instruments	0.00%	0.00%		0.00%	0.00%	0.00%
24 Households	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25 of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26 of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27 of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28 Local governments financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29 Housing financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30 Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31 Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32 Total GAR assets	16.10%	1.18%	0.71%	0.82%	0.13%	95.85%

¹ including those for which the use of turnover is known

Template 1 Nuklear & Gas

Activities in the areas of nuclear energy and fossil gas (stock)

Row	Activities	YES/NO
	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.	JA
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.	JA
3.	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	JA
	Fossil gas related activities	
4.	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	JA
5.	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	JA
6.	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	JA

Activities in the areas of nuclear energy and fossil gas (flow)

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

Template 2

Taxonomy-compliant economic activities (denominator) - based on the CapEx-KPI (stock)

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 (million €)	%	Amount (million €)	%	Amount (million €)	%
1.	Amount and proportion of taxonomyaligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
2.	Amount and proportion of taxonomyaligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.03	0.00%	0.03	0.00%	-	0.00%
3.	Amount and proportion of taxonomyaligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	1.62	0.01%	1.62	0.01%	-	0.00%
4.	Amount and proportion of taxonomyaligned 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	0.03	0.00%	0.03	0.00%	-	0.00%
5.	Amount and proportion of taxonomyaligned 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	-	0.00%	-	0.00%	-	0.00%
6.	Amount and proportion of taxonomyaligned 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	0.00%	0.01	0.00%	-	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	270.69	1.07%	267.97	99.37%	2.72	100.00%
8.	Total applicable KPI	272.85	1.08%	269.66	1.07%	3.20	0.01%

Taxonomy-compliant economic activities (denominator) - based on the CapEx-KPI (flow)

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 (million €)	%	Amount (million €)	%	Amount (million €)	%
1.	Amount and proportion of taxonomyaligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
2.	Amount and proportion of taxonomyaligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
3.	Amount and proportion of taxonomyaligned 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	0.41	0.01%	0.41	0.01%	-	0.00%
4.	Amount and proportion of taxonomyaligned 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	0.02	0.00%	0.02	0.00%	-	0.00%
5.	Amount and proportion of taxonomyaligned 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	-	0.00%	-	0.00%	-	0.00%
6.	Amount and proportion of taxonomyaligned 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	-	0.00%	-	0.00%	-	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	64.93	1.37%	64.47	99.34%	0.46	100.00%
8.	Total applicable KPI	65.36	1.38%	64.90	1.37%	0.46	0.01%

Taxonomy-compliant economic activities (denominator) - based on the Turnover KPI (stock)

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 (million €)	%	Amount (million €)	%	Amount (million €)	%
1.	Amount and proportion of taxonomyaligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	€ -	0.00%	-	0.00%	€ -	0.00%
2.	Amount and proportion of taxonomyaligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	0.00%	0.01	0.00%	€ -	0.00%
3.	Amount and proportion of taxonomyaligned 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	2.08	0.01%	2.08	0.01%	€ -	0.00%
4.	Amount and proportion of taxonomyaligned 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	0.27	0.00%	0.01	0.00%	0.26	0.00%
5.	Amount and proportion of taxonomyaligned 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	€ -	0.00%	-	0.00%	€ -	0.00%
6.	Amount and proportion of taxonomyaligned 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	€ -	0.00%	-	0.00%	€ -	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	211.76	0.84%	208.83	99.00%	2.94	91.87%
8.	Total applicable KPI	214.12	0.85%	210.93	0.84%	3.20	0.00

Taxonomy-compliant economic activities (denominator) - based on the Turnover KPI (flow)

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 (million €)	%	Amount (million €)	%	Amount (million €)	%
1.	Amount and proportion of taxonomyaligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
2.	Amount and proportion of taxonomyaligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
3.	Amount and proportion of taxonomyaligned 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	0.46	0.01%	0.46	0.01%	-	0.00%
4.	Amount and proportion of taxonomyaligned 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	0.09	0.00%	0.01	0.00%	0.08	0.00%
5.	Amount and proportion of taxonomyaligned 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	-	0.00%	-	0.00%	-	0.00%
6.	Amount and proportion of taxonomyaligned 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	-	0.00%	-	0.00%	-	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	55.44	1.17%	54.98	99.15%	0.46	84.56%
8.	Total applicable KPI	55.99	1.18%	55.45	1.17%	0.54	0.01%

Template 3

Taxonomy-compliant economic activities (numerator) - based on the CapEx-KPI (stock)

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 (million €)	%	Amount (million €)	%	Amount (million €)	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.03	0.01%	0.03	0.01%	-	0.00%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	1.62	0.59%	1.62	0.60%	-	0.00%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.03	0.01%	0.03	0.01%	-	0.00%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.01	0.00%	0.01	0.00%	-	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	270.69	99.38%	267.97	99.37%	2.72	100.00%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	272.38	100.00%	269.66	100.00%	2.72	100.00%

Taxonomy-compliant economic activities (numerator) - based on the CapEx-KPI (flow)

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 (million €)	%	Amount (million €)	%	Amount (million €)	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0.00%	0	0.01%	-	0.00%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.41	0.60%	0.41	0.63%	-	0.00%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.02	0.00%	0.02	0.02%	-	0.00%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0	0.00%	0	0.00%	-	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	64.93	99.30%	64.47	99.30%	0.46	100.00%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	65.36	100.00%	64.90	100.00%	0.46	100.00%

Taxonomy-compliant economic activities (numerator) - based on the Turnover KPI (stock)

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 (million €)	%	Amount (million €)	%	Amount (million €)	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	0.00%	0.01	0.00%	-	0.00%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	2.08	0.97%	2.08	0.98%	-	0.00%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.27	0.13%	0.01	0.00%	0.26	8.28%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	209.11	97.66%	208.83	99.01%	0.28	8.74%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	211.47	98.76%	210.93	100.00%	0.54	17.02%

Taxonomy-compliant economic activities (numerator) - based on the Turnover KPI (flow)

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 (million €)	%	Amount (million €)	%	Amount (million €)	%
1.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0.00%	0	0.00%	-	0.00%
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.46	0.80%	0.46	0.80%	-	0.00%
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.09	0.20%	0.01	0.00%	0.08	15.50%
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	55.44	99.00%	54.98	99.20%	0.46	84.50%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	55.99	100.00%	55.45	100.00%	0.54	100.00%

Template 4

Taxonomy-compliant but not taxonomy-conforming economic activities - based on the CapEx-KPI (stock)

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 (million €)	%	Amount (million €)	%	Amount (million €)	%
1.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
2.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
3.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	-	0.00%
4.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	1.2	0.00%	1.00	0.00%	-	0.00%
5.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	14.00	0.06%	14.00	0.06%	-	0.00%
6.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	-	0.00%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	3,072.08	12.17%	3,071.52	12.17%	0.56	0.00%
8.	Total amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	3,088.30	12.23%	3,087.73	12.23%	0.56	0.00%

Taxonomy-compliant but not taxonomy-conforming economic activities - based on the CapEx-KPI (flow)

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 (million €)	%	Amount (million €)	%	Amount (million €)	%
1.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
2.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
3.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.06	0.00%	0.06	0.00%	-	0.00%
4.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.32	0.01%	0.32	0.01%	-	0.00%
5.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	2.26	0.05%	2.26	0.05%	-	0.00%
6.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	663.55	14.02%	663.55	14.02%	-	0.00%
8.	Total amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	666.19	14.07%	666.19	14.07%	-	0.00%

Taxonomy-compliant but not taxonomy-conforming economic activities - based on the Turnover KPI (stock)

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 (million €)	%	Amount (million €)	%	Amount (million €)	%
1.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
2.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
3.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.00	0.00%	0.00	0.00%	-	0.00%
4.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	17.98	0.07%	18.00	0.07%	-	0.00%
5.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	28.00	0.11%	28.00	0.11%	-	0.00%
6.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	1.00	0.00%	1.00	0.00%	-	0.00%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	3,034.84	12.02%	3,030.98	12.01%	3.86	0.02%
8.	Total amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	3,081.88	12.21%	3,078.02	12.19%	3.86	0.02%

Taxonomy-compliant but not taxonomy-conforming economic activities - based on the Turnover KPI (flow)

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 (million €)	%	Amount (million €)	%	Amount (million €)	%
1.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
2.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%	-	0.00%	-	0.00%
3.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.06	0.00%	0.06	0.00%	-	0.00%
4.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	3.74	0.08%	3.74	0.08%	-	0.00%
5.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	4.95	0.10%	4.95	0.10%	-	0.00%
6.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.25	0.01%	0.25	0.01%	-	0.00%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	654.94	13.83%	654.36	13.82%	0.58	0.01%
8.	Total amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	663.94	14.02%	663.00	14.01%	0.58	0.01%

Template 5

Economic activities not eligible for taxonomy - based on the CapEx-KPI (stock)

Row	Economic activities	Amount (million €)	%
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.07	0.00%
2.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.05	0.00%
3.	Amount and proportion of economic activity referred to in row 1 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	0.01	0.00%
4.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.4	0.00%
5.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	0.00%
6.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	21,839.10	86.51%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	21,839.63	86.52%

Economic activities not eligible for taxonomy - based on the CapEx-KPI (flow)

Row	Economic activities	Amount (million €)	%
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%
2.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.01	0.00%
3.	Amount and proportion of economic activity referred to in row 1 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	-	0.00%
4.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.10	0.00%
5.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0.00%
6.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	3,960.31	83.65%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	3,960.42	83.65%

Non-taxonomy-eligible economic activities - based on the Turnover KPI (stock)

Row	Economic activities	Amount (million €)	%
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0.00%
2.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%
3.	Amount and proportion of economic activity referred to in row 1 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	0.03	0.00%
4.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.4	0.00%
5.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%
6.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	21,904.71	86.77%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	21,905.15	86.77%

Non-taxonomy-eligible economic activities - based on the Turnover KPI (flow)

Row	Economic activities	Amount (million €)	%
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%
2.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%
3.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0.00%
4.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.1	0.00%
5.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%
6.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.00%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	3,971.93	83.90%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	3,972.04	83.90%



Let's make
it possible.