

Annual report

2024

APPENDIX TO THE INDEPENDENT AUDITOR'S REPORT

To the Shareholders, Supervisory Board, Board of Directors and to the Audit Committee of Prima banka Slovensko, a.s.:

To part II - Report on Information Disclosed in the Annual Report

We have audited the financial statements of Prima banka Slovensko, a.s. ("the Bank"), as at 31 December 2024, for which we issued an independent auditor's report on 10 March 2025. The financial statements are presented in Section 11: Separate financial statements of the Bank for 2024, including the independent auditor's report. We prepared this appendix in accordance with the Act on Statutory Audit No 423/2015 Coll § 27 par. 6 and on amendments to the Act on accounting No 431/2002 Coll as amended by later legislation ("the Act on statutory audit").

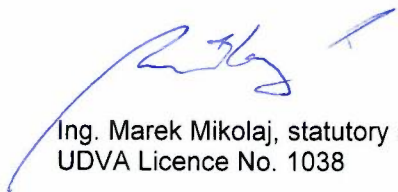
Based on procedures performed during the audit of financial statements, in our opinion:

- Information disclosed in the Annual Report of the Bank prepared for 2024 is consistent with the financial statements for the relevant year,
- The annual report contains information based on the Act on Accounting.

Additionally, based on our understanding of the Bank and its situation, obtained in the audit of the financial statements, we are required to disclose whether material misstatements were identified in the annual report. In this regard we state that we did not identify any material misstatements in the Annual Report.

25 April 2025
Bratislava, Slovak Republic

Ernst & Young Slovakia, spol. s r.o.
SKAU Licence No. 257



Ing. Marek Mikolaj, statutory auditor
UDVA Licence No. 1038

THIS IS A TRANSLATION OF THE ORIGINAL SLOVAK REPORT

Dear shareholders, dear clients,

In the past year, we continued to pursue our long-term strategy focused mainly on the development of retail banking. We managed to further strengthen Prima banka's position on the Slovak banking market and confirm our position as the fastest growing retail bank over the long term.

We have once again increased the number of clients who actively banking with us and who consider Prima banka to be their main bank, and we have strengthened our position in all regions and districts. There, we rely mainly on our branches, which we have as the only bank in all 79 districts of Slovakia, on the quality of our customer care, as well as on the simplicity and convenience of our products and services. The number of clients who use our mobile application and mobile payments has also grown dynamically. In both categories, Prima banka's clients are among the most active on the market.

We achieved extraordinary success in the retail deposit business last year. Due to the attractive offer of term deposits, which we brought to our clients at the beginning of the year, we managed to increase the deposits of citizens in a record manner. Growth in deposits was also recorded in the cities and municipalities segment, and we confirmed our position as their key long-term partner.

In retail lending, we saw moderate growth over the past year, with dynamics continuing to be affected by higher interest rates. We saw above-average growth in loans, with a positive recovery in mortgages, particularly towards the end of the year.

The quality of our loan portfolio continues to be well above standard, as does our provisioning coverage. We have also strengthened significantly in the areas of capital and liquidity, which opens up even more room and opportunities for further growth.

We have had another successful year, and we want to build on that in 2025. We will continue to operate in a challenging economic environment with additional damaging legislative and regulatory interventions. Interest rate and inflation developments will also have a significant impact. We will continue to consistently delivering on our long-term strategy to further increase the number of clients who actively banking with us, to confirm our strong position in retail lending, to continue to build on maximum simplicity and convenience, and to build long-term relationships with our clients.

Thank you for your support in the building and development of Prima banka.



Jan Rollo
Chairman of the Board of Directors and CEO

Dear shareholders,

On behalf of the supervisory board of Prima banka Slovensko, a.s., I have the honour of presenting the supervisory board report for the previous year. Above all, allow me to inform you that the supervisory board complied with the Articles of Association and the Statute of the supervisory board, as well as applicable Slovak legislation.

Last year, two regular sessions of the supervisory board were convened, and the supervisory board also adopted three decisions outside its sessions. The supervisory board also supervised the bank's activities from the positions of Audit Committee, Risk Management Supervisory Board Committee, Remuneration Supervisory Board Committee, and Loan Committee. The members of the supervisory board exercised the right to control the activities of the bank's board of directors.

With the goal of streamlining the management of the bank's activities, members of the board of directors also participated in the sessions of the supervisory board. During such sessions, the members of the board of directors reported on the activities and economic results of the bank and on the development of the loan portfolio risk level.

The supervisory board also regularly reviewed the bank's financial results and the implementation of its business plan. In accordance with its legal obligations, the supervisory board reviewed and discussed during its sessions the 2023 regular separate financial statements, the 2023 proposal for profit distribution, the 2023 report on the activities of the internal audit department together with the 2023 report on compliance

matters. In connection with internal audit activities, the supervisory board approved of the department's plan of activities for 2025 and took the plan of compliance activities for 2025 under consideration.

Reports on the activities of individual committees and commissions for 2023 were submitted to the supervisory board, as well as a report on the review of the suitability of members of management bodies and persons holding key functions. It also took note of the report on the 2023 covered bond programme, risk reports, the annual report compiled for 2023, the ICAAP and ILAAP summary reports for 2023, approved the bank's budget for 2024 and 2025 and the risk appetite parameters for 2025. The supervisory board reviewed the independence of the proposed external auditor for 2024, approved the proposal for their appointment, and recommended their approval to the general meeting. The supervisory board also participated in the organisation of the bank's annual general assembly in 2024. In the exercise of its powers, the supervisory board reviewed the remuneration policy, decided on the appointment of an additional member of the Remuneration Supervisory Board Committee and approved the objectives of the diversity policy.

The supervisory board notes that the activities conducted by the bank and the exercise of the powers of its board of directors are in compliance with the applicable legislation, the bank's articles of association, and the instructions of the general meeting. The supervisory board also states that the bank's accounting records are properly maintained and provide a fair and accurate representation of the facts.



Iain Child
Chairman of the Supervisory Board

03. Report on the business activities of the company and the state of its assets for 2024

In 2024, Prima banka confirmed its position as the fastest-growing retail bank in the long term and successfully continued to implement its long-term strategy focused on the development of retail banking. The bank confirmed its position in the area of lending to citizens, where mortgages remain a key component, despite the decreased demand for real estate and increased interest rates over the past year. Prima banka did well in consumer lending, where the bank grew faster than the rest of the market. The bank also recorded extremely positive results in the area of deposits, where, thanks to a successful campaign, the volume of deposits of the public was considerably increased. The number of clients who actively banking with us also grew in the past year and we again confirmed the highest client satisfaction among the largest banks. At the same time, the bank continued to hold a very strong position in terms of loan portfolio quality, liquidity, and capital.

The availability of services for clients was also ensured during 2024 by a branch network covering all 79 districts of Slovakia. We had 118 branches and 284 ATMs at the end of the year.

The Peňaženka (“Wallet”) mobile app, whose number of regular users is growing significantly every year, played a major role in strengthening the availability of services.

Selected financial results of the bank

The bank’s total assets reached a value exceeding EUR 6.6 billion at the end of 2024, which represents an increase of 6.3 % compared to 2023. Loans provided to clients continued to be the most important asset component, decreasing slightly to EUR 5.5 billion compared to last year. The retail loan portfolio reached EUR 5.0 billion. On the liabilities side of the balance sheet, client deposits remained the most significant component, increasing by 17.4 % compared with the previous year and reaching more than EUR 4.6 billion at the end of the year. Retail deposits account for the largest share of total client deposits, with a total volume of over EUR 3.6 billion, representing a year-on-year increase of 21.7 %. With a 7.1 % year-on-year increase in equity, the bank maintains a strong capital position even in the ongoing environment of strong regulation and a demanding macroeconomic environment.

04. Company bodies – Board of directors of Prima banka Slovensko, a.s.

Jan Rollo

(since 1 April 2011)

Chairman of the Board of Directors and CEO responsible for the Sales Division



Prior to joining Prima banka, he served as Chairman of the Board of Directors and CEO of Slovenská sporiteľňa. Prior to that, he worked for ten years at GE Money Bank in the Czech Republic as Head of Corporate Banking and later as Head of Retail Banking and a member of the bank's board of directors. He has worked in the banking industry since 1994; at Bank Austria he was responsible for key account relations, marketing, and electronic banking, then at Citibank he led the product management department and was involved in managing the small- and medium-sized enterprise division. Prior to joining the banking sector, he worked in the Delegation of the European Union in Prague and as a specialist in the Information Technology Department of Swissair in Switzerland.

Miroslav Výboch

(since 6 July 2023)

Member of the Board of Directors
Executive Director of the Risk Management Division and the IT and Digitalisation Division



He has been working at Prima banka since 2011, when he first held the position of Director of Business Analysis and Reporting, from 2020 the position of Executive Director of the Risk Management Division and from 2023 the position of Executive Director of the IT and Digitalisation Division. Prior to joining Prima banka, he worked for three years at Slovenská Sporiteľňa as Head of Product Portfolio Management. His banking career began in the IT field at Devín banka, he then spent several years in the fields of financial analysis, reporting, and controlling in various positions at Poštová banka and ČSOB Financial Group. In addition to the banking sector, he also worked for 5 years at the Spoločná zdravotná poisťovňa insurance company, where he first managed the IT department and then the economics department.

Henrieta Gahérová

(since 21 February 2013)

Member of the Board of Directors
Executive Director of the Product Management Division



She joined Prima banka from Slovenská sporiteľňa, where she worked for 6 years, most recently as the Director of Product Management and as the company's authorised agent. In addition to managing this department, she has also been involved in key bank projects, such as the introduction of a new information system, the creation of the central Back Office and the bank's new business model for small- and medium-sized enterprises. Her banking career began at VÚB banka, where she held numerous positions over a period of 10 years. Her tasks included, among others, management of the product portfolio, electronic channels, call centre and project management of the deployment of a new information system. Over the past three years, she has worked as the Director of the Client Segment Management Department.

Iain Child

Supervisory Board Chairman

Marián Slivovič

Supervisory Board Deputy Chairman

Evžen Ollari

Supervisory Board Member

05. Shareholder Structure

Prima banka shareholder structure as of 31 December 2024

Shareholders of Prima banka Slovensko, a.s.	Number of shareholders	Total share in registered capital (EUR)	Share in registered capital in %
Cities and municipalities	80	519 487	0,2291
Legal entities	5	225 945 023	99,6349
Natural persons	68	308 029	0,1358
Unclassified	1	399	0,0002
Total	154	226 772 938	100,00

06. Company profile

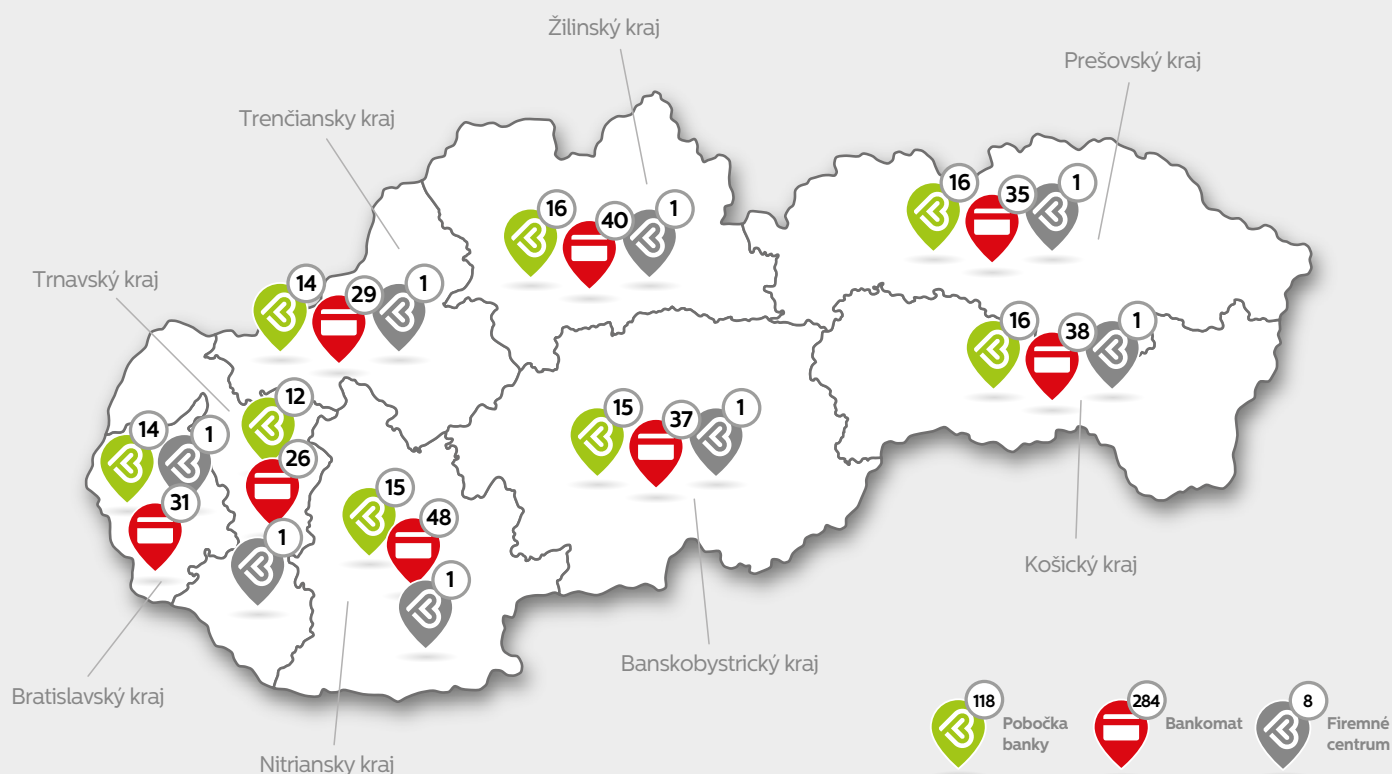
Prima banka has long been the fastest-growing retail bank in Slovakia. Consistent implementation of the long-term strategy focused on the development of its retail business and the availability and breadth of its sales network are the driving forces behind its long-term, continuous business growth. As of 31 December 2024, Prima banka had a total of 118 branches and 284 ATMs and continues to be the only bank that covers all 79 districts of Slovakia with its branches and ATMs.

In providing its products and services, Prima banka has long focused on maximal simplicity, speed, convenience, and fairness in relation to its clients. Thanks to

these values and the broad network of branches and ATMs, the bank continues to win over more and more new and satisfied customers every year. The results of regular independent surveys also confirm that Prima banka constantly maintains high customer satisfaction.

In addition to a strong position in the retail banking sector, Prima banka continues to maintain its position as a leader in providing banking services for cities and towns.

The majority owner of the bank is the Central Europe-based Penta Investments Group, which currently owns more than 99 % of its shares.



07. Business development

The year 2024 continued to be characterised by a relatively challenging and turbulent economic environment and only a slight decline in interest rates, which continued to affect the dynamics on the lending side and in particular in the field of mortgage refinancing. However, 2024 also brought a number of business opportunities that we were able to take advantage of, confirming our position as the fastest-growing retail bank over the long term.

In consumer lending, we managed to achieve moderate year-on-year growth, mainly thanks to consumer loans, we also saw positive developments in mortgages for the first time in a while. The total volume of loans granted to the general public reached EUR 4.87 billion at the end of the year and the total volume of loans, including the corporate and municipal segment, amounted to EUR 5.50 billion. The extremely high quality of our loan portfolio, which is consistently better than the market average, remains crucial.

The year 2024 and the macroeconomic development led us to present an appealing offer of term deposits to our clients at the beginning of the year. The combination of an attractive product offering and an effective marketing campaign delivered extremely successful results on the retail deposit side. We managed to increase total retail deposits by more than EUR 600 million, and with a year-on-year growth of 22 %, we grew 4 times faster than the rest of the market in retail deposits. Total retail deposits reached EUR 3.34 billion at the end of the year. Growth in deposits was also recorded in the cities and municipalities segment, and we confirmed our position as their key long-term partner. Total deposits reached EUR 4.54 billion at the end of the year.

We remain pleased with the continuous increase in the number of clients who actively banking with us and who consider Prima banka to be their main bank. Thanks to our highly attractive product offer and selected marketing campaigns, the number of new clients with Personal, Child, and Student Accounts has also grown significantly.

By offering a free Business Account to our clients at

the end of the year, which was met with an excellent response, we have also recorded an extraordinary increase in the number of clients who have opened a Business Account with us. The number of clients using modern payment methods in the form of mobile payments is also growing steadily. Year-on-year, the number of these clients has increased by 25 %. The number of clients who regularly use our Peňaženka (“Wallet”) mobile application has also increased. A new feature we have introduced for our mobile app clients is the ability to open a Savings Account for Child Accounts online. We have also made it possible to open multiple Savings Accounts for Personal and Student Accounts. We have started using the Peňaženka mobile application for electronic signing of documents at all the bank’s branches, thus significantly reducing the amount of printed documents. In addition, in November, we made instant payments available to our clients, both for receiving and sending payments. The service is available 24 hours a day, 7 days a week, when visiting a branch or online. Thanks to its simplicity and clarity, the Peňaženka mobile application is popular with our clients, and we are one of the market leaders in the regular use of the mobile application by our clients.

The long-term high satisfaction of our clients is ensured not only by a wide network of branches, which as the only bank in Slovakia covers all 79 districts of Slovakia but also by the unique way of servicing clients and communicating with them through our bankers, as well as by the services of our contact centre hotline, through which clients always call the operator directly, without the need to select a number of options and thus can always solve their request immediately after dialling. In the case of our contact centre, clients can count on both highly professional communication and fast resolution of their requests.

Our positive results in 2024 are primarily due to our long-term strategy focused on building strong competitive advantages and maximising simplicity, convenience and fairness – the values on which we build our product portfolio, our services, our customer service, and our business.

08. Corporate governance statement

Prima banka Slovensko, a.s. has established principles of internal management, which it adheres to in the course of its activities. These principles are based on the applicable legislation, in particular the legislation of the Slovak Republic and the European Union and the guidelines of the supervisory authorities, in particular the National Bank of Slovakia.

The company publishes information related to management methods on its website.

1. Corporate governance structure

1.1. General assembly

Position

The general meeting is the supreme body of the company. Its purview includes approval and changes to the articles of association, decisions to increase or decrease the registered capital and to issue bonds, the election and recall of members of the supervisory board, with the exception of the member of the supervisory board elected by company employees, approval of the regular or extraordinary separate financial statements, decisions concerning distribution of profit or coverage of losses, the definition of royalties and decisions to wind up the company and approval of any agreement to transfer an undertaking or part thereof, and decisions regarding other matters that are included in the competence of the general meeting of shareholders by the law or the articles of association.

Convening the general meeting

The general meeting is convened at least once a year, with the ordinary general meeting held by 30 June of the relevant calendar year. The supervisory board may convene an extraordinary general meeting if required by the urgent interests of the company. The general meeting is otherwise convened by the board of directors in the form of a written invitation sent to shareholders at least 30 days in advance of its convening.

Agenda and decisions

The general meeting discusses and decides on the matters set out in the invitation.

Decisions are adopted by a simple majority of the votes of the shareholders in attendance, except in instances where legislation or the articles of association require decisions to be adopted with a greater number of votes. Voting rights are assigned to shareholders based on the number of shares and the nominal value of the shares that they hold. Minutes from the general meeting are signed by the chairman of the general meeting, its secretary and two elected verifiers.

Activities in 2024

The ordinary general meeting of the company was held at the company's registered office on 24 April 2024. Shareholders were familiarised with the report on the business activities of the company and the state of its assets for 2023, the supervisory board's report and the report on the audit of the financial statements. At the ordinary general meeting, shareholders also decided to approve the regular separate financial statements for 2023, the 2023 annual report and other related proposals (the proposal to distribute its profit) and approval of the auditor for 2024. The shareholders also approved an amendment to the company's articles of association.

1.2. Supervisory board

Membership in the supervisory board

The supervisory board has anywhere from three to six members who serve five-year terms. Currently, three members have been elected, two-thirds of whom were elected by the general meeting from among the shareholders and other natural persons and one-third of whom were elected by company employees from among company employees and other natural persons. Prior approval from the National Bank of Slovakia is required to elect or re-elect a member of the supervisory board, otherwise such election is null and void.

Competences

The supervisory board is the supreme audit authority in the company and is responsible for surveillance over the activities of the board of directors and the conduct of the company's business activities. The supervisory board eliminates potential conflicts of interest through its independence.

Activities and decision-making

The activities of the supervisory board are managed by the supervisory board chairman, in their absence, by the deputy chairman, if elected, or by a member authorised by the chairman. Ordinary sessions are convened by the chairman as required, at least once every 6 months. An extraordinary session of the supervisory board is convened by the chairman if so requested in writing by a member of the supervisory board, the board of directors or a shareholder holding shares with a nominal value in excess of 5 % of the company's registered capital in writing to review the activities of the board of directors in a specific area. Sessions meet quorum if a simple majority of the members of the supervisory board is in attendance. Votes are equal during voting, and each member has one vote. Decisions are adopted by a simple majority of the votes of the members of the supervisory board in attendance at the session, unless legislation, the articles of association or the supervisory board's statute stipulate another form of adopting decisions. Minutes are prepared from supervisory board sessions.

Conflicts of interests

Members of the supervisory board must not:

- Conclude transactions related to the business activity of the company on their own account or on their own behalf
- Facilitate the company's business for other persons
- Engage in the business activities of another company as a partner with unlimited liability
- Perform activities as a statutory body or member of

a statutory body or another body in a legal entity with a similar line of business

An exception to the rule above is granted in instances where the company is engaged in the business of such legal entities unless the Banking Act specifies otherwise.

The liability of a member of the supervisory board may not be precluded or restricted upon agreement with the company.

In accordance with the Accounting Act, the supervisory board performs the activities of the audit committee. Applicable provisions concerning sessions of the supervisory board are applied to sessions of the audit committee. In performing its competencies as the audit committee, the supervisory board:

- Monitors the preparation of the financial statements and compliance with special regulations and submits recommendations and proposals to ensure the integrity of this process
- Monitors the effectiveness of internal controls, internal audit and risk management systems if they have an influence on the preparation of the financial statements
- Monitors the course and results of the statutory audit of the separate financial statements and the statutory audit of the consolidated financial statements
- Verifies and monitors the independence of the statutory auditor or audit company, and in particular, the appropriateness of provided non-audit services
- Takes responsibility for the process of selecting the statutory auditor or audit company and recommends the appointment of a statutory auditor or audit company to perform the statutory audit
- Specifies the deadlines for the statutory auditor or audit company to submit an affidavit regarding their independence
- Informs the board of directors about the result of the statutory audit and explains how the statutory audit contributed to the integrity of the bank and the role the audit committee played in the process

Activities of the audit committee in 2024

As part of the audit committee's duties, the members of the supervisory board met once during 2024 – on 21 March 2024. The session discussed and reviewed the 2023 regular separate financial statements, the auditor's report and its findings, the 2023 annual report and the auditor's report verifying its conformity with the regular separate financial statements. It also recommended Ernst & Young Slovakia, spol. s r.o. as auditor for 2024, verifying its independence and setting a deadline for it to submit an affidavit regarding its independence. It also adopted one decision outside the session.

1.3. Board of directors

Membership in the board of directors

The board of directors has three to six members, with three members of the board of directors currently elected. Members of the board of directors may not serve concurrently as members of the company's supervisory board. Prior approval from the National Bank of Slovakia is required to elect or re-elect a member of the board of directors, otherwise such election is null and void.

Election and dismissal of members of the board of directors

Members of the board of directors are elected by the supervisory board from members of company management and other natural persons for a period of five years. The supervisory board may also dismiss a member of the board of directors. The chairman of the board of directors is appointed and dismissed by the supervisory board. A member of the supervisory board submits the proposal to elect or dismiss a member of the board of directors. The proposal to elect a member of the board of directors must be accompanied by the consent of the nominated person and all documents required by law to be submitted with the application for prior approval by the National Bank of Slovakia. If the number of members of the board of directors is complete and no member's term

of office has expired, a proposal to dismiss a member of the board of directors must be submitted together with the proposal to elect a member of the board of directors. The supervisory board shall forward such proposal to the board of directors, which is responsible for securing prior approval from the National Bank of Slovakia.

The process of electing a member of the board of directors is as follows:

- The chairman of the supervisory board determines how many members of the board of directors will be elected
- The chairman of the supervisory board orders the individual vote on the nominated candidates in an order of their choosing
- The candidates who receive the highest number of votes of the present members of the supervisory board are elected as members of the board of directors

The chairman's vote is decisive if two or more candidates for membership in the board of directors receive the same number of votes. Only someone who meets the criteria laid down in the Banking Act or the Securities Act may be elected as a member of the board of directors, especially with regard to the criteria of good personal standing, educational background, the incompatibilities of certain posts, past experience, and managerial experience in the banking industry or other financial sectors.

Competencies of the board of directors

The board of directors is the statutory body of the company that manages the company's activities and acts on its behalf. At least two members of the board of directors or one member of the board of directors, together with one of its authorised agents, are required to take action on behalf of the company. The board of directors manages the company in accordance with valid legislation and in the interests of the shareholders. It decides on all company affairs, except for those within the purview of the general meeting or the supervisory board; it specifically:

08. Corporate governance statement

- Convenes and organises the general meeting and implements its resolutions
- Submits to the supervisory board and subsequently to the general meeting:
 - a) Regular separate and extraordinary separate financial statements
 - b) Proposal for profit distribution or loss compensation
 - c) Report on the company's business activities and the balance of its assets as part of the annual report
 - d) Annual report
- Submits to the supervisory board for approval:
 - a) Information as to the principal business objectives of company management in the future, including the expected balance of company assets, finances, and revenues
 - b) Information on all matters with the potential to significantly influence the development of the company's business activities or its balance of assets, especially its liquidity
 - c) Written report on the status of the company's business activities and its balance of assets compared to the plan within a term specified by the supervisory board
 - d) Proposal to appoint or recall the head of the company's internal audit department and other employees if so specified by legislation or the company's internal regulations
- Confers and revokes written authorisations for company representatives to take action in specific instances, appoints and dismisses the company's authorised agents contingent upon prior approval from the supervisory board and confers and revokes general written authorisations contingent upon the consent of the supervisory board
- Manages and coordinates all managers as specified in the company's internal regulations
- Takes responsibility for the fulfilment of the company's obligations under the Securities Act and other legislation as its executive management
- Adopts and regularly reviews the general principles of remuneration
- Manages and assures an effective risk management system

Activities and decision-making

The activities of the board of directors are managed by the chairman of the board of directors, or an authorised member of the board of directors in their absence. The chairman of the board of directors convenes sessions as needed and at least once every three months. Extraordinary sessions are convened by the chairman of the board of directors when requested by at least one member. Sessions meet quorum when at least a simple majority of the members of the board of directors are in attendance. Every member has one vote of equal weight, except when votes are evenly split over a certain matter or issue. The chairman of the board of directors has the decisive vote in such cases. Minutes shall be taken of the meetings.

Activities in 2024

A total of 4 ordinary sessions of the board of directors were convened in 2024, and representatives of the National Bank of Slovakia, as the supervising authority, were also permitted to attend. At its sessions, the board of directors focused on all areas of the company's activities and took the necessary action to ensure the proper functioning of the company.

In addition to the decisions adopted at such ordinary sessions, the board of directors adopted a total of 40 decisions per rollam in 2024.

Conflicts of interests

Members of the board of directors must not:

- Conclude transactions related to the business activity of the company on their own account or on their own behalf
- Facilitate the company's business for other persons
- Engage in the business activities of another company as a partner with unlimited liability
- Perform activities as a statutory body or member of a statutory body or another body in a legal entity with a similar line of business

Exceptions to the above prohibition are cases

where the company participates in the business of such a legal entity.

The liability of a member of the supervisory board may not be precluded or restricted upon agreement with the company.

Advisory bodies

The advisory role of the board of directors and the supervisory board is implemented through special purpose committees and commissions with internal employees and members of company bodies charged with resolving and assessing issues requiring collective decisions.

Risk management supervisory board committee

The risk management supervisory board committee is established by the supervisory board in accordance with the legislation as its advisory body for the fulfilment of risk management responsibilities in the bank.

Remuneration supervisory board committee

The remuneration supervisory board committee is established by the supervisory board in accordance with the legislation as its advisory body for the fulfilment of its duties concerning the remuneration of identified persons in the bank.

Credit committee, credit commission and credit board

They are responsible for making decisions involving the bank's active transactions, especially in the area of loan approval. The credit committee discusses credit transactions approved by the credit commission and approves credit transactions exceeding internally defined limits. The credit commission decides, unless such decision-making rests with the credit committee, in select areas of the bank's active transactions, and makes decisions regarding decisions as to the procedure to be used by the bank to resolve problematic receivables. The credit board approves credit transactions within the competencies defined in internal bank regulations.

Risk management committee

The role of the risk management committee is to define the overall risk management strategy for the bank and the fulfilment of other tasks laid down under valid legislation.

Assets-liabilities committee (ALCO)

The ALCO committee is responsible for managing liquidity, capital and financial risks with the goal of achieving an optimal structure of bank assets and liabilities at an acceptable level of profit and risk.

Damage and decommissioning commission

This is an advisory body with the competency to assess and approve the disposal of surplus bank assets (through liquidation, sale or donation), assess damages and decide on the method of their liquidation and their consequences and the amount of damage compensation to the relevant employee.

Product & pricing committee

The reason for establishing the product & pricing committee was to create a responsible body within the company to approve:

- New banking products provided by the bank
- Changes in products provided by the bank
- The bank's pricing strategy (interest rates, fees, and other prices) for products provided by the bank
- Changes to interest rates of products provided by the bank

1.4. Articles of association

The company's board of directors is responsible for ensuring the company's articles of association are fully compliant with legislation.

The board of directors or a company shareholder, who submits their proposal to the board of directors, is permitted to propose amendments to the articles of association. In case of inaccuracies, the board of directors shall

08. Corporate governance statement

notify the shareholder to rectify the proposal. The board of directors is authorised to amend the proposal as long as the shareholders are notified at the general meeting of the amendments that were made. If counter-proposals or amendments to the original proposal are raised at the general meeting, voting shall first be performed on these counter-proposals and amendments individually based on the order of their submission. A two-thirds majority of the shareholders present is required to approve a counter-proposal or amendment. If the proposal is adopted, no further counter-proposals will be voted on in the same matter. A two-third majority of the votes of the shareholders present is required for the approval of an amendment to the articles of association. When decisions are made regarding changes to the articles of association, a notary deed must be drawn up to record the course of the general meeting.

Consent from the National Bank of Slovakia is a mandatory requirement for any change to the articles of association to become valid and take effect. After each amendment to the articles of association, the board of directors is obliged to draw up without undue delay the complete wording of the articles of association, and is responsible for its accuracy. Every amendment to the articles of association and the full wording of the articles of association must be filed in the Collection of Documents maintained by the Commercial Register, with the National Bank of Slovakia and, where applicable, with other institutions in accordance with applicable legislation.

2. Capital and shareholders of the company

2.1. Capital

The registered capital of the company as of 31 December 2024 is EUR 226,772,938

and is divided into a total of 177,474,538 registered shares, specifically:

- 100,200 shares with a nominal value of EUR 399
- 100,200 shares with a nominal value of EUR 67
- 701,400 shares with a nominal value of EUR 5
- 176,572,738 shares with a nominal value of EUR 1

The majority shareholder in the company is PENTA INVESTMENTS LIMITED, which owned 99.6101 % of all shares as of 31 December 2024. As of 31 December 2024, PENTA FINANCIAL SERVICES LIMITED and PENTA INVESTMENTS LIMITED and PENTA INVESTMENTS GROUP LIMITED (indirectly through participation in the registered capital of PENTA FINANCIAL SERVICES LIMITED) are the companies with qualified participation in the company's registered capital.

With effect from 10 July 2019, the company's shares ceased to be traded on the Bratislava Stock Exchange (Burza cenných papierov v Bratislave, a.s.). This is related to the transformation of the company from a public joint stock company to a private joint stock company. None of the company's shares are traded on the regulated market.

In 2024, the company acquired its own shares for a total purchase price of EUR 2,280. The reason for the acquisition of shares was the decision of the company's board of directors to buy back shares from minority shareholders to simplify management of the company by consolidating the number of shareholders.

The company acquired the following shares:

4 shares with a nominal value of EUR 399, which represents a share in the registered capital of 0.000704 %.

The total share of the nominal values of shares in registered capital that the company had in its possession during the year represents 0.000704 %.

The company transferred all the aforementioned shares to a third party in the course of 2024 for the amount of EUR 2,280 and did not own any of its own shares as of 31 December 2024.

2.2. Shares

The company may only issue dematerialised registered shares. Their transfer is completed under the Securities Act by the central depository, which maintains a list of shareholders.

The transferability of shares is not restricted.

2.3. Specification of the rights of shareholders and the manner of their exercise

Shareholders have all rights in accordance with the Commercial Code and the company's articles of association, namely:

- The right to a profit share (dividend) is determined by the general meeting for distribution through profit or loss. This share is the ratio of the nominal value of the shareholder's shares to the nominal value of the company's registered capital.
- The right to access the minutes from the supervisory board's sessions
- The right to a share of a liquidation surplus upon the dissolution of the company
- The right to participate in and vote in the general meeting, request information and explanations concerning matters of the company or affairs of persons controlled by the company relating to the subject of the general meeting and to put forward proposals during the general meeting
- The right to request the board of directors at the general meeting to provide complete and truthful explanations and information related to the subject of the general meeting. If the board of directors is unable to provide complete information to the shareholder at the general meeting or in the event the shareholder requests the board of directors to do so at the general meeting, the board of directors is required to provide the requested information in writing no later than 15 days after the general meeting. The board of directors shall send the requested information in writing to the shareholder's given address or provide the information at the company's registered office.
- A shareholder or shareholders who have shares with a nominal value of at least 5 % of the registered capital may, in stating the reasons, request in writing that an extraordinary general meeting be convened to discuss the proposed matters. At the request of such shareholders:
 - a) The board of directors shall place the matter determined by them on the general meeting's agenda; the general meeting is obliged to discuss such matter

- b) The supervisory board shall review the performance of the board of directors in the given matters
 - c) The board of directors shall, on behalf of the company, assert claims for repayment of the issue price of the shares against shareholders who are in delay with its repayment or assert the company's claims for recovery of the payment which the company had paid to shareholders in violation of legal regulations
 - d) The supervisory board shall, on behalf of the company, assert claims for damages or other claims that the company has against the members of the board of directors
 - e) The supervisory board shall, on behalf of the company, assert claims for repayment of the issue price of the shares in the event the company has subscribed the shares constituting its registered capital in violation of legal regulations
 - f) The board of directors shall, on behalf of the company, assert the company's claims against the members of the board of directors serving as guarantors pursuant to the legal regulations
- The right to seek annulment of a general meeting resolution in the event the shareholder attended the general meeting and lodged a protest in the general meeting's minutes
 - The right to inspect at the company's registered office the documents deposited in the collection of documents or in the register of financial statements in accordance with legal regulations and to request copies of these documents or send them to the address specified therein, at its own expense and risk

The procedure for exercising these rights is governed by the company's articles of association and legal regulations. Shareholders' voting rights are not limited. The company is not aware of agreements concluded between shareholders that may lead to limitations on the transferability of shares and restrictions on voting rights.

3. Description of internal control and risk management systems

The internal control system is a set of control activities

08. Corporate governance statement

performed at all levels of the company's organisational structure and job positions.

It includes direct and indirect process control, as well as out-of-process control. The internal control system helps ensure in particular the following objectives:

- Efficiency and cost-effectiveness of the performed activities
- Consistency, accuracy, timeliness and reliability of financial and non-financial information
- Risk control and prudent performance of activities
- Compliance with legislation, regulatory requirements and internal regulations and decisions
- Protection of the company's resources and assets against misuse and inefficient use
- Protection against abuse of power and fraud

The board of directors is responsible for implementing the internal control system and for creating an appropriate environment to support an adequate and effective internal control system. Executive level and management personnel are responsible for the establishment, practical implementation, maintenance, and improvement of the internal control system within the areas they manage. Employees are responsible for the proper and efficient performance of their professional activities with due professional care and prudence in accordance with the company's ethical principles and objectives and in accordance with the internal regulations and applicable laws. A compliance officer has been established in the bank. The role of this position is to ensure compliance with legal regulations and assess the possible impact of any changes in the legal or regulatory environment on the bank's operations and the compliance framework. The person performing the compliance function (compliance officer) is determined by the board of directors. An independent part of the internal control system is the internal audit department, the rights and obligations of which are determined by the board of directors, in addition to those defined by the law. The internal audit department provides an independent and objective assessment of the adequacy and efficiency of the internal control system and performs its activities in all the company's organisational units and processes. The internal audit department is independent and impartial in the

performance of its activities and is accountable to the board of directors and the supervisory board.

The company adheres to procedures when performing its banking activities and has established and maintained an effective risk management system.

The company regularly reviews the system's effectiveness and adequacy by taking into consideration the company's appropriate risk exposure and regularly adjusts the risk management system and the manner of its updating through internal regulations. The risk management system includes the risk and capital management strategy and organisation, information flows and information system for risk management, a system for concluding business deals, a system for introducing new types of businesses and an assessment system for the adequacy of internal capital.

The board of directors is ultimately responsible for implementing the risk management system and for managing all the company's risks. The supervisory board defines the framework of the company's general risk management policy. The company has established advisory bodies – risk management committees. The company also has shared responsibilities in the risk management field and has implemented procedures for identifying, measuring, monitoring, and mitigating risks.

External audit

In accordance with applicable legislation, the company is obliged to ensure the annual financial statements are audited by an auditor and the auditor's report is drawn up in accordance with the requirements of the National Bank of Slovakia. At the same time, the company is obliged to announce the selected auditor approved by the general meeting to the National Bank of Slovakia. The audit for 2024 was performed by Ernst & Young Slovakia, spol. s r.o., Žižkova 9, 811 02 Bratislava, Company ID No.: 35 840 463.

4. Information on all agreements concluded between the company and members of its bodies or employees on the basis of which they are to be compensated

08. Corporate governance statement

if their function or employment ends with resignation, dismissal, termination by the employee, termination by the employer without giving a reason or their function or employment will end as a result of the takeover bid.

The company is not a party to any such agreements.

5. Information on all significant agreements to which the company is a party and that are entered into by the company are amended or will expire as a result of a change in its conditions of control that occurred in connection with the takeover bid and its effects.

The company is not a party to any such agreements.

09. Corporate social responsibility

Prima banka has long been the fastest-growing retail bank in Slovakia. In addition to consistently delivering on its business strategy, it applies its core values of speediness, simplicity and clarity, professionalism, and credibility, but above all fairness and transparency in all areas of its operations. For us, these are also values of corporate responsibility and a responsible approach, not only towards our clients but also towards our employees and the regions in which we operate.

Clear rules and real benefits for clients are ensured when designing our product and service portfolio. Therefore, we provide clients with transparent, understandable, and simple products and services without any additional conditions or catches. We are the only bank on the market that adopts a fair and transparent approach in its business policy in the form of uniform (equal) terms and conditions for every client without distinction. Fairness and maximum transparency are also applied in the communication and handling of client requests both in our branches and through our contact centre, and the same principles are also the basis of our marketing communication. It is also crucial for us that all employees know and understand the bank's strategy, and that they have timely and first-hand information about the bank's performance, direction, and plans. Employees are thus not only being informed about all key topics at regular meetings, regional meetings and through internal communication channels; executives also have the opportunity to attend the internal retail conference twice a year, which is a key development and information tool for them.

We act and conduct business ethically and transparently and follow the Code of Conduct. Transparency, fairness, and honesty are also our core values in upholding human rights and in the fight against non-transparent conduct, corruption, and bribery. We also take the principles of corporate responsibility into account when ensuring the regular procurement of goods and services. It is also worth mentioning that we provide our core promotional products through suppliers with sheltered workshop status.

We also apply the principle of corporate social responsibility through a number of regional and local activities of our branches in each region, which are involved in annual

cooperation with towns and villages in the implementation of their social and public benefit activities, such as sporting events, town days, village days, children's days, and strongly support various activities of schools, sports clubs, and local non-profit organisations. Equally important is our active participation in the financial education of children and young people, in which we are heavily involved in every single district of Slovakia through our retail branches and corporate centres.

When it comes to employee care, we strive to go beyond standard care and, in addition to fair and transparent remuneration, our employees have the opportunity twice a year to participate in joint informal team meetings of the various departments and divisions to provide them with opportunities for sporting, social, and active activities. Education is another area that we are focusing on at the bank. We have set up a simple and intensive system of internal training, utilising internal e-learning and managerial skills training, as well as practical education and training directly in the field at our branches. In 2024, we conducted almost a hundred in-house training sessions and workshops for a diverse group of employees. We support smart, capable, and ambitious people in their professional and personal development and give them the opportunity to move on to other interesting (even managerial) positions within the internal rotation system. We give potential colleagues the room they need for their professional development, thanks to which we have succeeded in filling a large portion of our managerial positions with internal employees who have been promoted internally as part of their career growth.

As the only bank on the market, we have a system of so-called regular weekly sales bank rotations to maximise our focus on the client and to improve the quality of our services.

It is a unique form of training where every head office employee undergoes a weekly sales bank rotation once a year at one of our retail branches, where they provide comprehensive client service as personal bankers. Due to this type of training, our head office employees better understand the needs of the clients as well as the work of our personal bankers and as a result, they work faster and more efficiently.

09. Corporate social responsibility

The main risk in the field of social responsibility, specifically applicable to the accounting entity's activities, is the risk of laundering the proceeds from criminal activities, i.e. money laundering. We are working to prevent the bank from being used for money laundering and terrorist financing. The board of directors of Prima banka presents its clear position to all the clients and the general public: the position of zero tolerance for money laundering and terrorist financing and strict adherence to all preventive measures stipulated by anti-money laundering regulations. We constantly and continuously ensure the prevention as well as the detection of incidents that have already occurred. Prima banka applies a risk-based approach to all clients. When entering into a business relationship with a client, we follow the "know-your-client" principle. The bank does not tolerate any form of anonymity within the business relationship with clients and does not carry out operations for clients which involve funds of unclear or doubtful origin.

Front-line employees who carry out the process of identification and verification of clients serve as an important protection measure against money laundering and

terrorist funding. Every planned transaction is analysed, and potential abnormalities are looked into. Front-line employees gather the necessary information about the client to create a client profile. By being aware of the indicators of abnormalities, employees are able to distinguish the indicators of abnormal behavioural characteristics and abnormal transactions among clients. To ensure the bank's anti-money laundering and terrorist funding protection measures are adequate, we also conduct system monitoring of operations on all client accounts to capture any abnormalities in client transactions. All unusual business operations are reported under Section 17 of Act No. 297/ 2008 Coll. to the Financial Intelligence Unit, with whom we closely cooperate.

People who prioritise values such as simplicity, clarity, fairness, transparency, and credibility thrive in Prima banka. We apply the same values when selecting and developing our employees. We care about adherence to the principles of impartiality and equality and give the graduates a fair chance to jump-start their careers and grow professionally in the fastest-growing retail bank in Slovakia.

Sustainability report for 2024

drawn up in accordance with CSRD/ESRS

Independent auditor's limited assurance report on Sustainability statement

To the Shareholders, Supervisory Board, Board of Directors and to the Audit Committee of Prima banka Slovensko, a.s.:

We have conducted a limited assurance engagement on the Sustainability Statement of Prima banka Slovensko, a.s. (hereafter the "Company") including the information incorporated in the Sustainability Statement by reference, as disclosed in section Sustainability Report for year 2024 (the "Sustainability Statement") as at 31 December 2024 and for the year then ended.

Identification of Applicable Criteria

The Sustainability Statement was prepared by the Company in order to satisfy the requirements of § 20c) of the Slovak Act no. 431/2002 Z.z on Accounting implementing Article 19a of the EU Directive 2013/34/EU, including:

- Compliance with the European Sustainability Reporting Standards (ESRS), including that the process carried out by the Company to identify the information reported in the Sustainability Statement (the "Process") is in accordance with the description set out in note ESRS 2 IRO-1; and
- Compliance of the disclosures in subsection 3. EU Taxonomy within the environmental section of the Sustainability Statement with Article 8 of EU Regulation 2020/852 (the "Taxonomy Regulation").

Inherent Limitations in Preparing the Sustainability Statement

As discussed in part BP2: Disclosures in relation to specific circumstances in the sustainability statement, absence of long-standing established authoritative guidance, standard applications and reporting practices allow for different, but acceptable, measurement methodologies to be adopted which may result in variances between entities.

In reporting forward-looking information in accordance with ESRS, Board of Directors (hereafter the "management of the Company") is required to prepare the forward-looking information on the basis of disclosed assumptions about events that may occur in the future and possible future actions by the Company. The actual outcome is likely to be different since anticipated events frequently do not occur as expected.

In determining the disclosures in the Sustainability Statement, management of the Company interprets undefined legal and other terms. Undefined legal and other terms may be interpreted differently, including the legal conformity of their interpretation and, accordingly, are subject to uncertainties.

As a result of the criteria used, the nature of reporting of sustainability information, and the fact that there is still a lack of experience with the long-term application of binding regulations, their standard application, and the procedures for their publication, various measurement methods are used in practice that are acceptable but may lead to differences between individual companies. The methodology and its development affect not only the comparability of sustainability information published by different companies but also the year-on-year comparability of information from the same company.

THIS IS A TRANSLATION OF THE ORIGINAL SLOVAK REPORT



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Responsibilities of the Company's Board of Directors, Supervisory Board and Audit Committee for the Sustainability Statement

The management of the Company is responsible for designing and implementing a process to identify the information reported in the Sustainability Statement in accordance with the ESRS and for disclosing this process in note ESRS 2 IRO-1 of the Sustainability Statement. This responsibility includes:

- Understanding the context in which the Company's activities and business relationships take place and developing an understanding of its affected stakeholders;
- The identification of the actual and potential impacts (both negative and positive) related to sustainability matters, as well as risks and opportunities that affect, or could reasonably be expected to affect, the entity's financial position, financial performance, cash flows, access to finance or cost of capital over the short-, medium-, or long-term;
- The assessment of the materiality of the identified impacts, risks and opportunities related to sustainability matters by selecting and applying appropriate thresholds; and
- Making assumptions that are reasonable in the circumstances.

The management of the Company is further responsible for the preparation of the Sustainability Statement, in accordance with § 20c) of the Slovak Act no. 431/2002 Z.z on Accounting implementing Article 19a of the EU Directive 2013/34/EU, including:

- Compliance with the ESRS;
- Preparing the disclosures in subsection 3. EU Taxonomy within the environmental section of the Sustainability Statement, in compliance with Article 8 of EU Regulation 2020/852; and
- Designing, implementing and maintaining such internal controls that management determines are necessary to enable the preparation of the Sustainability Statement that is free from material misstatement, whether due to fraud or error; and
- The selection and application of appropriate sustainability reporting methods and making assumptions and estimates about individual sustainability disclosures that are reasonable in the circumstances.

The Supervisory Board and the Audit Committee are responsible for overseeing the Company's sustainability reporting process.

Our Responsibility

We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised), Assurance Engagements Other than Audits or Reviews of Historical Financial Information.

Our objectives are to plan and perform the assurance engagement to obtain limited assurance about whether the Sustainability Statement is free from material misstatement, whether due to fraud or error, and to issue a limited assurance report that includes our conclusion. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence decisions of users taken on the basis of the Sustainability Statement as a whole.

As part of a limited assurance engagement in accordance with ISAE 3000 (Revised) we exercise professional judgement and maintain professional scepticism throughout the engagement.



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Our responsibilities in respect of the Sustainability Statement, in relation to the Process, include:

- Obtaining an understanding of the Process but not for the purpose of providing a conclusion on the effectiveness of the Process, including the outcome of the Process;
- Assessing, whether identified information comply with the ESRS disclosure requirements;
- Designing and performing procedures to evaluate whether the Process is consistent with the Company's description of its Process, as disclosed in note ESRS 2 IRO-1.

Our other responsibilities in respect of the Sustainability Statement include:

- Obtaining an understanding of the entity's control environment, processes and information systems relevant to the preparation of the Sustainability Statement but not evaluating the design of particular control activities, obtaining evidence about their implementation or testing their operating effectiveness;
- Identifying disclosures where material misstatements are likely to arise, whether due to fraud or error.
- Designing and performing procedures responsive to disclosures in the Sustainability Statement where material misstatements are likely to arise. The risk of not detecting a material misstatement 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.

Our Independence and Quality Management

We complied with the applicable independence and other ethical requirements of the Act no 423/2015 Z. z. on Auditors and the Code of Ethics adopted by the Chamber of Auditors of the Slovak republic (the "Code"). The Code is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

We applied International Standard on Quality Management (ISQM) 1, Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements, and accordingly maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Summary of Work Performed

A limited assurance engagement involves performing procedures to obtain evidence about the Sustainability Statement. 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 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.

The nature, timing and extent of procedures selected depend on professional judgement, including the identification of disclosures where material misstatements are likely to arise, whether due to fraud or error, in the Sustainability Statement.



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In conducting our limited assurance engagement, with respect to the Process, we:

- Obtained an understanding of the Process by:
 - performing inquiries to understand the sources of the information used by management (e.g., stakeholder engagement, business plans and strategy documents); and
 - reviewing the Company's internal documentation of its Process; and
- Evaluated whether the evidence obtained from our procedures about the Process implemented by the Company was consistent with the description of the Process set out in note ESRS 2 IRO-1.

In conducting our limited assurance engagement, with respect to the Sustainability Statement, we:

- Obtained an understanding of the Company's reporting processes relevant to the preparation of its Sustainability Statement by:
 - Performing inquiries to understand the Company's control environment, processes and information systems relevant to the preparation of the Sustainability statements; but not for the purpose of providing the conclusion on the effectiveness of the Company's internal control environment.
- Evaluated whether material information identified by the Process to identify the information reported in the Sustainability Statement is included in the Sustainability Statement;
- Evaluated whether the structure and the presentation of the Sustainability Statement is in accordance with the ESRS;
- Performed inquiries of relevant personnel and analytical procedures on selected disclosures in the Sustainability Statement;
- Performed substantive assurance procedures based on a sample basis on selected disclosures in the Sustainability Statement;
- Where applicable, we have compared the information in the Sustainability Statement with the relevant information in the Financial Statements;
- Obtained evidence on the methods for developing material estimates and forward-looking information and on how these methods were applied;
- Obtained an understanding of the process to identify taxonomy-eligible and taxonomy-aligned economic activities and the corresponding disclosures in the Sustainability Statement;

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

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 Sustainability Statement is not prepared, in all material respects, in accordance with § 20c) of Act no. 431/2002 Z.z on Accounting implementing Article 19a of the EU Directive 2013/34/EU, including:

- Compliance with the European Sustainability Reporting Standards (ESRS), including that the process carried out by the Company to identify the information reported in the Sustainability Statement is in accordance with the description set out in note ESRS 2 IRO-1; and
- Compliance of the disclosures in subsection 3. EU Taxonomy within the environmental section of the Sustainability Statement with Article 8 of EU Regulation 2020/852.



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Other matters

Our assurance engagement does not extend to information in respect of earlier periods.

25 April 2025
Bratislava, Slovak Republic

A handwritten signature in blue ink, appearing to read 'Mikolaj', is written over a blue horizontal line.

Ing. Marek Mikolaj, statutory auditor
UDVA Licence for sustainability assurance No. 116

Ernst & Young Slovakia, spol. s r.o.
UDVA Licence for sustainability assurance No. 25

1. Introduction

1.1. Purpose of the report and its preparation ESRS 2 BP-1, BP-2

The Bank discloses non-financial information in accordance with Act No. 431/2002 Coll. on Accounting, which transposed the Corporate Sustainability Reporting Directive (CSRD) and the related European Sustainability Reporting Standards (ESRS). These standards provide a binding framework for reporting sustainability information in the EU. The ESRS identifies the specific information that undertakings need to disclose about their material sustainability impacts, risks and opportunities, focusing on environmental, social and governance aspects. The ESRS standards aim to increase the transparency and comparability of sustainability information, enabling stakeholders to make informed decisions and supporting undertakings in their responsible and sustainable business activities. The disclosure within the meaning of the EU taxonomy, Regulation 2020/852 is part of Chapter 3. Environment.

The Bank prepared this report as its first sustainability report. The report was prepared on an individual basis and the Bank approached the preparation of the sustainability report with due importance and expertise. The process included the involvement of the relevant departments across the Bank whose activities directly relate to the areas covered by the ESRS. The basis for the preparation of the report was the double materiality assessment, which is described in more detail in the individual sections of the report. Based on the double materiality principle, the material areas and impacts, risks and opportunities of the Bank addressed in the report have been identified from an ESRS perspective.

Sources of uncertainty in estimates and results

For the preparation of the Sustainability Report, the Bank mainly used the data available in the Bank's data warehouse. The Climate Change Section E1 used estimates to calculate downstream emissions due to the unavailability of data in the data warehouse or to the lack of publicly available data, or used data from an external company. The Bank is constantly striving to improve the quality and availability of the necessary data.

Corporate governance is described in paragraph 6.1.2. Governance.

The strategy is described in the individual parts of the report - 3.1.3, 5.1.2, 5.2.2.

The role of administrative, management and supervisory bodies in the field of sustainability (ESRS 2 GOV-1 - paragraphs 21 and 22)

Composition and diversity of administrative, management and supervisory bodies

As of 31 December 2024, the **Board of Directors of Prima Banka** is composed of **three members**, of whom:

- two are men, one is a woman,
- they all have years of banking expertise, including strategic management, risk management and compliance.

The Supervisory Board of the Bank is composed of **three members**, of whom:

- they are all men,
- one member is an **employee representative**, elected by the employees of the bank, who at the same time meets the criteria of an independent member,
- the Chairman of the Supervisory Board has professional experience in the field of audit,
- the employee representative has a long experience in the banking sector.

Gender diversity:

- Board of Directors: **33% women, 67% men**
- Supervisory Board: **0% women, 100% men**

Percentage of independent members in the Supervisory Board: **33% (1 of 3)**

Roles and responsibilities of bodies in the field of sustainability

The **Board of Directors of the Bank** shall be responsible,

in accordance with its powers, for the strategic oversight of sustainability, including the ability to set targets regarding material impacts, risks and opportunities.

However, no formal commitments or specific sustainability targets were made by the Board in 2024. In the given period, the Bank approached ESG topics primarily from the point of view of regulatory compliance, without setting its own quantified targets. For this reason, no sustainability KPIs are included in the remuneration schemes of the directors.

The Supervisory Board exercises control over the decisions of the Executive Board and provides independent oversight of sustainability. It has the power to request information on the fulfilment of relevant legal requirements and on the related activities of the Bank.

Management and control mechanisms in the field of sustainability

The management of sustainability issues in the Bank is carried out in accordance with internal governance through **general rules and an internal control framework**, which are also applied to other areas of the Bank's activities.

Responsibilities are allocated within the Bank's standard organisational structure and activities, while monitoring compliance with legal obligations in the area of sustainability is part of the existing control functions.

The Bank has not yet established separate organisational units or dedicated sustainability processes. Compliance with regulatory requirements is ensured as part of the general compliance management and internal control system, to the extent appropriate to the regulatory obligations.

The company and its business model (ESRS 2 SBM-1)

Prima Banka is a Slovak banking institution with a universal orientation that provides financial services to residents, entrepreneurs, local governments and selected segments of the public sector. The main products and services of the bank include:

- deposit products (current and savings accounts, term deposits),
- credit products (consumer loans, mortgage loans, business loans and municipal loans),
- payment services and electronic banking.

The Bank operates exclusively in the territory of the Slovak Republic. It operates through a branch network, electronic channels and partner distribution models. In 2024, the bank focused mainly on the digitisation of processes, the simplification of the product portfolio and the growth of the retail segment.

The value chain of Prima Banka starts by raising financial resources mainly from the population and local governments in the form of deposits and current accounts. These resources are valorised by the bank through the provision of loans to households, entrepreneurs and local governments. A key role in the evaluation process is played by internal activities such as:

- assessment and management of credit, operational and reputational risk,
- management of client accounts and transactions,
- ensuring compliance with legal and regulatory requirements,
- development and operation of digital banking services,
- providing services to clients in branches and online environments.

The Bank cooperates with external technology suppliers, infrastructure providers, consulting companies and regulatory bodies. The output of the value chain consists in financial products and services provided to clients, while supporting the stability of the financial system and local communities.

The Bank's **stakeholders** are mainly clients, employees, shareholders, investors, regulators and suppliers. The Board of Directors of the Bank is kept informed of the views and interests of stakeholders through ongoing meetings with managers.

Downstream part of the value chain

In the relevant part of the downstream part of the value chain, the bank included clients from the retail and corporate banking segments, including municipalities. The Bank

focused on assessing the impact of financing these clients through the financial products and loans provided.

Retail clients

In the field of retail banking, the bank analysed the mortgage loans provided from the standpoint of the financed real estate in an effort to gain a better understanding of energy efficiency and emissions performance in its portfolio.

Non-retail clients

In the segment of corporate clients, the analysis was

focused on the impact of loans and financing in terms of climate risks. The Bank pays attention to the impact of climate and environmental risks on the business activities of its clients and also to the emission intensity of their activities.

In 2024, environmental, social and governance (ESG) factors were not directly reflected in the structure of the bank's business model. ESG aspects were monitored mainly in terms of compliance with legal and regulatory obligations, without significant impact on strategic decision-making or product design.

2. Double materiality assessment

2.1. Description of the procedure for identifying material topics in accordance with ESRS 2 IRO-1

The procedure for identifying and assessing material topics, impacts, risks and opportunities will be described in detail within the individual subchapters related to the relevant standards (E1, S1, S4 and G1). This process involves a systematic assessment of factors that can potentially have a major impact on the environmental, social and governance aspects of the bank's operations. The final selection of material topics was made based on the assessment of impact materiality and financial materiality.

Non-material sustainability matters (IRO-1)

The Bank examined various sustainability matters, including pollution (ESRS E2), water and marine resources (ESRS E3), biodiversity and ecosystems (ESRS E4), resource use and circular economy (ESRS E5). The assessment revealed that the impacts, risks, and opportunities in these areas are not material, both in relation to the bank's business model

and the structure of its portfolio. The process for identifying and assessing impacts, risks and opportunities was the same for all sustainability matters. The evaluation took into account the business model as well as the value chain.

The Bank does not own sites in or near areas of biodiversity sensitivity and does not have a negative impact on these areas.

2.2. Description of the stakeholder engagement processes ESRS 2 IRO-1

A description is provided within each chapter.

2.3. List of identified material sustainability topics in accordance with ESRS 2 IRO-2

This list includes the material sustainability topics identified based on the double materiality assessment and categorises them according to the relevant areas (Environmental, Social, Governance) and their subtopics.

ESG Report According to ESRS

ESRS	Material subtopics	Materiality	
		Impact	Financial
E1-Climate change	Climate change mitigation	Yes	Yes
	Energy		
E2-Pollution		No	No
E3-Water and marine resources		No	No
E4-Biodiversity and ecosystems		No	No
E5-Resource use and circular economy		No	No
S1-Own workforce		Working conditions	Yes
	Equal treatment and opportunities for everyone		
	Other labour rights		
S2-Workers in the value chain		No	No
S3-Affected communities		No	No
S4-Consumers and end-users	Information impacts on consumers and end-users	Yes	Yes
	Social inclusion of consumers and/or end-users		
G1-Business conduct	Whistleblower Protection	Yes	Yes
	Corruption and bribery		
	Corporate culture		
Corporate governance & ethics	AML	No	Yes

List of disclosure requirements

	Page	Additional information
ESRS 2 - General disclosures		
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ESRS E2 - Pollution		Non-material topic
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E3-2 – Actions and resources related to water and marine resources	-	
E3-3 – Targets related to water and marine resources	-	
E3-4 – Water consumption	-	
E3-5 – Anticipated financial effects from water and marine resources-related impacts, risks and opportunities	-	
ESRS E4 – Biodiversity and ecosystems		Non-material topic
E4-1 – Transition plan and consideration of biodiversity and ecosystems in the strategy and business model	-	
ESRS 2 SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model	-	
ESRS 2 IRO-1 – Description of the processes to identify and assess material biodiversity and ecosystem-related impacts, risks and opportunities	-	
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S2-1 – Policies related to value chain workers	-	

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S2-3 – Processes to remediate negative impacts and channels for value chain workers to raise concerns	-	
S2-4 – Taking action on material impacts on value chain workers, and approaches to managing material risks and pursuing material opportunities related to value chain workers, and effectiveness of those action	-	
S2-5 – Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	-	
ESRS S3 - Affected communities		Non-material topic
ESRS 2 SBM-2 – Interests and views of stakeholders	-	
ESRS 2 SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model	-	
S3-1 – Policies related to affected communities	-	
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List of data points in cross-cutting and thematic standards arising from other EU legislations

Disclosure requirement and related datapoint	SFDR ⁽¹⁾ reference	Pillar 3 ⁽²⁾ reference	Benchmark Regulation ⁽³⁾ reference	EU Climate Law ⁽⁴⁾ reference	Page
ESRS 2 GOV-1 Board's gender diversity paragraph 21 (d)	x		x		2
ESRS 2 GOV-1 Percentage of board members who are independent paragraph 21 (e)			x		2
ESRS 2 GOV-4 Statement on due diligence paragraph 30	x				2
ESRS 2 SBM-1 Involvement in activities related to fossil fuel activities paragraph 40 (d) i	x	x	x		168
ESRS 2 SBM-1 Involvement in activities related to chemical production paragraph 40 (d) ii	x		x		168

Disclosure requirement and related datapoint	SFDR ⁽¹⁾ reference	Pillar 3 ⁽²⁾ reference	Benchmark Regulation ⁽³⁾ reference	EU Climate Law ⁽⁴⁾ reference	Page
ESRS 2 SBM-1 Involvement in activities related to controversial weapons paragraph 40 (d) iii	x		x		168
ESRS 2 SBM-1 Involvement in activities related to cultivation and production of tobacco paragraph 40 (d) iv			x		168
ESRS E1-1 Transition plan to reach climate neutrality by 2050 paragraph 14				x	142
ESRS E1-1 Undertakings excluded from Paris-aligned Benchmarks paragraph 16 (g)		x	x		142
ESRS E1-4 GHG emission reduction targets paragraph 34	x	x	x		147
ESRS E1-5 Energy consumption from fossil sources disaggregated by sources (only high climate impact sectors) paragraph 38	x				Information not reported for 2024
ESRS E1-5 Energy consumption and mix paragraph 37	x				147
ESRS E1-5 Energy intensity associated with activities in high climate impact sectors paragraphs 40 to 43	x				Information not reported for 2024
ESRS E1-6 Gross Scope 1, 2, 3 and Total GHG emissions paragraph 44	x	x	x		149
ESRS E1-6 Gross GHG emissions intensity paragraphs 53 to 55	x	x	x		152
ESRS E1-7 GHG removals and carbon credits paragraph 56				x	Non-material topic
ESRS E1-9 Exposure of the benchmark portfolio to climate-related physical risks paragraph 66			x		Information not reported for 2024
ESRS E1-9 Disaggregation of monetary amounts by acute and chronic physical risk paragraph 66 (a)		x			Information not reported for 2024
ESRS E1-9 Location of significant assets at material physical risk paragraph 66 (c).		x			Information not reported for 2024

Disclosure requirement and related datapoint	SFDR ⁽¹⁾ reference	Pillar 3 ⁽²⁾ reference	Benchmark Regulation ⁽³⁾ reference	EU Climate Law ⁽⁴⁾ reference	Page
ESRS E1-9 Breakdown of the carrying value of its real estate assets by energy-efficiency classes paragraph 67 (c).		x			Information not reported for 2024
ESRS E1-9 Degree of exposure of the portfolio to climate-related opportunities paragraph 69			x		Information not reported for 2024
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	x				Non-material topic
ESRS E3-1 Water and marine resources, paragraph 9	x				Non-material topic
ESRS E3-1 Dedicated policy paragraph 13	x				Non-material topic
ESRS E3-1 Sustainable oceans and seas paragraph 14	x				Non-material topic
ESRS E3-4 Total water recycled and reused paragraph 28 (c)	x				Non-material topic
ESRS E3-4 Total water consumption in m3 per net revenue on own operations paragraph 29	x				Non-material topic
ESRB 2 – IRO 1 – E4 paragraph 16 (a) i	x				Non-material topic
ESRS 2 – IRO 1 – E4, paragraph 16 (b)	x				Non-material topic
ESRS 2 – IRO 1 – E4 paragraph 16 (c)	x				Non-material topic
ESRS E4-2 Sustainable land / agriculture practices or policies paragraph 24 (b)	x				Non-material topic
ESRS E4-2 Sustainable oceans / seas practices or policies paragraph 24 (c)	x				Non-material topic
ESRS E4-2 Policies to address deforestation paragraph 24 (d)	x				Non-material topic
ESRS E5-5 Non-recycled waste paragraph 37 (d)	x				Non-material topic
ESRS E5-5 Hazardous waste and radioactive waste paragraph 39	x				Non-material topic

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Disclosure requirement and related datapoint	SFDR ⁽¹⁾ reference	Pillar 3 ⁽²⁾ reference	Benchmark Regulation ⁽³⁾ reference	EU Climate Law ⁽⁴⁾ reference	Page
ESRS 2 – SBM3 – S1 Risk of incidents of forced labour paragraph 14 (f)	x				Non-material topic
ESRS 2 – SBM3 – S1 Risk of incidents of child labour paragraph 14 (g)	x				Non-material topic
ESRS S1-1 Human rights policy commitments paragraph 20	x				154
ESRS S1-1 Due diligence policies on issues addressed by the fundamental International Labour Organisation Conventions 1 to 8, paragraph 21			x		154
ESRS S1-1 Processes and measures for preventing trafficking in human beings paragraph 22	x				154
ESRS S1-1 Workplace accident prevention policy or management system, paragraph 23	x				154
ESRS S1-3 Grievance/complaints handling mechanisms paragraph 32 (c)	x				155
ESRS S1-14 Number of fatalities and number and rate of work-related accidents paragraph 88 (b) and (c)	x		x		Non-material topic
ESRS S1-14 Number of days lost to injuries, accidents, fatalities or illness paragraph 88 (e)	x				Non-material topic
ESRS S1-16 Unadjusted gender pay gap paragraph 97 (a)	x		x		158
ESRS S1-16 Excessive CEO pay ratio paragraph 97 (b)	x				158
ESRS S1-17 Incidents of discrimination paragraph 103 (a)	x				158
ESRS S1-17 Non-respect of UNGPs on Business and Human Rights and OECD paragraph 104 (a)	x		x		158
ESRS 2 – SBM3– S2 Significant risk of child labour or forced labour in the value chain paragraph 11 (b)	x				Non-material topic
ESRS S2-1 Human rights policy commitments, paragraph 17	x				Non-material topic

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Disclosure requirement and related datapoint	SFDR ⁽¹⁾ reference	Pillar 3 ⁽²⁾ reference	Benchmark Regulation ⁽³⁾ reference	EU Climate Law ⁽⁴⁾ reference	Page
ESRS S2-1 Policies related to value chain workers, paragraph 18	x				Non-material topic
ESRS S2-1 Non-respect of UNGPs on Business and Human Rights principles and OECD guidelines paragraph 19	x		x		Non-material topic
ESRS S2-1 Due diligence policies on issues addressed by the fundamental International Labour Organisation Conventions 1 to 8, paragraph 19			x		Non-material topic
ESRS S2-4 Human rights issues and incidents connected to its upstream and downstream value chain paragraph 36	x				Non-material topic
ESRS S3-1 Human rights policy commitments, paragraph 16	x				Non-material topic
ESRS S3-1 Non-respect of UNGPs on Business and Human Rights, ILO principles or and OECD guidelines paragraph 17	x		x		Non-material topic
ESRS S3-4 Human rights issues and incidents paragraph 36	x				Non-material topic
ESRS S4-1 Policies related to consumers and end-users, paragraph 16	x				162
ESRS S4-1 Non-respect of UNGPs on Business and Human Rights and OECD guidelines paragraph 17	x		x		162
ESRS S4-4 Human rights issues and incidents paragraph 35	x				163
ESRS G1-1 United Nations Convention against Corruption paragraph 10 (b)	x				167
ESRS G1-1 Protection of whistleblowers paragraph 10 (d)	x				167
ESRS G1-4 Fines for violation of anticorruption and anti-bribery laws paragraph 24 (a)	x		x		169

Disclosure requirement and related datapoint	SFDR ⁽¹⁾ reference	Pillar 3 ⁽²⁾ reference	Benchmark Regulation ⁽³⁾ reference	EU Climate Law ⁽⁴⁾ reference	Page
ESRS G1-4 Standards of anti- corruption and anti- bribery paragraph 24 (b)	x				167

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 (Sustainable Finance Disclosures Regulation) (OJ L 317, 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) No 648/2012 (Capital Requirements Regulation – "CRR") (OJ L 176, 27.6.2013, 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 (OJ L 171, 29.6.2016, 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) (OJ L 243, 09.07.2021, p. 1).

2.4. Minimum disclosure requirements (MDR-P, MDR-A, MDR-M, MDR-T)

The minimum disclosure requirements for policies, actions, metrics and targets are detailed in the sub-sections for the standards that are material to the Bank

based on the double materiality assessment (E1, S1, S4 and G1).

3. EU Taxonomy

The EU taxonomy is based on the European Green Deal, which aims to achieve climate neutrality by 2050. The EU taxonomy introduced criteria to identify economic activities that make a significant contribution to the objectives of the European Green Deal.

These environmental objectives are:

- a) focus on climate change;
- b) adaptation to climate change;
- c) sustainable use and protection of water and marine resources;
- d) transition to a circular economy;

- e) pollution prevention and control;
- f) protection and restoration of biodiversity and ecosystems.

The disclosure of key performance indicators (KPIs) and relevant key indicators is carried out in accordance with Regulation (EU) 2021/2178. This regulation complements the EU Taxonomy (Regulation (EU) 2020/852) and governs the manner in which companies subject to Articles 19a or 29a of Directive 2013/34/EU shall disclose the information related to environmentally sustainable economic activities. This regulation also includes a methodology for fulfilling disclosure obligations.

In the case of banks, which are subject to the disclosure obligation under the above articles, the key indicator is the Green Asset Ratio – GAR. This indicator measures the ratio of exposures related to taxonomy-compliant activities in relation to total assets, covering loans and advances, debt securities, participations and repossessed collateral. The GAR is calculated in two ways, namely on the basis of turnover and capital expenditure, while also taking into account flow based on the increments for a given year.

When calculating the GAR, exposures to central governments, central banks and supranational issuers, which mainly relate to sovereign bonds and exposures to the

National Bank of Slovakia, have been excluded from the calculation of the numerator and denominator of the KPIs.

Exposures to enterprises not subject to the obligation to disclose non-financial information under the NFRD, interbank loans on demand, which mainly consist of bank deposits intended for correspondent banking, and loans to the population that are not associated with residential property assets or real estate renovation were excluded from the calculation of the numerator under the taxonomy.

Individual KPIs and GAR are presented in tabular form in the Annex to the Report.

Share of green assets - stock and flow

		GAR based on the KPI related to turnover	GAR based on the KPI related to CapEX
Main KPIs	GAR stock	0.00%	0.00%
Additional KPIs	GAR flow	0.00%	0.00%

Alignment/eligibility within the taxonomy has been assessed for enterprises subject to non-financial disclosure obligations under NFRD (Article 19a or Article 29a of Directive 2013/34/EU) as well as for retail clients of the bank within the meaning of EU Regulation 2021/2178. In the case of non-retail clients, eligibility is determined on the basis of publicly available information and information from the client, while alignment with taxonomy is determined on the basis of the clients' annual reports from the prior year to the reporting year. In the case of retail clients and loans linked to residential property assets, it has been assumed that they are subject to the same technical eligibility criteria under the taxonomy as the real estate sector.

Economic activities not eligible under the taxonomy consist mainly of exposures to financial

and non-financial clients who are not obliged to disclose non-financial information and retail clients whose exposures are not associated with loans for residential property assets or real estate renovation.

Economic activities eligible under the taxonomy consist mainly in retail client exposure (citizens and VBD). These are exposures associated with loans for real estate assets intended for housing or property renovation.

The GAR for the previous year is reported on the basis of the old methodology. In 2024, the methodology for exposures reported by financial companies in the numerator of the model was reassessed (those not subject to disclosure requirements were moved to the denominator) for financial exposures. At the same

time, the reporting of information for households was reassessed, eligible exposures were clarified based on the purpose of financing, and exposures secured by immovable property for residential purposes after 2021 were excluded from harmonised exposures, as these are estimates.

The bank does not report sectoral information in the numerator of the GAR, as it does not have selected exposures under Article 10 of Regulation 2021/2178, and exposures in the denominator are not mandatory in the model.

Activities related to nuclear energy and fossil gas

The Bank does not have eligible exposures under these activities. Ineligible activities were identified on the basis of NACE codes, taking into account the nature of the enterprise's activity and excluding special-purpose loans that did not directly finance the given activity. These exposures made up the numerator of the KPIs. The KPI denominator was the total assets, depending on KPIs (Turnover, Capital Expenditure, Flow – for turnover and capital expenditure and financial guarantees for turnover, capital expenditure and flow – turnover and capital expenditure).

Template for the Bank's Key Performance Indicators (KPIs)

Model number	Name	Description
0	KPI Summary	Summary of Key Performance Indicators (KPIs) disclosed by the Bank pursuant to Article 8 of the Taxonomy Regulation.
1	Assets for the calculation of GAR	Relevant KPIs for calculating the Green Assets Ratio (GAR).
2	GAR - Sector Information	N/A - The bank has no selected exposures under Article 10 of Regulation 2021/2178, and exposures in the denominator are not mandatory in the template.
3	KPIs referring to GAR and related to stock	GAR turnover and capital expenditures – the share of total assets that finance sectors relevant to the taxonomy for eligible activities, and which are aligned with the taxonomy under each of the 6 objectives, along with the share of total assets held by the Bank. Calculated on the basis of template 1.
4	KPIs referring to GAR and related to flow	GAR turnover and capital expenditure related to credit flow (new loans with value at origination, without any reductions during the year) – the share of total assets that finance sectors relevant to the taxonomy for eligible activities, and which are aligned with the taxonomy under each of the 6 objectives, along with the share of total assets held by the Bank. Calculated on the basis of template 1.
5	KPIs related to off-balance sheet exposures	GAR turnover, capital expenditures and flows for selected off-balance-sheet exposures (financial guarantees and managed assets) – the share of total assets that finance sectors relevant to the taxonomy for eligible activities, and which are aligned with the taxonomy under each of the 6 objectives, along with the share of total assets held by the Bank. The Bank has no exposures within the managed assets.
6	KPIs related to fee and commission income from services other than lending and asset management	N/A - the indicator is not mandatory until 2026 for the financial year 2025.
7	KPIs related to the trading portfolio	N/A - the bank has no trading portfolio.

0. Summary of the Key Performance Indicators published by the Bank under Article 8 of the EU Taxonomy

		Total environmentally sustainable assets	KPI Turnover****	KPI CapEX*****	% coverage (over total assets)***	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	0,14	0,00 %	0,00 %	83,85 %	9,53 %	16,15 %

		Total environmentally sustainable activities	KPI Turnover	KPI CapEX	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Additional KPIs	GAR (flow)	-	0,00 %	0,00 %	47,19 %	12,37 %	52,81 %
	Trading book*	N/A	N/A	N/A			
	Financial guarantees	-	0,00 %	0,00 %			
	Assets under management	N/A	N/A	N/A			
	Fees and commissions income**	N/A	N/A	N/A			

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

**Fees and commissions income from services other than lending and AuM

Institutions shall disclose forwardlooking information for this KPIs, including information in terms of targets, together with relevant explanations on the methodology applied.

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

****based on the Turnover KPI of the counterparty

*****based on the CapEx KPI of the counterparty, except for lending activities where for general lending Turnover KPI is used

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

Note 2: Fees and Commissions (sheet 6) and Trading Book (sheet 7) KPIs shall only apply starting 2026. SMEs' inclusion in these KPI will only apply subject to a positive result of an impact assessment.

1. Assets for the calculation of GAR - Turnover

Million EUR		a	b	c	d	e	f
		31.12.2024					
		Total [gross] carrying amount					
		Climate Change Mitigation (CCM)					
		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
GAR - Covered assets in both numerator and denominator							
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	4 982,80	4 694,44	0,14	-	-	-
2	Financial undertakings	68,16	9,82	0,14	-	-	-
3	Credit institutions	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-
7	Other financial corporations	68,16	9,82	0,14	-	-	-
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	4 814,74	4 684,63	-	-	-	-
25	of which loans collateralised by residential immovable property	4 372,90	4 338,66	-	-	-	-
26	of which building renovation loans	252,08	252,08	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-
28	Local governments financing	99,90	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	99,90	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	639,12	-	-	-	-	-
33	Financial and Non-financial undertakings	363,15					
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	363,15					
35	Loans and advances	356,30					
36	of which loans collateralised by commercial immovable property	60,48					
37	of which building renovation loans	-					
38	Debt securities	-					
39	Equity instruments	6,85					
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-					
41	Loans and advances	-					
42	Debt securities	-					
43	Equity instruments	-					
44	Derivatives	0,01					
45	On demand interbank loans	1,12					
46	Cash and cash-related assets	56,40					
47	Other categories of assets (e.g. Goodwill, commodities etc.)	218,44					
48	Total GAR assets	5 621,92	4 694,44	0,14	-	-	-
49	Assets not covered for GAR calculation	1 082,61					
50	Central governments and Supranational issuers	168,91					
51	Central banks exposure	913,71					
52	Trading book	-					
53	Total assets	6 704,53	4 694,44	0,14	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations							
54	Financial guarantees	3,72	-	-	-	-	-
55	Assets under management	-	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-	-

1. Assets for the calculation of GAR - Turnover

Million EUR		a	g	h	i	j
		31.12.2024				
		Total [gross] carrying amount				
		Climate Change Adaptation (CCA)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)			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	4 982,80	-	-	-	-
2	Financial undertakings	68,16	-	-	-	-
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-		-
7	Other financial corporations	68,16	-	-	-	-
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	4 814,74	-	-	-	-
25	of which loans collateralised by residential immovable property	4 372,90	-	-	-	-
26	of which building renovation loans	252,08	-	-	-	-
27	of which motor vehicle loans	-				
28	Local governments financing	99,90	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	99,90	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	639,12	-	-	-	-
33	Financial and Non-financial undertakings	363,15				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	363,15				
35	Loans and advances	356,30				
36	of which loans collateralised by commercial immovable property	60,48				
37	of which building renovation loans	-				
38	Debt securities	-				
39	Equity instruments	6,85				
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-				
41	Loans and advances	-				
42	Debt securities	-				
43	Equity instruments	-				
44	Derivatives	0,01				
45	On demand interbank loans	1,12				
46	Cash and cash-related assets	56,40				
47	Other categories of assets (e.g. Goodwill, commodities etc.)	218,44				
48	Total GAR assets	5 621,92	-	-	-	-
49	Assets not covered for GAR calculation	1 082,61				
50	Central governments and Supranational issuers	168,91				
51	Central banks exposure	913,71				
52	Trading book	-				
53	Total assets	6 704,53	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	3,72	-	-	-	-
55	Assets under management	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-

1. Assets for the calculation of GAR - Turnover

Million EUR		a	k	l	m	n
		31.12.2024				
		Total [gross] carrying amount				
		Water and marine resources (WTR)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
		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	4 982,80	-	-	-	-
2	Financial undertakings	68,16	-	-	-	-
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	68,16	-	-	-	-
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	4 814,74	-	-	-	-
25	of which loans collateralised by residential immovable property	4 372,90	-	-	-	-
26	of which building renovation loans	252,08	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	99,90	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	99,90	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	639,12	-	-	-	-
33	Financial and Non-financial undertakings	363,15	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	363,15	-	-	-	-
35	Loans and advances	356,30	-	-	-	-
36	of which loans collateralised by commercial immovable property	60,48	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	-	-	-	-	-
39	Equity instruments	6,85	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-	-	-	-	-
41	Loans and advances	-	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	0,01	-	-	-	-
45	On demand interbank loans	1,12	-	-	-	-
46	Cash and cash-related assets	56,40	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	218,44	-	-	-	-
48	Total GAR assets	5 621,92	-	-	-	-
49	Assets not covered for GAR calculation	1 082,61	-	-	-	-
50	Central governments and Supranational issuers	168,91	-	-	-	-
51	Central banks exposure	913,71	-	-	-	-
52	Trading book	-	-	-	-	-
53	Total assets	6 704,53	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	3,72	-	-	-	-
55	Assets under management	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-

1. Assets for the calculation of GAR - Turnover

Million EUR		a	o	p	q	r
		31.12.2024				
		Total [gross] carrying amount				
		Circular economy (CE)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
					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	4 982,80	-	-	-	-
2	Financial undertakings	68,16	-	-	-	-
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-		-
7	Other financial corporations	68,16	-	-	-	-
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	4 814,74	-	-	-	-
25	of which loans collateralised by residential immovable property	4 372,90	-	-	-	-
26	of which building renovation loans	252,08	-	-	-	-
27	of which motor vehicle loans	-				
28	Local governments financing	99,90	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	99,90	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	639,12	-	-	-	-
33	Financial and Non-financial undertakings	363,15				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	363,15				
35	Loans and advances	356,30				
36	of which loans collateralised by commercial immovable property	60,48				
37	of which building renovation loans	-				
38	Debt securities	-				
39	Equity instruments	6,85				
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-				
41	Loans and advances	-				
42	Debt securities	-				
43	Equity instruments	-				
44	Derivatives	0,01				
45	On demand interbank loans	1,12				
46	Cash and cash-related assets	56,40				
47	Other categories of assets (e.g. Goodwill, commodities etc.)	218,44				
48	Total GAR assets	5 621,92	-	-	-	-
49	Assets not covered for GAR calculation	1 082,61				
50	Central governments and Supranational issuers	168,91				
51	Central banks exposure	913,71				
52	Trading book	-				
53	Total assets	6 704,53	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	3,72	-	-	-	-
55	Assets under management	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-

1. Assets for the calculation of GAR - Turnover

Million EUR		a	s	t	u	v
		31.12.2024				
		Total [gross] carrying amount				
		Pollution (PPC)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
			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	4 982,80	-	-	-	-
2	Financial undertakings	68,16	-	-	-	-
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	68,16	-	-	-	-
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	4 814,74	-	-	-	-
25	of which loans collateralised by residential immovable property	4 372,90	-	-	-	-
26	of which building renovation loans	252,08	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	99,90	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	99,90	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	639,12	-	-	-	-
33	Financial and Non-financial undertakings	363,15	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	363,15	-	-	-	-
35	Loans and advances	356,30	-	-	-	-
36	of which loans collateralised by commercial immovable property	60,48	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	-	-	-	-	-
39	Equity instruments	6,85	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-	-	-	-	-
41	Loans and advances	-	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	0,01	-	-	-	-
45	On demand interbank loans	1,12	-	-	-	-
46	Cash and cash-related assets	56,40	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	218,44	-	-	-	-
48	Total GAR assets	5 621,92	-	-	-	-
49	Assets not covered for GAR calculation	1 082,61	-	-	-	-
50	Central governments and Supranational issuers	168,91	-	-	-	-
51	Central banks exposure	913,71	-	-	-	-
52	Trading book	-	-	-	-	-
53	Total assets	6 704,53	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	3,72	-	-	-	-
55	Assets under management	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-

1. Assets for the calculation of GAR - Turnover

Million EUR		a	w	x	z	aa
		31.12.2024				
		Total [gross] carrying amount				
		Biodiversity and Ecosystems (BIO)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)			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	4 982,80	-	-	-	-
2	Financial undertakings	68,16	-	-	-	-
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	68,16	-	-	-	-
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	4 814,74	-	-	-	-
25	of which loans collateralised by residential immovable property	4 372,90	-	-	-	-
26	of which building renovation loans	252,08	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	99,90	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	99,90	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	639,12	-	-	-	-
33	Financial and Non-financial undertakings	363,15	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	363,15	-	-	-	-
35	Loans and advances	356,30	-	-	-	-
36	of which loans collateralised by commercial immovable property	60,48	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	-	-	-	-	-
39	Equity instruments	6,85	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-	-	-	-	-
41	Loans and advances	-	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	0,01	-	-	-	-
45	On demand interbank loans	1,12	-	-	-	-
46	Cash and cash-related assets	56,40	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	218,44	-	-	-	-
48	Total GAR assets	5 621,92	-	-	-	-
49	Assets not covered for GAR calculation	1 082,61	-	-	-	-
50	Central governments and Supranational issuers	168,91	-	-	-	-
51	Central banks exposure	913,71	-	-	-	-
52	Trading book	-	-	-	-	-
53	Total assets	6 704,53	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	3,72	-	-	-	-
55	Assets under management	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-

1. Assets for the calculation of GAR - Turnover

Million EUR		a	ab	ac	ad	ae	af
		31.12.2024					
		Total [gross] carrying amount					
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		Of which environmentally sustainable (Taxonomy-aligned)			Of which Use of Proceeds	Of which transitional	Of which enabling
GAR - Covered assets in both numerator and denominator							
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	4 982,80	4 694,44	0,14	-	-	-
2	Financial undertakings	68,16	9,82	0,14	-	-	-
3	Credit institutions	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-
7	Other financial corporations	68,16	9,82	0,14	-	-	-
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	4 814,74	4 684,63	-	-	-	-
25	of which loans collateralised by residential immovable property	4 372,90	4 338,66	-	-	-	-
26	of which building renovation loans	252,08	252,08	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-
28	Local governments financing	99,90	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	99,90	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	639,12	-	-	-	-	-
33	Financial and Non-financial undertakings	363,15					
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	363,15					
35	Loans and advances	356,30					
36	of which loans collateralised by commercial immovable property	60,48					
37	of which building renovation loans	-					
38	Debt securities	-					
39	Equity instruments	6,85					
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-					
41	Loans and advances	-					
42	Debt securities	-					
43	Equity instruments	-					
44	Derivatives	0,01					
45	On demand interbank loans	1,12					
46	Cash and cash-related assets	56,40					
47	Other categories of assets (e.g. Goodwill, commodities etc.)	218,44					
48	Total GAR assets	5 621,92	4 694,44	0,14	-	-	-
49	Assets not covered for GAR calculation	1 082,61					
50	Central governments and Supranational issuers	168,91					
51	Central banks exposure	913,71					
52	Trading book	-					
53	Total assets	6 704,53	4 694,44	0,14	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations							
54	Financial guarantees	3,72	-	-	-	-	-
55	Assets under management	-	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-	-

1. Assets for the calculation of GAR - Turnover

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities (house financing).
2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts.
3. Banks with non-EU subsidiary should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations
4. For motor vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure

1. Assets for the calculation of GAR - Turnover, previous period

Million EUR		ag	ah	ai	aj	ak	
		31.12.2024 -1					
		Total [gross] carrying amount					
		Climate Change Mitigation (CCM)					
		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
GAR - Covered assets in both numerator and denominator							
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	5 057,32	4 815,84	5,15	-	-	-
2	Financial undertakings	104,84	9,71	-	-	-	-
3	Credit institutions	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-
7	Other financial corporations	104,84	9,71	-	-	-	-
8	of which investment firms	88,24	9,71	-	-	-	-
9	Loans and advances	99,52	9,71	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-
11	Equity instruments	5,32	-	-	-	-	-
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	4 952,47	4 806,13	5,15	-	-	-
25	of which loans collateralised by residential immovable property	4 581,92	4 581,92	4,82	-	-	-
26	of which building renovation loans	34,50	34,50	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	612,02	-	-	-	-	-
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	5 669,34	4 815,84	5,15	-	-	-
49	Assets not covered for GAR calculation						
50	Central governments and Supranational issuers						
51	Central banks exposure						
52	Trading book						
53	Total assets	6 422,37	4 815,84	5,15	-	-	-
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. Assets for the calculation of GAR – Turnover, previous period

Million EUR		31.12.2024 -1				
		Total [gross] carrying amount				
		Climate Change Adaptation (CCA)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)		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	5 057,32	-	-	-	-
2	Financial undertakings	104,84	-	-	-	-
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	104,84	-	-	-	-
8	of which investment firms	88,24	-	-	-	-
9	Loans and advances	99,52	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-
11	Equity instruments	5,32	-	-	-	-
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	4 952,47	-	-	-	-
25	of which loans collateralised by residential immovable property	4 581,92	-	-	-	-
26	of which building renovation loans	34,50	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	-	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	612,02	-	-	-	-
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	5 669,34	-	-	-	-
49	Assets not covered for GAR calculation					
50	Central governments and Supranational issuers					
51	Central banks exposure					
52	Trading book					
53	Total assets	6 422,37	-	-	-	-
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. Assets for the calculation of GAR – Turnover, previous period

Million EUR		31.12.2024 -1			
		ap	aq	ar	as
		Total [gross] carrying amount			
		Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)			
				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	5 057,32	-	-	-
2	Financial undertakings	104,84	-	-	-
3	Credit institutions	-	-	-	-
4	Loans and advances	-	-	-	-
5	Debt securities, including UoP	-	-	-	-
6	Equity instruments	-	-	-	-
7	Other financial corporations	104,84	-	-	-
8	of which investment firms	88,24	-	-	-
9	Loans and advances	99,52	-	-	-
10	Debt securities, including UoP	-	-	-	-
11	Equity instruments	5,32	-	-	-
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	4 952,47	-	-	-
25	of which loans collateralised by residential immovable property	4 581,92	-	-	-
26	of which building renovation loans	34,50	-	-	-
27	of which motor vehicle loans	-	-	-	-
28	Local governments financing	-	-	-	-
29	Housing financing	-	-	-	-
30	Other local government financing	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	612,02	-	-	-
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	5 669,34	-	-	-
49	Assets not covered for GAR calculation				
50	Central governments and Supranational issuers				
51	Central banks exposure				
52	Trading book				
53	Total assets	6 422,37	-	-	-
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. Assets for the calculation of GAR – Turnover, previous period

		at	au	av	aw	
Million EUR		31.12.2024 -1				
		Total [gross] carrying amount				
		Circular economy (CE)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
				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	5 057,32	-	-	-	-
2	Financial undertakings	104,84	-	-	-	-
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	104,84	-	-	-	-
8	of which investment firms	88,24	-	-	-	-
9	Loans and advances	99,52	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-
11	Equity instruments	5,32	-	-	-	-
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	4 952,47	-	-	-	-
25	of which loans collateralised by residential immovable property	4 581,92	-	-	-	-
26	of which building renovation loans	34,50	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	-	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	612,02	-	-	-	-
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	5 669,34	-	-	-	-
49	Assets not covered for GAR calculation					
50	Central governments and Supranational issuers					
51	Central banks exposure					
52	Trading book					
53	Total assets	6 422,37	-	-	-	-
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. Assets for the calculation of GAR – Turnover, previous period

		ax	ay	az	ba	
Million EUR		31.12.2024 -1				
		Total [gross] carrying amount				
		Pollution (PPC)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
				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	5 057,32	-	-	-	-
2	Financial undertakings	104,84	-	-	-	-
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	104,84	-	-	-	-
8	of which investment firms	88,24	-	-	-	-
9	Loans and advances	99,52	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-
11	Equity instruments	5,32	-	-	-	-
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	4 952,47	-	-	-	-
25	of which loans collateralised by residential immovable property	4 581,92	-	-	-	-
26	of which building renovation loans	34,50	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	-	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	612,02	-	-	-	-
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	5 669,34	-	-	-	-
49	Assets not covered for GAR calculation	-	-	-	-	-
50	Central governments and Supranational issuers	-	-	-	-	-
51	Central banks exposure	-	-	-	-	-
52	Trading book	-	-	-	-	-
53	Total assets	6 422,37	-	-	-	-
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. Assets for the calculation of GAR – Turnover, previous period

Million EUR		31.12.2024 -1			
		bb	bc	bd	be
		Total [gross] carrying amount			
		Biodiversity and Ecosystems (BIO)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)			
				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	5 057,32	-	-	-
2	Financial undertakings	104,84	-	-	-
3	Credit institutions	-	-	-	-
4	Loans and advances	-	-	-	-
5	Debt securities, including UoP	-	-	-	-
6	Equity instruments	-	-	-	-
7	Other financial corporations	104,84	-	-	-
8	of which investment firms	88,24	-	-	-
9	Loans and advances	99,52	-	-	-
10	Debt securities, including UoP	-	-	-	-
11	Equity instruments	5,32	-	-	-
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	4 952,47	-	-	-
25	of which loans collateralised by residential immovable property	4 581,92	-	-	-
26	of which building renovation loans	34,50	-	-	-
27	of which motor vehicle loans	-	-	-	-
28	Local governments financing	-	-	-	-
29	Housing financing	-	-	-	-
30	Other local government financing	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	612,02	-	-	-
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	5 669,34	-	-	-
49	Assets not covered for GAR calculation	-	-	-	-
50	Central governments and Supranational issuers	-	-	-	-
51	Central banks exposure	-	-	-	-
52	Trading book	-	-	-	-
53	Total assets	6 422,37	-	-	-
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. Assets for the calculation of GAR – Turnover, previous period

Million EUR		bf	bg	bh	bi	bj	
		31.12.2024 -1					
		Total [gross] carrying amount					
		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	
GAR - Covered assets in both numerator and denominator							
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	5 057,32	4 815,84	5,15	-	-	-
2	Financial undertakings	104,84	9,71	-	-	-	-
3	Credit institutions	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-
7	Other financial corporations	104,84	9,71	-	-	-	-
8	of which investment firms	88,24	9,71	-	-	-	-
9	Loans and advances	99,52	9,71	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-
11	Equity instruments	5,32	-	-	-	-	-
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	4 952,47	4 806,13	5,15	-	-	-
25	of which loans collateralised by residential immovable property	4 581,92	4 581,92	4,82	-	-	-
26	of which building renovation loans	34,50	34,50	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	612,02	-	-	-	-	-
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	5 669,34	4 815,84	5,15	-	-	-
49	Assets not covered for GAR calculation						
50	Central governments and Supranational issuers						
51	Central banks exposure						
52	Trading book						
53	Total assets	6 422,37	4 815,84	5,15	-	-	-
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. Assets for the calculation of GAR - Turnover, previous period

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities (house financing).
2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts.
3. Banks with non-EU subsidiary should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations
4. For motor vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure

1. Assets for the calculation of GAR – Capital expenditure

Million EUR		a	b	c	d	e	f
		31.12.2024					
		Total [gross] carrying amount					
		Climate Change Mitigation (CCM)					
		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	
GAR - Covered assets in both numerator and denominator							
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	4 982,80	4 695,03	0,12	-	-	-
2	Financial undertakings	68,16	10,41	0,12	-	-	-
3	Credit institutions	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-
7	Other financial corporations	68,16	10,41	0,12	-	-	-
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	4 814,74	4 684,63	-	-	-	-
25	of which loans collateralised by residential immovable property	4 372,90	4 338,66	-	-	-	-
26	of which building renovation loans	252,08	252,08	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-
28	Local governments financing	99,90	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	99,90	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	639,12	-	-	-	-	-
33	Financial and Non-financial undertakings	363,15					
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	363,15					
35	Loans and advances	356,30					
36	of which loans collateralised by commercial immovable property	60,48					
37	of which building renovation loans	-					
38	Debt securities	-					
39	Equity instruments	6,85					
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-					
41	Loans and advances	-					
42	Debt securities	-					
43	Equity instruments	-					
44	Derivatives	0,01					
45	On demand interbank loans	1,12					
46	Cash and cash-related assets	56,40					
47	Other categories of assets (e.g. Goodwill, commodities etc.)	218,44					
48	Total GAR assets	5 621,92	4 695,03	0,12	-	-	-
49	Assets not covered for GAR calculation	1 082,61					
50	Central governments and Supranational issuers	168,91					
51	Central banks exposure	913,71					
52	Trading book	-					
53	Total assets	6 704,53	4 695,03	0,12	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations							
54	Financial guarantees	3,72	-	-	-	-	-
55	Assets under management	-	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-	-

1. Assets for the calculation of GAR – Capital expenditure

Million EUR		a	g	h	i	j
		31.12.2024				
		Total [gross] carrying amount				
		Climate Change Adaptation (CCA)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
				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	4 982,80	-	-	-	-
2	Financial undertakings	68,16	-	-	-	-
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	68,16	-	-	-	-
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	4 814,74	-	-	-	-
25	of which loans collateralised by residential immovable property	4 372,90	-	-	-	-
26	of which building renovation loans	252,08	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	99,90	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	99,90	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	639,12	-	-	-	-
33	Financial and Non-financial undertakings	363,15	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	363,15	-	-	-	-
35	Loans and advances	356,30	-	-	-	-
36	of which loans collateralised by commercial immovable property	60,48	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	-	-	-	-	-
39	Equity instruments	6,85	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-	-	-	-	-
41	Loans and advances	-	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	0,01	-	-	-	-
45	On demand interbank loans	1,12	-	-	-	-
46	Cash and cash-related assets	56,40	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	218,44	-	-	-	-
48	Total GAR assets	5 621,92	-	-	-	-
49	Assets not covered for GAR calculation	1 082,61	-	-	-	-
50	Central governments and Supranational issuers	168,91	-	-	-	-
51	Central banks exposure	913,71	-	-	-	-
52	Trading book	-	-	-	-	-
53	Total assets	6 704,53	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	3,72	-	-	-	-
55	Assets under management	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-

1. Assets for the calculation of GAR – Capital expenditure

Million EUR		a	k	l	m	n
		31.12.2024				
		Total [gross] carrying amount				
		Water and marine resources (WTR)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
				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	4 982,80	-	-	-	-
2	Financial undertakings	68,16	-	-	-	-
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-		-
7	Other financial corporations	68,16	-	-	-	-
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	4 814,74				
25	of which loans collateralised by residential immovable property	4 372,90				
26	of which building renovation loans	252,08				
27	of which motor vehicle loans	-				
28	Local governments financing	99,90	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	99,90	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	639,12	-	-	-	-
33	Financial and Non-financial undertakings	363,15				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	363,15				
35	Loans and advances	356,30				
36	of which loans collateralised by commercial immovable property	60,48				
37	of which building renovation loans	-				
38	Debt securities	-				
39	Equity instruments	6,85				
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-				
41	Loans and advances	-				
42	Debt securities	-				
43	Equity instruments	-				
44	Derivatives	0,01				
45	On demand interbank loans	1,12				
46	Cash and cash-related assets	56,40				
47	Other categories of assets (e.g. Goodwill, commodities etc.)	218,44				
48	Total GAR assets	5 621,92	-	-	-	-
49	Assets not covered for GAR calculation	1 082,61				
50	Central governments and Supranational issuers	168,91				
51	Central banks exposure	913,71				
52	Trading book	-				
53	Total assets	6 704,53	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	3,72	-	-	-	-
55	Assets under management	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-

1. Assets for the calculation of GAR – Capital expenditure

Million EUR		a	o	p	q	r
		31.12.2024				
		Total [gross] carrying amount				
		Circular economy (CE)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
					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	4 982,80	-	-	-	-
2	Financial undertakings	68,16	-	-	-	-
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-		-
7	Other financial corporations	68,16	-	-	-	-
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	4 814,74	-	-	-	-
25	of which loans collateralised by residential immovable property	4 372,90	-	-	-	-
26	of which building renovation loans	252,08	-	-	-	-
27	of which motor vehicle loans	-				
28	Local governments financing	99,90	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	99,90	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	639,12	-	-	-	-
33	Financial and Non-financial undertakings	363,15				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	363,15				
35	Loans and advances	356,30				
36	of which loans collateralised by commercial immovable property	60,48				
37	of which building renovation loans	-				
38	Debt securities	-				
39	Equity instruments	6,85				
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-				
41	Loans and advances	-				
42	Debt securities	-				
43	Equity instruments	-				
44	Derivatives	0,01				
45	On demand interbank loans	1,12				
46	Cash and cash-related assets	56,40				
47	Other categories of assets (e.g. Goodwill, commodities etc.)	218,44				
48	Total GAR assets	5 621,92	-	-	-	-
49	Assets not covered for GAR calculation	1 082,61				
50	Central governments and Supranational issuers	168,91				
51	Central banks exposure	913,71				
52	Trading book	-				
53	Total assets	6 704,53	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	3,72	-	-	-	-
55	Assets under management	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-

1. Assets for the calculation of GAR – Capital expenditure

Million EUR		31.12.2024				
		a	s	t	u	v
		Total [gross] carrying amount				
		Pollution (PPC)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
		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	4 982,80	-	-	-	-
2	Financial undertakings	68,16	-	-	-	-
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	68,16	-	-	-	-
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	4 814,74	-	-	-	-
25	of which loans collateralised by residential immovable property	4 372,90	-	-	-	-
26	of which building renovation loans	252,08	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	99,90	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	99,90	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	639,12	-	-	-	-
33	Financial and Non-financial undertakings	363,15	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	363,15	-	-	-	-
35	Loans and advances	356,30	-	-	-	-
36	of which loans collateralised by commercial immovable property	60,48	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	-	-	-	-	-
39	Equity instruments	6,85	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-	-	-	-	-
41	Loans and advances	-	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	0,01	-	-	-	-
45	On demand interbank loans	1,12	-	-	-	-
46	Cash and cash-related assets	56,40	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	218,44	-	-	-	-
48	Total GAR assets	5 621,92	-	-	-	-
49	Assets not covered for GAR calculation	1 082,61	-	-	-	-
50	Central governments and Supranational issuers	168,91	-	-	-	-
51	Central banks exposure	913,71	-	-	-	-
52	Trading book	-	-	-	-	-
53	Total assets	6 704,53	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	3,72	-	-	-	-
55	Assets under management	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-

1. Assets for the calculation of GAR – Capital expenditure

Million EUR		a	w	x	z	aa
		31.12.2024				
		Total [gross] carrying amount				
		Biodiversity and Ecosystems (BIO)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)			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	4 982,80	-	-	-	-
2	Financial undertakings	68,16	-	-	-	-
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-		-
7	Other financial corporations	68,16	-	-	-	-
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	4 814,74				
25	of which loans collateralised by residential immovable property	4 372,90				
26	of which building renovation loans	252,08				
27	of which motor vehicle loans	-				
28	Local governments financing	99,90	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	99,90	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	639,12	-	-	-	-
33	Financial and Non-financial undertakings	363,15				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	363,15				
35	Loans and advances	356,30				
36	of which loans collateralised by commercial immovable property	60,48				
37	of which building renovation loans	-				
38	Debt securities	-				
39	Equity instruments	6,85				
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-				
41	Loans and advances	-				
42	Debt securities	-				
43	Equity instruments	-				
44	Derivatives	0,01				
45	On demand interbank loans	1,12				
46	Cash and cash-related assets	56,40				
47	Other categories of assets (e.g. Goodwill, commodities etc.)	218,44				
48	Total GAR assets	5 621,92	-	-	-	-
49	Assets not covered for GAR calculation	1 082,61				
50	Central governments and Supranational issuers	168,91				
51	Central banks exposure	913,71				
52	Trading book	-				
53	Total assets	6 704,53	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	3,72	-	-	-	-
55	Assets under management	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-

1. Assets for the calculation of GAR – Capital expenditure

Million EUR		a	ab	ac	ad	ae	af
		31.12.2024					
		Total [gross] carrying amount					
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		Of which environmentally sustainable (Taxonomy-aligned)					
				Of which Use of Proceeds		Of which transitional	Of which enabling
GAR – Covered assets in both numerator and denominator							
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	4 982,80	4 695,03	0,12	-	-	-
2	Financial undertakings	68,16	10,41	0,12	-	-	-
3	Credit institutions	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-
7	Other financial corporations	68,16	10,41	0,12	-	-	-
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	4 814,74	4 684,63	-	-	-	-
25	of which loans collateralised by residential immovable property	4 372,90	4 338,66	-	-	-	-
26	of which building renovation loans	252,08	252,08	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-
28	Local governments financing	99,90	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	99,90	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	639,12	-	-	-	-	-
33	Financial and Non-financial undertakings	363,15					
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	363,15					
35	Loans and advances	356,30					
36	of which loans collateralised by commercial immovable property	60,48					
37	of which building renovation loans	-					
38	Debt securities	-					
39	Equity instruments	6,85					
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-					
41	Loans and advances	-					
42	Debt securities	-					
43	Equity instruments	-					
44	Derivatives	0,01					
45	On demand interbank loans	1,12					
46	Cash and cash-related assets	56,40					
47	Other categories of assets (e.g. Goodwill, commodities etc.)	218,44					
48	Total GAR assets	5 621,92	4 695,03	0,12	-	-	-
49	Assets not covered for GAR calculation	1 082,61					
50	Central governments and Supranational issuers	168,91					
51	Central banks exposure	913,71					
52	Trading book	-					
53	Total assets	6 704,53	4 695,03	0,12	-	-	-
Off-balance sheet exposures – Undertakings subject to NFRD disclosure obligations							
54	Financial guarantees	3,72	-	-	-	-	-
55	Assets under management	-	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-	-

1. Assets for the calculation of GAR - Capital expenditure, previous period

Million EUR		ag	ah	ai	aj	ak	
		31.12.2024 -1					
		Total [gross] carrying amount					
		Climate Change Mitigation (CCM)					
		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	
GAR - Covered assets in both numerator and denominator							
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	5 057,32	4 806,13	5,15	-	-	-
2	Financial undertakings	104,84	-	-	-	-	-
3	Credit institutions	-	-	-	-	-	-
4	Loans and advances	-	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-
7	Other financial corporations	104,84	-	-	-	-	-
8	of which investment firms	88,24	-	-	-	-	-
9	Loans and advances	99,52	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-
11	Equity instruments	5,32	-	-	-	-	-
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	4 952,47	4 806,13	5,15	-	-	-
25	of which loans collateralised by residential immovable property	4 581,92	4 581,92	4,82	-	-	-
26	of which building renovation loans	34,50	34,50	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-
28	Local governments financing	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	612,02	-	-	-	-	-
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	5 669,34	4 806,13	5,15	-	-	-
49	Assets not covered for GAR calculation						
50	Central governments and Supranational issuers						
51	Central banks exposure						
52	Trading book						
53	Total assets	6 422,37	4 806,13	5,15	-	-	-
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. Assets for the calculation of GAR - Capital expenditure, previous period

Million EUR		31.12.2024 -1			
		Total [gross] carrying amount			
		Climate Change Adaptation (CCA)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)			
			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	5 057,32	-	-	-
2	Financial undertakings	104,84	-	-	-
3	Credit institutions	-	-	-	-
4	Loans and advances	-	-	-	-
5	Debt securities, including UoP	-	-	-	-
6	Equity instruments	-	-	-	-
7	Other financial corporations	104,84	-	-	-
8	of which investment firms	88,24	-	-	-
9	Loans and advances	99,52	-	-	-
10	Debt securities, including UoP	-	-	-	-
11	Equity instruments	5,32	-	-	-
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	4 952,47	-	-	-
25	of which loans collateralised by residential immovable property	4 581,92	-	-	-
26	of which building renovation loans	34,50	-	-	-
27	of which motor vehicle loans	-	-	-	-
28	Local governments financing	-	-	-	-
29	Housing financing	-	-	-	-
30	Other local government financing	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	612,02	-	-	-
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	5 669,34	-	-	-
49	Assets not covered for GAR calculation				
50	Central governments and Supranational issuers				
51	Central banks exposure				
52	Trading book				
53	Total assets	6 422,37	-	-	-
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. Assets for the calculation of GAR - Capital expenditure, previous period

Million EUR		31.12.2024 -1			
		ap	aq	ar	as
		Total [gross] carrying amount			
		Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)			
				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	5 057,32	-	-	-
2	Financial undertakings	104,84	-	-	-
3	Credit institutions	-	-	-	-
4	Loans and advances	-	-	-	-
5	Debt securities, including UoP	-	-	-	-
6	Equity instruments	-	-	-	-
7	Other financial corporations	104,84	-	-	-
8	of which investment firms	88,24	-	-	-
9	Loans and advances	99,52	-	-	-
10	Debt securities, including UoP	-	-	-	-
11	Equity instruments	5,32	-	-	-
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	4 952,47	-	-	-
25	of which loans collateralised by residential immovable property	4 581,92	-	-	-
26	of which building renovation loans	34,50	-	-	-
27	of which motor vehicle loans	-	-	-	-
28	Local governments financing	-	-	-	-
29	Housing financing	-	-	-	-
30	Other local government financing	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	612,02	-	-	-
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	5 669,34	-	-	-
49	Assets not covered for GAR calculation				
50	Central governments and Supranational issuers				
51	Central banks exposure				
52	Trading book				
53	Total assets	6 422,37	-	-	-
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. Assets for the calculation of GAR - Capital expenditure, previous period

Million EUR		31.12.2024 -1			
		at	au	av	aw
		Total [gross] carrying amount			
		Circular economy (CE)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)			
				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	5 057,32	-	-	-
2	Financial undertakings	104,84	-	-	-
3	Credit institutions	-	-	-	-
4	Loans and advances	-	-	-	-
5	Debt securities, including UoP	-	-	-	-
6	Equity instruments	-	-	-	-
7	Other financial corporations	104,84	-	-	-
8	of which investment firms	88,24	-	-	-
9	Loans and advances	99,52	-	-	-
10	Debt securities, including UoP	-	-	-	-
11	Equity instruments	5,32	-	-	-
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	4 952,47	-	-	-
25	of which loans collateralised by residential immovable property	4 581,92	-	-	-
26	of which building renovation loans	34,50	-	-	-
27	of which motor vehicle loans	-	-	-	-
28	Local governments financing	-	-	-	-
29	Housing financing	-	-	-	-
30	Other local government financing	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	612,02	-	-	-
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	5 669,34	-	-	-
49	Assets not covered for GAR calculation				
50	Central governments and Supranational issuers				
51	Central banks exposure				
52	Trading book				
53	Total assets	6 422,37	-	-	-
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. Assets for the calculation of GAR - Capital expenditure, previous period

Million EUR		31.12.2024 -1			
		ax	ay	az	ba
		Total [gross] carrying amount			
		Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)			
				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	5 057,32	-	-	-
2	Financial undertakings	104,84	-	-	-
3	Credit institutions	-	-	-	-
4	Loans and advances	-	-	-	-
5	Debt securities, including UoP	-	-	-	-
6	Equity instruments	-	-	-	-
7	Other financial corporations	104,84	-	-	-
8	of which investment firms	88,24	-	-	-
9	Loans and advances	99,52	-	-	-
10	Debt securities, including UoP	-	-	-	-
11	Equity instruments	5,32	-	-	-
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	4 952,47	-	-	-
25	of which loans collateralised by residential immovable property	4 581,92	-	-	-
26	of which building renovation loans	34,50	-	-	-
27	of which motor vehicle loans	-	-	-	-
28	Local governments financing	-	-	-	-
29	Housing financing	-	-	-	-
30	Other local government financing	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	612,02	-	-	-
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	5 669,34	-	-	-
49	Assets not covered for GAR calculation				
50	Central governments and Supranational issuers				
51	Central banks exposure				
52	Trading book				
53	Total assets	6 422,37	-	-	-
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. Assets for the calculation of GAR - Capital expenditure, previous period

Million EUR		31.12.2024 -1			
		bb	bc	bd	be
		Total [gross] carrying amount			
		Biodiversity and Ecosystems (BIO)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)			
				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	5 057,32	-	-	-
2	Financial undertakings	104,84	-	-	-
3	Credit institutions	-	-	-	-
4	Loans and advances	-	-	-	-
5	Debt securities, including UoP	-	-	-	-
6	Equity instruments	-	-	-	-
7	Other financial corporations	104,84	-	-	-
8	of which investment firms	88,24	-	-	-
9	Loans and advances	99,52	-	-	-
10	Debt securities, including UoP	-	-	-	-
11	Equity instruments	5,32	-	-	-
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	4 952,47	-	-	-
25	of which loans collateralised by residential immovable property	4 581,92	-	-	-
26	of which building renovation loans	34,50	-	-	-
27	of which motor vehicle loans	-	-	-	-
28	Local governments financing	-	-	-	-
29	Housing financing	-	-	-	-
30	Other local government financing	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	612,02	-	-	-
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	5 669,34	-	-	-
49	Assets not covered for GAR calculation				
50	Central governments and Supranational issuers				
51	Central banks exposure				
52	Trading book				
53	Total assets	6 422,37	-	-	-
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. Assets for the calculation of GAR - Capital expenditure, previous period

Million EUR		31.12.2024 -1				
		bf	bg	bh	bi	bj
Total [gross] carrying amount		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
GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	5 057,32	4 806,13	5,15	-	-
2	Financial undertakings	104,84	-	-	-	-
3	Credit institutions	-	-	-	-	-
4	Loans and advances	-	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	104,84	-	-	-	-
8	of which investment firms	88,24	-	-	-	-
9	Loans and advances	99,52	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-
11	Equity instruments	5,32	-	-	-	-
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	4 952,47	4 806,13	5,15	-	-
25	of which loans collateralised by residential immovable property	4 581,92	4 581,92	4,82	-	-
26	of which building renovation loans	34,50	34,50	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	-	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	612,02	-	-	-	-
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	5 669,34	4 806,13	5,15	-	-
49	Assets not covered for GAR calculation					
50	Central governments and Supranational issuers					
51	Central banks exposure					
52	Trading book					
53	Total assets	6 422,37	4 806,13	5,15	-	-
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	-	-	-	-	-

3 KPIs referring to GAR and related to stock - Turnover

		a	b	c	d	e
% (compared to total covered assets in the denominator)		31.12.2024				
		Climate Change Mitigation (CCM)				
		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
GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	94,21 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	14,40 %	0,20 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	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 %
6	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
7	Other financial corporations	14,40 %	0,20 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	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 %
11	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	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 %
15	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	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 %
19	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	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 %
23	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
24	Households	97,30 %	0,00 %	0,00 %	0,00 %	0,00 %
25	of which loans collateralised by residential immovable property	99,22 %	0,00 %	0,00 %	0,00 %	0,00 %
26	of which building renovation loans	100,00 %	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 %
29	Housing financing	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 %
31	Collateral obtained by taking possession: residential and commercial immovable properties	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
32	Total GAR assets	83,50%	0,00%	0,00%	0,00%	0,00%

3 KPIs referring to GAR and related to stock – Turnover

		f	g	h	i
% (compared to total covered assets in the denominator)		31.12.2024			
		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)	
				Of which Use of Proceeds	Of which enabling
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
24	Households	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 %
26	of which building renovation loans	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 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Turnover

		j	k	l	m
% (compared to total covered assets in the denominator)		31.12.2024			
		Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Of which Use of Proceeds
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock - Turnover

		n	o	p	q
% (compared to total covered assets in the denominator)		31.12.2024			
		Circular economy (CE)			
		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
GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
24	Households	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 %
26	of which building renovation loans	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 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock - Turnover

		r	s	t	u
% (compared to total covered assets in the denominator)		31.12.2024			
		Pollution (PPC)			
		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
GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Turnover

		V	W	X	Z
% (compared to total covered assets in the denominator)		31.12.2024			
		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)			Of which Use of Proceeds
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock - Turnover

		aa	ab	ac	ad	ae	af
% (compared to total covered assets in the denominator)		31.12.2024					
		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	
GAR - Covered assets in both numerator and denominator							
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	94,21 %	0,00 %	0,00 %	0,00 %	0,00 %	74,32 %
2	Financial undertakings	14,40 %	0,20 %	0,00 %	0,00 %	0,00 %	1,02 %
3	Credit institutions	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 %
5	Debt securities, including UoP	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 %
7	Other financial corporations	14,40 %	0,20 %	0,00 %	0,00 %	0,00 %	1,02 %
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	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 %
22	Debt securities, including UoP	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 %
24	Households	97,30 %	0,00 %	0,00 %	0,00 %	0,00 %	71,81 %
25	of which loans collateralised by residential immovable property	99,22 %	0,00 %	0,00 %	0,00 %	0,00 %	65,22 %
26	of which building renovation loans	100 %	0,00 %	0,00 %	0,00 %	0,00 %	3,76 %
27	of which motor vehicle loans						
28	Local governments financing	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	1,49 %
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 %	1,49 %
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	83,50 %	0,00 %	0,00 %	0,00 %	0,00 %	83,85 %

3 KPIs referring to GAR and related to stock - Turnover

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template
2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR
3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmentally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentally sustainable assets compared to total covered assets
4. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures

3 KPIs referring to GAR and related to stock – Turnover, previous period

		g	h	i	j	k
% (compared to total covered assets in the denominator)		31. 12. 2024 - 1				
		Climate Change Mitigation (CCM)				
		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
GAR – Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	95,23 %	0,10 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	9,26 %	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	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 %
6	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
7	Other financial corporations	9,26 %	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	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 %
11	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	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 %
15	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	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 %
19	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	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 %
23	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
24	Households	97,05 %	0,10 %	0,00 %	0,00 %	0,00 %
25	of which loans collateralised by residential immovable property	100,00 %	0,11 %	0,00 %	0,00 %	0,00 %
26	of which building renovation loans	100,00 %	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 %
29	Housing financing	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 %
31	Collateral obtained by taking possession: residential and commercial immovable properties	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
32	Total GAR assets	84,95 %	0,09 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Turnover, previous period

		f	g	h	i
% (compared to total covered assets in the denominator)		31. 12. 2024 - 1			
		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)		Of which Use of Proceeds	Of which enabling
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
24	Households	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 %
26	of which building renovation loans	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 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Turnover, previous period

		j	k	l	m
% (compared to total covered assets in the denominator)		31. 12. 2024 - 1			
		Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Of which Use of Proceeds	Of which enabling
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Turnover, previous period

		n	o	p	q
% (compared to total covered assets in the denominator)		31. 12. 2024 - 1			
		Circular economy (CE)			
		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
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
24	Households	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 %
26	of which building renovation loans	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 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Turnover, previous period

		r	s	t	u
% (compared to total covered assets in the denominator)		31. 12. 2024 - 1			
		Pollution (PPC)			
		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
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Turnover, previous period

		V	W	X	Z
% (compared to total covered assets in the denominator)		31. 12. 2024 - 1			
		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)			Of which Use of Proceeds
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Turnover, previous period

		aa	ab	ac	ad	ae	af
% (compared to total covered assets in the denominator)		31. 12. 2024 - 1					
		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	
GAR – Covered assets in both numerator and denominator							
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	95,23%	0,10%	0,00%	0,00%	0,00%	78,75%
2	Financial undertakings	9,26%	0,00%	0,00%	0,00%	0,00%	1,63%
3	Credit institutions	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%
5	Debt securities, including UoP	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%
7	Other financial corporations	9,26%	0,00%	0,00%	0,00%	0,00%	1,63%
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	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%
22	Debt securities, including UoP	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%
24	Households	97,05%	0,10%	0,00%	0,00%	0,00%	77,11%
25	of which loans collateralised by residential immovable property	100,00%	0,11%	0,00%	0,00%	0,00%	71,34%
26	of which building renovation loans	100,00%	0,00%	0,00%	0,00%	0,00%	0,54%
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	84,95%	0,09%	0,00%	0,00%	0,00%	88,27%

3 KPIs referring to GAR and related to stock - Turnover, previous period

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template
2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR
3. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures

3 KPIs referring to GAR and related to stock – Capital expenditure

		a	b	c	d	e
% (compared to total covered assets in the denominator)		31.12.2024				
		Climate Change Mitigation (CCM)				
		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
GAR – Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	94,22 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	15,27 %	0,17 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	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 %
6	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
7	Other financial corporations	15,27 %	0,17 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	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 %
11	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	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 %
15	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	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 %
19	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	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 %
23	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
24	Households	97,30 %	0,00 %	0,00 %	0,00 %	0,00 %
25	of which loans collateralised by residential immovable property	99,22 %	0,00 %	0,00 %	0,00 %	0,00 %
26	of which building renovation loans	100,00 %	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 %
29	Housing financing	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 %
31	Collateral obtained by taking possession: residential and commercial immovable properties	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
32	Total GAR assets	83,51 %	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Capital expenditure

		f	g	h	i
% (compared to total covered assets in the denominator)		31.12.2024			
		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)		Of which Use of Proceeds	Of which enabling
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
24	Households	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 %
26	of which building renovation loans	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 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Capital expenditure

		j	k	l	m
% (compared to total covered assets in the denominator)		31.12.2024			
		Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Of which Use of Proceeds
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Capital expenditure

		n	o	p	q
% (compared to total covered assets in the denominator)		31.12.2024			
		Circular economy (CE)			
		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
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
24	Households	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 %
26	of which building renovation loans	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 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Capital expenditure

		r	s	t	u
% (compared to total covered assets in the denominator)		31.12.2024			
		Pollution (PPC)			
		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
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Capital expenditure

		V	W	X	Z
% (compared to total covered assets in the denominator)		31.12.2024			
		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)			Of which Use of Proceeds
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Capital expenditure

		a	b	c	d	e	f
% (compared to total covered assets in the denominator)		31.12.2024					
		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	
GAR – Covered assets in both numerator and denominator							
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	94,22 %	0,00 %	0,00 %	0,00 %	0,00 %	74,32 %
2	Financial undertakings	15,27 %	0,17 %	0,00 %	0,00 %	0,00 %	1,02 %
3	Credit institutions	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 %
5	Debt securities, including UoP	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 %
7	Other financial corporations	15,27 %	0,17 %	0,00 %	0,00 %	0,00 %	1,02 %
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	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 %
22	Debt securities, including UoP	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 %
24	Households	97,30 %	0,00 %	0,00 %	0,00 %	0,00 %	71,81 %
25	of which loans collateralised by residential immovable property	99,22 %	0,00 %	0,00 %	0,00 %	0,00 %	65,22 %
26	of which building renovation loans	100,00 %	0,00 %	0,00 %	0,00 %	0,00 %	3,76 %
27	of which motor vehicle loans						
28	Local governments financing	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	1,49 %
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 %	1,49 %
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	83,51 %	0,00 %	0,00 %	0,00 %	0,00 %	83,85 %

3 KPIs referring to GAR and related to stock – Capital expenditure, previous period

		a	b	c	d	e
% (compared to total covered assets in the denominator)		31. 12. 2024 -1				
		Climate Change Mitigation (CCM)				
		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
GAR – Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	95,03 %	0,10 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	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 %
6	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
7	Other financial corporations	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 %
9	Loans and advances	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 %
11	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	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 %
15	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	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 %
19	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	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 %
23	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
24	Households	97,05 %	0,10 %	0,00 %	0,00 %	0,00 %
25	of which loans collateralised by residential immovable property	100,00 %	0,11 %	0,00 %	0,00 %	0,00 %
26	of which building renovation loans	100,00 %	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 %
29	Housing financing	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 %
31	Collateral obtained by taking possession: residential and commercial immovable properties	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
32	Total GAR assets	84,77 %	0,09 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Capital expenditure, previous period

		f	g	h	i
% (compared to total covered assets in the denominator)		31. 12. 2024 -1			
		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)		Of which Use of Proceeds	Of which enabling
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
24	Households	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 %
26	of which building renovation loans	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 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Capital expenditure, previous period

		j	k	l	m
% (compared to total covered assets in the denominator)		31. 12. 2024 -1			
		Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Of which Use of Proceeds
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Capital expenditure, previous period

		n	o	p	q
% (compared to total covered assets in the denominator)		31. 12. 2024 -1			
		Circular economy (CE)			
		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
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
24	Households	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 %
26	of which building renovation loans	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 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Capital expenditure, previous period

		r	s	t	u
% (compared to total covered assets in the denominator)		31. 12. 2024 -1			
		Pollution (PPC)			
		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
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Capital expenditure, previous period

		V	W	X	Z
% (compared to total covered assets in the denominator)		31. 12. 2024 -1			
		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)			Of which Use of Proceeds
GAR – Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

3 KPIs referring to GAR and related to stock – Capital expenditure, previous period

		aa	ab	ac	ad	ae	af
% (compared to total covered assets in the denominator)		31. 12. 2024 -1					
		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	
GAR – Covered assets in both numerator and denominator							
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	95,03 %	0,10 %	0,00 %	0,00 %	0,00 %	78,75 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	1,63 %
3	Credit institutions	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 %
5	Debt securities, including UoP	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 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	1,63 %
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	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 %
22	Debt securities, including UoP	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 %
24	Households	97,05 %	0,10 %	0,00 %	0,00 %	0,00 %	77,11 %
25	of which loans collateralised by residential immovable property	100,00 %	0,11 %	0,00 %	0,00 %	0,00 %	71,34 %
26	of which building renovation loans	100,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,54 %
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	84,77 %	0,09 %	0,00 %	0,00 %	0,00 %	88,27 %

4. KPIs referring to GAR and related to flow - Turnover

		a	b	c	d	e
% (compared to total covered assets in the denominator)		31.12.2024				
		Climate Change Mitigation (CCM)				
		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
GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	94,86 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	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 %
6	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
7	Other financial corporations	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 %
9	Loans and advances	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 %
11	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	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 %
15	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	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 %
19	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	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 %
23	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
24	Households	99,01 %	0,00 %	0,00 %	0,00 %	0,00 %
25	of which loans collateralised by residential immovable property	99,95 %	0,00 %	0,00 %	0,00 %	0,00 %
26	of which building renovation loans	100,00 %	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 %
29	Housing financing	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 %
31	Collateral obtained by taking possession: residential and commercial immovable properties	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
32	Total GAR assets	70,01 %	0,00 %	0,00 %	0,00 %	0,00 %

4. KPIs referring to GAR and related to flow - Turnover

		f	g	h	i
% (compared to total covered assets in the denominator)		31.12.2024			
		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)			Of which Use of Proceeds
GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
24	Households	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 %
26	of which building renovation loans	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 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

4. KPIs referring to GAR and related to flow - Turnover

		j	k	l	m
% (compared to total covered assets in the denominator)		31.12.2024			
		Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Of which Use of Proceeds	Of which enabling
GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

4. KPIs referring to GAR and related to flow - Turnover

		n	o	p	q
% (compared to total covered assets in the denominator)		31.12.2024			
		Circular economy (CE)			
		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
GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
24	Households	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 %
26	of which building renovation loans	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 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

4. KPIs referring to GAR and related to flow - Turnover

		r	s	t	u
% (compared to total covered assets in the denominator)		31.12.2024			
		Pollution (PPC)			
		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
GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

4. KPIs referring to GAR and related to flow - Turnover

		V	W	X	Z
% (compared to total covered assets in the denominator)		31.12.2024			
		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)			Of which Use of Proceeds
GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

4. KPIs referring to GAR and related to flow - Turnover

		aa	ab	ac	ad	ae	af	
% (compared to total covered assets in the denominator)		31.12.2024						
		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				
GAR - Covered assets in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	94,86 %	0,00 %	0,00 %	0,00 %	0,00 %	34,83 %	
2	Financial undertakings	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 %	
4	Loans and advances	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 %	
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	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 %	
22	Debt securities, including UoP	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 %	
24	Households	99,01 %	0,00 %	0,00 %	0,00 %	0,00 %	33,37 %	
25	of which loans collateralised by residential immovable property	99,95 %	0,00 %	0,00 %	0,00 %	0,00 %	30,25 %	
26	of which building renovation loans	100 %	0,00 %	0,00 %	0,00 %	0,00 %	2,11 %	
27	of which motor vehicle loans							
28	Local governments financing	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	1,46 %	
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 %	1,46 %	
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	70,01 %	0,00 %	0,00 %	0,00 %	0,00 %	47,19 %	

4. KPIs referring to GAR and related to flow - Turnover

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

4. KPIs referring to GAR and related to flow - Capital expenditure

		a	b	c	d	e
% (compared to total covered assets in the denominator)		31.12.2024				
		Climate Change Mitigation (CCM)				
		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
GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	94,86 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	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 %
6	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
7	Other financial corporations	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 %
9	Loans and advances	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 %
11	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	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 %
15	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	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 %
19	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	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 %
23	Equity instruments	0,00 %	0,00 %		0,00 %	0,00 %
24	Households	99,01 %	0,00 %	0,00 %	0,00 %	0,00 %
25	of which loans collateralised by residential immovable property	99,95 %	0,00 %	0,00 %	0,00 %	0,00 %
26	of which building renovation loans	100,00 %	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 %
29	Housing financing	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 %
31	Collateral obtained by taking possession: residential and commercial immovable properties	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
32	Total GAR assets	70,01 %	0,00 %	0,00 %	0,00 %	0,00 %

4. KPIs referring to GAR and related to flow - Capital expenditure

		f	g	h	i
% (compared to total covered assets in the denominator)		31.12.2024			
		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)			Of which Use of Proceeds
GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
24	Households	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 %
26	of which building renovation loans	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 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

4. KPIs referring to GAR and related to flow - Capital expenditure

		j	k	l	m
% (compared to total covered assets in the denominator)		31.12.2024			
		Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Of which Use of Proceeds
GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

4. KPIs referring to GAR and related to flow - Capital expenditure

		n	o	p	q
% (compared to total covered assets in the denominator)		31.12.2024			
		Circular economy (CE)			
		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
GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
24	Households	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 %
26	of which building renovation loans	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 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

4. KPIs referring to GAR and related to flow - Capital expenditure

		r	s	t	u
% (compared to total covered assets in the denominator)		31.12.2024			
		Pollution (PPC)			
		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
GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

4. KPIs referring to GAR and related to flow - Capital expenditure

		V	W	X	Z
% (compared to total covered assets in the denominator)		31.12.2024			
		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)			Of which Use of Proceeds
GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,00 %	0,00 %	0,00 %	0,00 %
2	Financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
3	Credit institutions	0,00 %	0,00 %	0,00 %	0,00 %
4	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
5	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
6	Equity instruments	0,00 %	0,00 %		0,00 %
7	Other financial corporations	0,00 %	0,00 %	0,00 %	0,00 %
8	of which investment firms	0,00 %	0,00 %	0,00 %	0,00 %
9	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
10	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
11	Equity instruments	0,00 %	0,00 %		0,00 %
12	of which management companies	0,00 %	0,00 %	0,00 %	0,00 %
13	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
14	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
15	Equity instruments	0,00 %	0,00 %		0,00 %
16	of which insurance undertakings	0,00 %	0,00 %	0,00 %	0,00 %
17	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
18	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
19	Equity instruments	0,00 %	0,00 %		0,00 %
20	Non-financial undertakings	0,00 %	0,00 %	0,00 %	0,00 %
21	Loans and advances	0,00 %	0,00 %	0,00 %	0,00 %
22	Debt securities, including UoP	0,00 %	0,00 %	0,00 %	0,00 %
23	Equity instruments	0,00 %	0,00 %		0,00 %
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	0,00 %	0,00 %	0,00 %	0,00 %
29	Housing financing	0,00 %	0,00 %	0,00 %	0,00 %
30	Other local government financing	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 %
32	Total GAR assets	0,00 %	0,00 %	0,00 %	0,00 %

4. KPIs referring to GAR and related to flow - Capital expenditure

		aa	ab	ac	ad	ae	af	
% (compared to total covered assets in the denominator)		31.12.2024						
		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		
GAR - Covered assets in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	94,86 %	0,00 %	0,00 %	0,00 %	0,00 %	34,83 %	
2	Financial undertakings	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 %	
4	Loans and advances	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 %	
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	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 %	
22	Debt securities, including UoP	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 %	
24	Households	99,01 %	0,00 %	0,00 %	0,00 %	0,00 %	33,37 %	
25	of which loans collateralised by residential immovable property	99,95 %	0,00 %	0,00 %	0,00 %	0,00 %	30,25 %	
26	of which building renovation loans	100,00 %	0,00 %	0,00 %	0,00 %	0,00 %	2,11 %	
27	of which motor vehicle loans							
28	Local governments financing	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	1,46 %	
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 %	1,46 %	
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	70,01 %	0,00 %	0,00 %	0,00 %	0,00 %	47,19 %	

5. KPIs related to off-balance sheet exposures - Turnover

		a	b	c	d	e	f	g	h	i
		31.12.2024								
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
1	Financial guarantees (FinGuar KPI)	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2	Assets under management (AuM KPI)	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%

		j	k	l	m	n	o	p	q	
		31.12.2024								
		Water and marine resources (WTR)				Circular economy (CE)				
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
										Of which Use of Proceeds
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	
2	Assets under management (AuM KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	

5. KPIs related to off-balance sheet exposures - Turnover

		r	s	t	u	v	w	x	z
		31.12.2024							
		Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Assets under management (AuM KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %

		aa	ab	ac	ad	ae
		31.12.2024				
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Assets under management (AuM KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %

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

5. KPIs related to off-balance sheet exposures - Capital expenditure

		a	b	c	d	e	f	g	h	i
		31.12.2024								
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Assets under management (AuM KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %

		j	k	l	m	n	o	p	q	
		31.12.2024								
		Water and marine resources (WTR)				Circular economy (CE)				
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
										Of which Use of Proceeds
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	
2	Assets under management (AuM KPI)	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	

5. KPIs related to off-balance sheet exposures - Capital expenditure

		r	s	t	u	v	w	x	z
		31.12.2024							
		Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Assets under management (AuM KPI)	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%

		aa	ab	ac	ad	ae
		31.12.2024				
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Assets under management (AuM KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %

5. KPIs related to off-balance sheet exposures - Turnover flow

		a	b	c	d	e	f	g	h	i
		31.12.2024								
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Assets under management (AuM KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %

		j	k	l	m	n	o	p	q	
		31.12.2024								
		Water and marine resources (WTR)				Circular economy (CE)				
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
										Of which Use of Proceeds
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	
2	Assets under management (AuM KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	

5. KPIs related to off-balance sheet exposures - Turnover flow

		r	s	t	u	v	w	x	z
		31.12.2024							
		Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Assets under management (AuM KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %

		aa	ab	ac	ad	ae
		31.12.2024				
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Assets under management (AuM KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %

5. KPIs related to off-balance sheet exposures - Capital flow

		a	b	c	d	e	f	g	h	i
		31.12.2024								
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Assets under management (AuM KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %

		j	k	l	m	n	o	p	q	
		31.12.2024								
		Water and marine resources (WTR)				Circular economy (CE)				
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
										Of which Use of Proceeds
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	
2	Assets under management (AuM KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	

5. KPIs related to off-balance sheet exposures - Capital flow

		r	s	t	u	v	w	x	z
		31.12.2024							
		Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Assets under management (AuM KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %

		aa	ab	ac	ad	ae
		31.12.2024				
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
2	Assets under management (AuM KPI)	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %

Expozície voči hospodárskym odvetviam zosúladených, oprávnených a neoprávnených s taxonómiou v oddieloch 4.26, 4.27, 4.28, 4.29, 4.30 a 4.31 príloh I a II k delegovanému nariadeniu (EÚ) 2021/2139 k celkovým zahrnutým aktívam pre hospodárske činnosti v oblasti jadrovej energie a plynu v súlade s prílohou XII delegovaného nariadenia (EÚ) 2021/2178.

Template 1 - economic activities in the field of nuclear energy and gas - GAR stock

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

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

Template 1 - economic activities in the field of nuclear energy and gas - GAR capital expenditure

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

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

Template 1 - economic activities in the field of nuclear energy and gas - GAR financial guarantees, stock

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

Template 1 – economic activities in the field of nuclear energy and gas - GAR financial guarantees, flow for stock

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

Template 1 – economic activities in the field of nuclear energy and gas - GAR financial guarantees, capital expenditure

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

Template 1 – economic activities in the field of nuclear energy and gas - GAR financial guarantees, flow for capital expenditure

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

Template 2 - Economic activities aligned with the taxonomy (nuclear energy and fossil gas) - GAR stock

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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 denominator of the applicable KPI	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total applicable KPI	--	--	--	--	--	--

Template 2 - Economic activities aligned with the taxonomy (nuclear energy and fossil gas) - GAR stock, flow

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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 denominator of the applicable KPI	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total applicable KPI	--	--	--	--	--	--

Template 2 - Economic activities aligned with the taxonomy (nuclear energy and fossil gas) - GAR capital expenditure

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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 denominator of the applicable KPI	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total applicable KPI	--	--	--	--	--	--

Template 2 - Economic activities aligned with the taxonomy (nuclear energy and fossil gas) - GAR capital expenditure, flow

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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 denominator of the applicable KPI	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total applicable KPI	--	--	--	--	--	--

Template 2 - Economic activities aligned with the taxonomy (nuclear energy and fossil gas) - GAR capital expenditure, GAR stock

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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 denominator of the applicable KPI	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total applicable KPI	--	--	--	--	--	--

Template 2 - Economic activities aligned with the taxonomy (nuclear energy and fossil gas) - GAR financial guarantees, flow for stock

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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 denominator of the applicable KPI	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total applicable KPI	--	--	--	--	--	--

Template 2 - Economic activities aligned with the taxonomy (nuclear energy and fossil gas) - GAR financial guarantees, capital expenditure

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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 denominator of the applicable KPI	---	---	---	---	---	---
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	---	---	---	---	---	---
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	---	---	---	---	---	---
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	---	---	---	---	---	---
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	---	---	---	---	---	---
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	---	---	---	---	---	---
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	---	---	---	---	---	---
8.	Total applicable KPI	---	---	---	---	---	---

Template 2 - Economic activities aligned with the taxonomy (nuclear energy and fossil gas) - GAR financial guarantees, flow for capital expenditure

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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 denominator of the applicable KPI	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total applicable KPI	--	--	--	--	--	--

Template 3 - Economic activities aligned with the taxonomy (nuclear energy and fossil gas) - GAR stock

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	---	---	---	---	---	---
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	---	---	---	---	---	---
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	---	---	---	---	---	---

Template 3 - Economic activities aligned with the taxonomy (nuclear energy and fossil gas) - GAR stock, flow

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	---	---	---	---	---	---
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	---	---	---	---	---	---
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	---	---	---	---	---	---

Template 3 – Economic activities aligned with taxonomy (nuclear energy and fossil gas) – GAR capital expenditure

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	---	---	---	---	---	---
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	---	---	---	---	---	---
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	---	---	---	---	---	---

Template 3 – Economic activities aligned with the taxonomy (nuclear energy and fossil gas) – GAR capital expenditure, flow

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	---	---	---	---	---	---
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	---	---	---	---	---	---
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	---	---	---	---	---	---

Template 3 - Economic activities aligned with the taxonomy (nuclear energy and fossil gas) - GAR financial guarantees, stock

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	---	---	---	---	---	---
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	---	---	---	---	---	---
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	---	---	---	---	---	---

Template 3 - Economic activities aligned with the taxonomy (nuclear energy and fossil gas) - GAR financial guarantees, flow for stock

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	---	---	---	---	---	---
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	---	---	---	---	---	---
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	---	---	---	---	---	---

Template 3 - Economic activities aligned with the taxonomy (nuclear energy and fossil gas) - GAR financial guarantees, capital expenditure

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	---	---	---	---	---	---
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	---	---	---	---	---	---
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	---	---	---	---	---	---

Template 3 - Economic activities aligned with the taxonomy (nuclear energy and fossil gas) - GAR financial guarantees, flow for capital expenditure

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	---	---	---	---	---	---
2.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
3.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
4.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
5.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
6.	Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	---	---	---	---	---	---
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	---	---	---	---	---	---
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	---	---	---	---	---	---

Template 4 - Economic activities eligible under the taxonomy but not aligned with it (nuclear and fossil gas) - GAR stock

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
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	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	--	--	--	--	--	--

Template 4 - Economic activities eligible under the taxonomy but not aligned with it (nuclear and fossil gas) - GAR stock, flow

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
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	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	--	--	--	--	--	--

Template 4 - Economic activities eligible under the taxonomy but not aligned with it (nuclear and fossil gas) - GAR capital expenditure

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
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	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	--	--	--	--	--	--

Template 4 - Economic activities eligible under the taxonomy but not aligned with it (nuclear and fossil gas) - GAR capital expenditure, flow

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
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	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	--	--	--	--	--	--

Template 4 - Economic activities eligible under the taxonomy but not aligned with it (nuclear and fossil gas) - GAR financial guarantees, stock

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
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	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	--	--	--	--	--	--

Template 4 - Economic activities eligible under the taxonomy but not aligned with it (nuclear and fossil gas) - GAR financial guarantees, flow for stock

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
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	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	--	--	--	--	--	--

Template 4 - Economic activities eligible under the taxonomy but not aligned with it (nuclear and fossil gas) - GAR financial guarantees, capital expenditure

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
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	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	--	--	--	--	--	--

Template 4 - Economic activities eligible under the taxonomy but not aligned with it (nuclear and fossil gas) - GAR financial guarantees, flow for capital expenditure

Row	Economic activities	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	Per cent	Amount	Per cent	Amount	Per cent
	Amounts in EUR 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	--	--	--	--	--	--
2.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
3.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
4.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
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	--	--	--	--	--	--
6.	Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--	--	--	--	--
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	--	--	--	--	--	--
8.	Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	--	--	--	--	--	--

Template 5 - Economic activities not eligible under the taxonomy (nuclear energy and fossil gas) - GAR stock

Row	Economic activities	Amount	Per cent
	Amounts in EUR 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	--	--
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,06	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	927,42	16,50%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	927,48	16,50%

Template 5 - Economic activities not eligible under the taxonomy (nuclear energy and fossil gas)

- GAR stock, flow

Row	Economic activities	Amount	Per cent
	Amounts in EUR 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	--	--
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	203,46	29,99%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	203,46	29,99%

Template 5 - Economic activities not eligible under the taxonomy (nuclear energy and fossil gas) - GAR capital expenditure

Row	Economic activities	Amount	Per cent
	Amounts in EUR 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	--	--
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,06	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	926,83	16,49%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	926,89	16,49%

Template 5 - Economic activities not eligible under the taxonomy (nuclear energy and fossil gas) - GAR capital expenditure, flow

Row	Economic activities	Amount	Per cent
	Amounts in EUR 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	--	--
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	203,46	29,99%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	203,46	29,99%

Template 5 - Economic activities not eligible under the taxonomy (nuclear energy and fossil gas) - GAR financial guarantees, stock

Row	Economic activities	Amount	Per cent
	Amounts in EUR 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	--	--
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	3,72	100,00%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	3,72	100,00%

Template 5 - Economic activities not eligible under the taxonomy (nuclear energy and fossil gas) - GAR financial guarantees, capital expenditure

Row	Economic activities	Amount	Per cent
	Amounts in EUR 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	--	--
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	3,72	100,00%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	3,72	100,00%

Template 5 - Economic activities not eligible under the taxonomy (nuclear energy and fossil gas) - GAR financial guarantees, flow for stock

Row	Economic activities	Amount	Per cent
	Amounts in EUR 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	--	--
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	1,15	100,00%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	1,15	100,00%

Template 5 - Economic activities not eligible under the taxonomy (nuclear energy and fossil gas) - GAR financial guarantees, flow for capital expenditure

Row	Economic activities	Amount	Per cent
	Amounts in EUR 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	--	--
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	--	--
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	1,15	100,00%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	1,15	100,00%

4. Environment.

4.1. Climate change E1

4.1.1. Why is it important?

As a member of the European Union (EU), Slovakia shares common policies and values at EU level, which have set an ambitious goal of achieving climate neutrality by 2050. This objective is enshrined in the Paris Agreement, which has been signed by EU Member States together with other countries. Its aim is to reduce greenhouse gas emissions, promote sustainable development and implement ecological solutions in various sectors of the economy. This initiative represents one of the biggest challenges for the EU as a whole, and at the same time presents new challenges and opportunities for the banking sector in terms of financing.

The Bank carries out its activities in accordance with the applicable EU legislation, which ensures that all its activities comply with the regulations established at European level. Part of the risk management strategy is to identify and effectively manage climate and environmental risks, which are fully integrated into the bank's existing processes and risks, such as credit risk and operational risk.

When granting loans in accordance with internal regulations, the Bank also takes into account environmental factors that may affect the future development of clients or the value of the collateral. This approach helps to minimise potential risks and ensures responsible funding.

The bank focuses mainly on households, small and medium-sized enterprises, as well as on cities and municipalities. The Bank is fully aware of the need to support projects that contribute not only to economic growth but also to sustainability.

The main products of the bank include retail loans such as home loans, consumer loans and overdrafts on personal accounts. The loan portfolio is primarily focused on financing housing and renovation, which can enable clients to improve the energy efficiency of their properties and thus contribute to reducing CO2 emissions.

The bank focuses primarily on the Slovak market, where it supports domestic clients. Its long-term lending strategy places an emphasis on residents, municipalities and small and medium-sized enterprises (SMEs).

4.1.2. Governance

4.1.2.1. Integration of sustainability-related performance in incentive schemes

Currently, Prima Banka does not have a remuneration system based on the fulfilment of sustainability goals and the remuneration of employees is solely based on their overall performance.

4.1.3. Strategy

4.1.3.1. Transition plan for climate change mitigation

At present, the Bank does not have a concrete plan to achieve and ensure the alignment of its strategy and business model with the Paris Agreement and the goal of achieving climate neutrality by 2050.

4.1.3.2. Material impacts, risks and opportunities – ESRS 2 SBM-3

The assessment of material topics within a sustainability report is a key step in reporting sustainability information under ESRS. The Bank approached the assessment of material topics, including material impacts, risks and opportunities in the field of climate change with due importance and expertise.

As part of the topic of climate change E1, double materiality was assessed from two perspectives:

- impact materiality – an aspect of climate change is considered material if it relates to the Bank's actual or potential, positive or negative, material environmental impacts in the short, medium or long term; and
- financial materiality – an aspect of climate change is financially material if it has, or could reasonably be

expected to have, a material financial impact on the bank, for example through changes in regulation, reputational risk or impact on the financed assets.

As part of this process, the Bank focused on those areas of climate change with the highest likelihood of material impacts, risks and opportunities. The aim was to accurately identify the factors that may affect its activity.

4.13.3. Description of the processes to identify and assess material climate-related impacts, risks and opportunities

With regard to clients, the analysis was carried out based on their segmentation by activity and other relevant characteristics. The topic of climate change was specifically assessed in accordance with the requirements of ESRS. Based on this analysis and expert assessment, relevant and irrelevant topics were identified. Relevant topics were further analysed in terms of material impacts, risks and opportunities, assessing their severity, scale and likelihood of impact.

Regarding the bank’s own operations, activities with a potential impact on climate change were identified. Relevant data were collected for each of these topics and expert assessments were carried out. As in the case of clients, relevant and irrelevant topics were identified first. After that, the relevant topics underwent a detailed analysis, including an assessment of their severity, scope and likelihood of impact. Based on this process, the Bank has identified the following material climate change topics, which are part of the Sustainability Report.

In the sustainability assessment, the bank identified greenhouse gas emissions, energy consumption and energy mix as key issues from a long-term perspective, considering these factors as risks associated with climate change.

Although opportunities to reduce greenhouse gas emissions prevail in the downstream area, the bank is aware that there are still potential risks that can affect its operations.

ESRS	Topic	Source	Materiality	Impact ateriality	Financial materiality	Timeframe
E1 – Climate change	Greenhouse gas emissions	Own operation	Material	Negative impact	x	Long-term
		Clients		Negative impact	Opportunities	Long-term
	Energy consumption and energy mix	Own operation		Negative impact	Risks	Long-term

Climate and environmental risks

Climate and environmental risks are the risks of potential losses due to climate change and environmental degradation. In general, climate and environmental risks include two main risk factors:

1. Physical risk – refers to the financial impact of climate change and environmental degradation. It can

be caused by extraordinary circumstances (acute) or it can result from gradual changes (chronic).

- Acute physical hazards may include: extreme rainfall, flooding, extreme heat or drought.
- Chronic physical risks can be: lack of natural resources, rising temperatures, lack of water or rising sea levels.

2. Transition risk – is associated with financial losses that an institution may incur, either directly or indirectly, as a result of the process of adapting to a low-carbon and more environmentally sustainable economy.

Physical and transition risks may have a direct impact on the bank, for example as a result of corporate profitability or depreciation of assets, or indirect, as a result of environmental changes.

Climate and environmental risks are managed and mitigated through pre-existing risks. The Bank may be affected by climate and environmental risks mainly in the context of credit risk and operational risk, but also in the context of Pillar II risks, such as liquidity risk.

Credit risk

Climate and environmental risks can have an impact on credit risk through physical risks (acute or chronic) or through transformation risk. Risks may affect the creditworthiness of clients or the value of collateral, which may impair their ability to repay the loan or reduce the return on funds. This can be e.g. physical damage to facilities or real estate pledged as collateral; market interest in the product/service; fines, increased adaptation costs, increased costs of more modern technology and certification; closure of certain parts of production, etc.

As part of the assessment of a credit proposal from a non-retail client, the bank carries out a climate and environmental risk analysis, which includes both physical risks and transition risk. The Bank pays particular attention to sectors sensitive to environmental risks. It analyses the policies and strategies of companies in relation to the transition (transition risk) to a long-term sustainable, low-carbon and climate-resilient economy with minimal negative impact on the environment, i.e. it assesses whether there is a transition plan in place, including a financial plan and the resources to cover it. Existing clients are monitored on an annual basis regarding climate and environmental risks.

When assessing the suitability and liquidity of collateral from retail clients, special attention is given to

potential environmental risks such as the likelihood of reduced demand for real estate in areas at high risk of flooding, landslides, air pollution, water scarcity and the like. These risks are analysed on the basis of available information from internal and external databases as well as on expert reports submitted.

Operational risk

Physical risks have the greatest impact on operational risk, but the market attitude and regulatory/political aspects are also important. This can include physical damage to headquarters, branches or cars, non-compliance with regulations or client preferences. This can lead to liability or reputational risk, regulatory changes not being complied with in due time, etc.

The Bank's risk categorisation includes climate and environmental risks, which are assessed, such as extreme weather events, chronic weather patterns, water scarcity, pollution, policies and regulations, market attitudes etc.

Liquidity risks and market risk

Climate and environmental risks can affect liquidity risk through physical risks (acute/chronic) or through transformation risk, but also through market attitudes and regulatory/policy considerations. This may be, for example, an outflow of funds from clients' accounts resulting from the repair of damages after natural disasters, or be related to credit risk, such as an increase in overdue loans, client defaults and the so-called reduced inflows of funds. The sudden repricing of securities, for example due to a decline in asset values, may lead to a reduction in the value of the Banks' high-quality liquid assets and thus affect liquidity reserves.

Just like the liquidity risk, climate and environmental risks within market risks can have an impact through physical risks (acute/chronic) or through transformation risk, but also through market attitudes and regulatory/policy considerations. This may be, for example, an outflow of funds from clients' accounts resulting from the repair of damages after natural disasters. Credit risk may be associated with an increase in overdue loans,

client defaults or, as a result of extraordinary physical phenomena, with a shift in market expectations, sudden repricing, higher volatility and a decline in asset values in some markets. Transformation risks may cause sudden repricing of securities and derivatives.

The Bank does not have a trading book and market risks arise in the banking book. This mainly concerns interest rate risk in the banking book and foreign exchange risk. The Bank has intangible exposures in shares that are not held for capital gains purposes. Similarly, derivative exposures within the bank are also intangible.

The Bank has set limits on sectors, properly assesses environmental risks within the credit relationship and pays due attention to the assessment of credit clients in sectors that are sensitive to these risks. The bank monitors the outflows of funds, the regulatory/political environment and other aspects, such as customer opinion/perception of the Bank. The Bank has integrated risks into the existing risk framework, within which limits and processes are set for risk management or risk mitigation.

The Bank conducts ILAAP/ICAAP stress testing of the Bank on an annual basis. Stress testing refers to the process of identifying largely unlikely but realistic events that may have a particularly adverse impact on a Bank's financial health. As part of stress testing, the Bank considers all potential risks and mitigating factors for the next 3 years based on stress scenarios. The Bank does not currently apply specific climate scenarios.

4.1.4. Impact, risk and opportunity management

4.1.4.1. Policies related to climate change mitigation and adaptation

Prima banka does not currently have separate formal policies in place on climate change mitigation and adaptation.

To mitigate risks, the bank uses existing processes within other risk categories, in line with its risk management strategy, where those risks are directly related or have an influence on them. Since these risks can affect the creditworthiness of clients, credit clients

(non-retail) are also assessed from the point of view of climate and environmental risks before the loan is granted during the manual approval process. The subsequent regular monitoring of the credit relationship is also focused on these risks. The collateral for loans to retail clients is also assessed. At the same time, some sectors may be affected to a greater extent, which the bank takes into account in the limits per sector. Climatic and environmental risks are also taken into account in operational risk, where, among other things, physical risks affecting the Bank are monitored, e.g. extreme weather effects, market attitude, policies and regulations, etc. The bank identifies these risks, assesses them and then, if they have an impact on the Bank or its clients, it takes appropriate measures to eliminate the risk. In relevant cases, the property may be assessed as unsuitable for securing the loan; alternatively, in the event of increased risk, the Bank may consider lowering the LTV ratio of the loan or downgrading the client's rating.

4.1.4.2. Actions and resources related to climate change policies E1-3

Policies and approaches

The Bank currently does not have comprehensive climate and environmental risk policies formally in place. Nevertheless, it is aware of the importance of managing these risks and their potential impact on the financial stability of clients, the quality of the loan portfolio and the long-term sustainability of the financed activities.

As part of the credit process and monitoring of existing clients, the Bank pays increased attention to the identification and assessment of climate risks, especially in the case of clients operating in sectors with the highest potential environmental impact.

Risk sectors

Particular attention is paid to the sectors considered to be the most climate-critical, in particular:

- **Energy** – electricity generation and distribution, fossil fuel extraction and processing, renewable energy.

- **Transport** – road, air, rail and sea transport, logistics and storage.
- **Manufacturing** – energy-intensive industries such as metallurgy, chemical industry and raw material processing.
- **Construction** – construction and management of real estate, material intensity and impacts on biodiversity.
- **Agriculture** – food production, land use, water management and methane emissions.

Measures to assess and manage climate risks

Although the Bank does not yet have formal frameworks for climate risks, it applies the following measures as part of its processes:

Assessment of climate risks when granting loans

As part of climate change mitigation, the Bank conducts climate and environmental risk analysis when deciding whether to provide financing to non-retail clients. The analysis takes into account the following client-related criteria:

- its existing status/adopted policies/strategy regarding its socially responsible approach to the environment;
- the impact of climate and environmental risks on its business activities and credit risk;
- its focus on long-term sustainable assets, products and services;
- the need to transform the existing business model into an environmentally sustainable economy and the resulting financial impact of such a transformation on the client's economic situation and credit risk;
- the negative impact of climate and environmental risks, as well as the risks associated with the need for transformation, on the creditworthiness of the collateral securing the loan transaction.

When providing housing loans for retail clients, the Bank assesses the suitability and liquidity of the collateral, taking into account potential environmental risks, such as the likelihood of reduced demand for real estate in areas at high risk of flooding, landslides, air pollution, water scarcity and the like.

Monitoring of existing clients

The Bank analyses the business activities of non-retail clients in relation to the following risks:

- excessive use of fossil fuels (lignite, oil, natural gas...);
- negative impact or degradation of the environment (biodiversity and ecosystem);
- threats of acute physical risks due to climate change (floods, droughts...) and chronic risks (temperature increase, water shortages, lack of natural resources...).

In connection with the identified risks, an assessment is made as to whether they could directly cause damage to property or reduce the quality of collateral, or whether these risks could negatively impact the client's productivity or lead to a disruption in supply relationships.

At the same time, the Bank analyses the client's policy and strategy regarding its transformation (transformation risk) into a long-term sustainable, low-carbon and climate-resilient economy with minimal negative impact on the environment, i.e. it assesses whether there is a transition plan in place, including a financial plan and the resources to cover it.

Reaction to regulatory requirements

- **Monitoring the development of ESG regulations** in order to gradually integrate requirements into the Bank's processes.
- **Analysis of legislative and market trends** that may affect both credit risks and the financing of business entities in critical sectors.

Prima Banka is interested in continuously reducing its carbon footprint and complying with the Paris Agreement. For this reason, when replacing equipment, it also takes into consideration the production of emissions so that the new equipment produces lower emissions than the old one. Regularly, in 4-year cycles, it prepares, together with external entities, an energy audit of all operations, together with a proposal of steps intended to reduce the production of greenhouse gases. Based on the results, the materiality of the proposed changes is

assessed and, in agreement with the bank's management, they are implemented. The investments mainly concern the replacement of high-emission heat sources with low-emission ones (condensing boilers), the replacement of high-consumption lights with low-consumption ones (LED), as well as a close cooperation with landlords in order to ensure the insulation of leased premises.

In the case of motor vehicles, they are being replaced with new motor vehicles that have lower CO₂e emissions.

At the same time, it actively fulfils its obligations as required by the relevant legislation and annually submits reports on F-gases (leakages from air-conditioning equipment) in accordance with legislative requirements.

4.1.5. Metrics and targets

4.1.5.1. Targets related to climate change mitigation and adaptation E1-4

The Bank does not currently have specific climate goals or action plans in the field of climate change mitigation and adaptation to its consequences. The Bank expects to set targets and metrics to meet these goals for its own operations in the following period.

4.1.5.2. Energy consumption and mix E1-5

The energy consumption in MWh related to Prima Bank's own activities is disclosed below, broken down by energy source into fossil, nuclear and renewable energy. The supplied electricity is calculated according to the energy mix of sources (market base).

Energy consumption and energy mix	2024 (2023)*
Consumption of fuel and coal products (MWh)	-
Consumption of petroleum and petroleum products (MWh)	861.34
Natural gas consumption (kWh)	1,855.68
Consumption of other fossil resources (MWh)	-
Consumption of purchased or acquired electricity, heat, steam or cooling from fossil sources (MWh)	4,552.4
Total fossil energy consumption (MWh)	7,269.5
Percentage share of fossil resources out of total energy consumption (%)	74%
Total nuclear energy consumption (MWh)	1,498.2
Percentage share of nuclear energy consumption out of total energy consumption (%)	15%
Consumption of fuel from renewable resources (MWh)	-
Consumption of purchased electricity, heat, steam, and cooling from renewable sources (MWh)	1,036.9
Consumption of self-generated non-fuel renewable energy (MWh)	n/a
Total consumption of energy from renewable sources (MWh)	1,036.9
Percentage share of renewable resources out of total energy consumption (%)	11%
Total energy consumption excluding nuclear energy (MWh)	8,306.4
Total energy consumption (MWh)	9,804.6

*according to available information

**supplied electricity calculated according to the energy mix of sources (market-based)

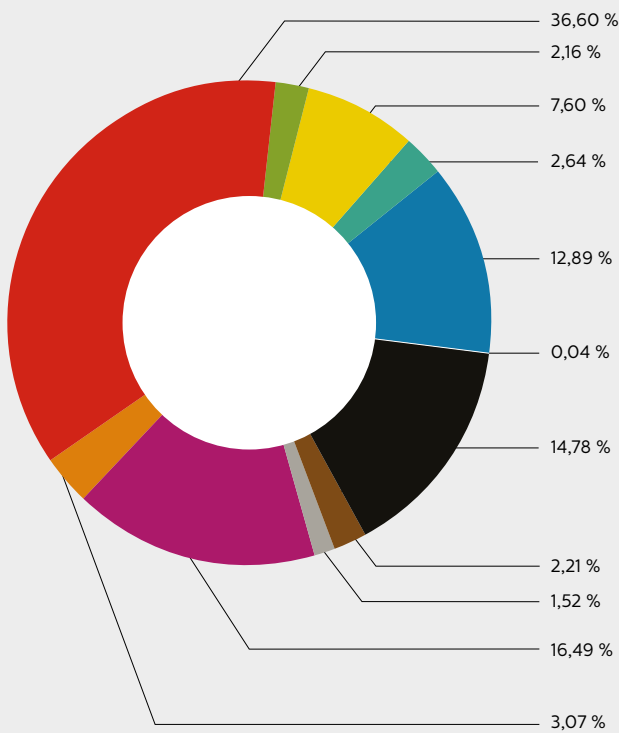
The main types of energy consumed in Prima Banka are electricity, natural gas and petrol/diesel.

Electricity is supplied by several suppliers, the largest being Západoslovenská energetika (ZSE). The

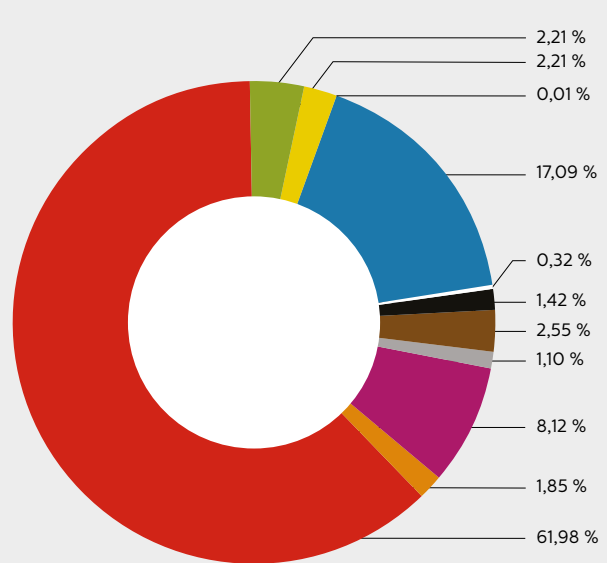
energy mix is made up of non-guaranteed renewable sources.

The energy mix of ZSE as well as the general one for the Slovak Republic can be found below.

Energy mix of ZSE Energia, a.s.



Energy mix of sources (production)



source: www.okte.sk

Legend

- Biomass power
- Hydropower
- Lignite
- Other fossil fuel
- Solar power
- Other renewable resources
- Petroleum products
- Total nuclear resources
- Wind power
- Coal
- Gaseous fuel

The energy mix of ZSE Energia, a. s., represents the structure of electricity sources within the total energy supplied by ZSE Energia, a. s. The amount of CO₂e emissions of ZSE Energia, a. s. for the year 2023 was 286.23 g CO₂e/kWh.

Slovakia without guarantees of origin from renewable sources. The amount of CO₂ emissions from the residual energy mix for 2023 is 123.04 g CO₂/kWh.

The energy mix of sources (production) represents the structure of electricity sources for customers in

Natural gas is mainly used to produce heat and hot water. In the case of heat from suppliers, the heat is also produced using natural gas.

Due to the number of branches and activities throughout Slovakia, the use of motor vehicles and thus the consumption of diesel and petrol are crucial for Prima Bank.

4.1.5.3. Gross scopes 1, 2, 3 and total greenhouse gas emissions E1-6

Information regarding the calculation

The calculation of own emissions has been carried out

in accordance with the GHG Protocol. Invoices or reporting/summarizing tables from suppliers have been used for the calculation of own emissions. Estimates were made on the basis of real numbers and comparisons with other plants, for which real data are available.

Given that Prima Banka is a financial institution, it considers that CO₂ is the most relevant greenhouse gas and for that reason emissions are calculated in tCO₂e/year.

Greenhouse gas emissions	2024
Scope 1 (tCO₂e)	616.83
Gas for boilers	375.24
Company vehicles	215.16
Refrigerant leaks	26.43
Scope 2 Location-Based (tCO₂e)	1,263.33
Electric energy	503.67
Heating	759.66
Scope 2 Market-Based (tCO₂e)	1,931.35
Electric energy	1,171.69
Heating	759.66
Scope 3 (tCO₂e)	283,610.71
3.1 Purchased goods and services	40.55
3.5 Waste arising from operational activities	0.16
3.15 Financed emissions	283,570.00
Total greenhouse gas emissions according to the location-based method (tCO₂e)	285,490.87
Total greenhouse gas emissions according to the market-based method (tCO₂e)	286,158.89

Prima Banka does not fall under the EU Emissions Trading System (EU ETS).

In scope 1, accurate energy consumption data for 2024 is obtained from suppliers and drawn from gas supplier's billing invoices, reports from external organisations on F-gas leakage and petrol/diesel invoices. The emission factors used in the calculations are provided by the suppliers of the goods (the supplier's website

in the case of gas, supplier's reports in the case of refrigerant leakage) or in accordance with the supplier's guidelines issued by the Ministry of Environment.

In total, Prima Banka produced scope 1 emissions in 2024 amounting to 616.83 tCO₂e/year.

In scope 2, electricity was quantified as in 2023 due to the lack of billing invoices in 2024. In the

absence of quantification data from 2023, energy consumption was estimated. The estimate was made based on previous monthly invoices (if available) or according to the branch size (if no other quantification parameters were available). The emission factor was determined on the basis of the supplier's information and its website. The calculation of emissions for the purchased electricity was carried out in accordance with the GHG Protocol in two ways. In the case of a particular supplier, its specific emission factor was used, which represents the market-based method. In addition to that, emissions were also calculated based on the energy mix of sources available in Slovakia, which corresponds to the location-based method.

Heat was supplied by several suppliers. Volumes were quantified as in 2023 due to the lack of 2024 billing invoices. In the absence of quantification even for 2023, energy consumption was estimated. The estimate was made on the basis of the average consumption per m² at the branches where quantification is available. The emission factor was taken as the MHTT average, which we consider to be a usable average in Slovakia due to the unavailability of accurate data.

In scope 2 Prima Banka produced 1,263.32 tCO₂e/year based on the location-based methodology and 1,931.35 tCO₂e/year based on the market-based methodology.

In scope 3, only insignificant upstream items were identified and quantified, with total emissions amounting to 40.71 tCO₂e.

In the downstream, the Bank quantified financed emissions for the majority of its loan portfolio.

Items 3.1 Purchased goods and services, 3.5 Waste arising from operating activities and 3.15 Financed issues were included in scope 3. Prima Banka does not have sufficient input data for the other headings.

Proportion of data obtained from primary sources used to calculate emissions for each item:

Share of emissions obtained from primary sources	%
3.1 Purchased goods and services	100%
3.5 Waste arising from operational activities	100%
3.15 Financed emissions	0%
Total share	0.01%

In total, Prima Banka produced:

Region	kgCO ₂ e/year	tCO ₂ e/year
Total (location-based method)	285,490,870	285,490.87
Total (market-based method)	286,158,890	286,158.89

The financed emissions represent the carbon footprint associated with the economic activities of bank-funded entities, including loan portfolios. These emissions belong to the so-called indirect emissions (Scope 3) and arise as a result of the activities of clients whose activities are supported by the Bank through its financial products.

In accordance with the disclosure requirements under the E1-6 framework, the Bank monitors and reports the financed emissions in order to increase transparency on the climate impacts of its portfolio. The calculation of these emissions follows recognised methodologies, such as the Partnership for Carbon Accounting Financials (PCAF) standard, which allows for the consistent measurement and comparison of data across the financial sector.

Financed emissions disclosure is an important step towards a better understanding of the environmental risks associated with financial activities. This transparency allows the Bank and its stakeholders to make informed decisions about climate risk management strategies and sustainable financing options. The aim is not only to meet regulatory requirements, but also to support the transition to a low-carbon economy by providing financing solutions that reflect environmental and societal challenges.

The Bank is currently quantifying its portfolio issues for the following segments:

Households

Within this segment, the Bank focuses specifically on exposures secured by collateral in the form of residential real estate. Emissions associated with exposures secured by collateral in the form of residential real estate are quantified using emission factors from the PCAF database.

When calculating the emissions for these exposures, the bank used real data on the type, value and square footage of the property. This data is available for most of the portfolio, but in the case of some exposures where data was not available, the bank used a model to estimate part of the data based on the available data.

For the purpose of calculating emissions, the Bank has broken down the financed emissions by property type, with separate quantifications for apartments and single-family houses. Exposures in which the financed property is an uncompleted building were excluded from the calculation of financed emissions.

Financed emissions by asset class

Asset classes of the financed emissions	Credit exposure used for the calculation in EUR	Financed emissions in tCO ₂ e	Emission intensity in tCO ₂ e / million euros	Data quality (high = 1, low = 5)
Mortgages	4,661,840,143	107,435	23	4
Business loans	418,859,886	164,550	393	4
Sovereign debts	97,601,225	11,585	119	4
Total	5,178,301,254	283,570	55	

Mortgages

Type of real-estate	Financed emissions tCO ₂
Flat	29,716
House	77,719
Grand total	107,435

Business loans

Within the category of entrepreneurs, the Bank works with data regarding the segment of corporate clients, small and medium-sized enterprises and micro-enterprises. Due to a lack of input data, the segment of self-employed individuals and freelancers is not included in these calculations. Exposures to entrepreneurs are quantified on the basis of data from an external company, which the Bank recalculated into financed emissions, taking into account the volume of exposures, as well as the equity and liabilities of the companies. In the absence of company financial statements the bank used a model created on the basis of the available data.

Sovereign debts

Part of the exposure is also in purchased government bonds. The bank primarily holds bonds of the Slovak Republic and, to a lesser extent, bonds of Romania. The entire bond portfolio was used to calculate the financed emissions. The Bank based its calculation on the PCAF methodology and, in addition to its own data, it also used data from the websites World Development Indicators and Our World in Data.

Exposure to sectors that contribute significantly to climate change:

Sector	Financed emissions tCO ₂
A – Agriculture, forestry and fisheries	337
B – Mining and quarrying	0
C – Industrial production	5,237
D – Supply of electricity, gas, steam and cold air	4,426
E – Water supply; wastewater treatment and disposal, waste and waste disposal services	1,005
F – Construction	9,515
G – Wholesale and retail trade; repair of motor vehicles and motorcycles	7,109
H – Transportation and storage	4,998
I – Accommodation and catering services	497
L – Real estate activities	2,852
Grand total	35,976

GHG Intensity

GHG Intensity	2024
Total greenhouse gas emissions according to the location-based method per net revenue (tCO ₂ e/mil. EUR)	9,269
Total greenhouse gas emissions according to the market-based method per net revenue (tCO ₂ e/mil. EUR)	9,290

Net revenue table

Net revenue in EUR	2024
Total net revenue	30,801,355

5. Social area

5.1. Own workforce

5.1.1. Why is it important?

Employees are an important pillar for the consistent implementation of Prima Banka strategy, which is why the Bank is purposefully engaged in creating a working environment that enables the self-realisation of people who prefer meaningful work, fair remuneration, the opportunity of self-fulfilment working for a successful and long-term stable employer, a safe working environment and, last but not least, a job that they enjoy and enables them to learn, grow personally and professionally and achieve results.

Within the banking sector, Prima Banka is perceived as a successful, stable and reliable employer. It is governed by applicable legislation, in particular by the Labour Code. Long-term strategy, simple products, internal focus on efficiency and a reward system enable employees to achieve results. Employees are assigned to teams solely on the basis of their skills, expertise and personal qualities. The Bank provides opportunities to a wide range of individuals, including graduates and those with diverse work experience, not only in banking, as it supports everyone during the adaptation process.

For career advancements to specialist or managerial roles, the Bank prefers internal candidates based on their potential. A flexible working hours model for certain positions allows employees to better organise their time and achieve a balance between their personal and professional lives. Well-established work processes, combined with meaningful work that employees enjoy, contribute most to a positive work atmosphere.

The Bank considers that remuneration is one of the most important working conditions. It is proud to be motivating and fair. Salary conditions are designed to reflect the nature of the work performed and the performance achieved. Employees undergo an annual performance evaluation process, which is linked to remuneration.

Communication throughout the Bank is very important, which is why meetings are held regularly at all levels so that employees can give their feedback and make suggestions for improvement. Particular attention is paid to the training and development of employees who wish to improve their professional knowledge, as well as their managerial and personal skills.

The Bank respects the privacy of employees, protects their personal data and promotes decency and mutual respect, with zero tolerance for any harmful behaviour.

5.1.2. Strategy

5.1.2.1. Interests and viewpoints of stakeholders (ESRS 2 SBM-2)

Prima Banka actively engages its employees and their representatives in a dialogue on issues related to working environment, working conditions and skills development. Regular working meetings and one-to-one interviews enable the Bank to gather feedback and take staff views into account when making strategic decisions in the area of human resources management.

5.1.2.2. Material impacts, risks and opportunities and their interaction with the strategy and business model (ESRS 2 SBM-3)

The Bank operates in the Slovak Republic, where child labour and forced labour are prohibited. 100% of the Bank's staff are permanent employees and the Bank does not employ people through employment agencies nor does it engage freelancers.

The risks and impacts arising from the job description are the same for all positions in the Bank, due to the administrative nature of the activities performed.

Prima Banka has identified the following material impacts, risks and opportunities related to labour force:

- **Labour shortage in the market:** The banking sector

has long faced a labour shortage, making it more difficult to attract new qualified staff.

- **Low attractiveness of working in the banking sector:** The financial sector is perceived as less attractive to younger generations, which poses a challenge in recruiting new talent.
- **Retaining qualified staff:** Stabilising teams and minimising turnover requires continuous improvement in working conditions and employee development.
- **Improving managerial skills:** The need for continuous improvement of managerial and communication skills among managers is essential, as they directly affect both working atmosphere and employee satisfaction.

As part of the identification of mutual positive and negative impacts, opportunities and risks that may affect sustainability, business model and strategy, the Bank has identified 5 areas with a positive impact:

- providing long-term stable employment
- flexible working hours for certain jobs, allowing employees to achieve a better work-life balance
- fair evaluation of employees regardless of gender, age, disability, etc.
- a training system that enables personal and professional development through specialised training sessions
- employment of disabled people.

The Bank has identified an opportunity in a remuneration system, which is fair, attainable and clearly understood by everyone, regardless of differences, and is based solely on the abilities and performance of each individual.

A potential risk in terms of attracting new employees and retaining the existing ones has been identified in positions that require continuous operation.

The bank sees an opportunity in further strengthening its training and skills development programs, which will enhance its competitiveness in the market while also offering employees opportunities for professional development.

As part of the management of positive and negative impacts, the Bank has not set any measurable time-bound targets related to corporate culture and conduct principles, nor does it currently have a timeline for their future implementation.

5.1.3. Managing Impact, Risks and Opportunities

5.1.3.1. Policies related to the own workforce (S1-1)

In its interaction with employees, the Bank is guided by the Labour Code, which reflects UN human rights requirements. It fosters a culture of positive working atmosphere, focusing on employees' abilities, expertise, personal qualities, work results achieved and overall potential. The topics of age or under-represented gender are not relevant.

The Bank has established internal principles, policies and procedures for all employees to promote desirable behaviour, mutual respect, open communication, a safe working environment and the elimination of any form of discrimination or unequal treatment. Compliance with applicable labour laws is a fundamental obligation.

Within the internal management standards approved by the Board of Directors, the Code of Ethics for Employees and the Work Regulations are the documents that determine the rules of conduct and corporate culture. Other key standards in place include the Organisational Regulations, the Remuneration Policy and the Remuneration Policy under the Banking Act. There is an internal system in place to make employees aware of regulations and binding notices. Important information can be found on the Intranet and on the Bank's website, including the obligation to familiarise oneself with working conditions, compliance with data protection, etc.

The Bank's strategy, policies, principles and values are also the subject of initial onboarding training and an e-learning training system is in place to provide information on occupational health and safety and fire safety compliance.

5.1.3.2. Processes for engaging own workers and workers’ representatives in relation to impacts (S1-2)

The opinions of employees are important to the Bank, and mutual interaction with them is achieved by involving them during regular meetings at various levels. This involves communication through individual meetings with direct supervisors, joint meetings of departments and divisions up to meetings at Bank management level, including engagement of the staff during conferences. Also during the process of annual performance review, employees are given the opportunity to express their views. The company does not currently have any organised staff councils or unions.

5.1.3.3. Processes to remediate negative impacts and channels for own workers to raise concerns (S1-3)

Prima Banka has established anonymous internal channels to report any concerns related to the work environment, discrimination or any other negative impacts. Employees are informed of this fact during their initial training, which also includes familiarisation with the applicable internal banking regulations, or through the internal system when updating its content. All complaints are objectively investigated in accordance with internal regulations and, if confirmed, adequate corrective measures are taken.

Any employee may report discrimination, unequal treatment or other inappropriate behaviour in accordance with the Bank’s internal rules without fear of retaliation. Complaints may be made orally, in writing by post, or electronically to the designated email address of the Legal and Compliance Department. Complaints are handled in cooperation with the Human Resources Department. The employee concerned and his/her immediate supervisor are involved in the communication. Every complaint is thoroughly investigated, documented, and addressed through clear communication, including taking appropriate action when necessary.

5.1.3.4. Adoption of measures regarding material impacts on the own workforce (S1-4)

In the process of investigating employee complaints, the Bank proceeds in accordance with applicable legislation, in particular the Labour Code, and internal policies. Investigations are conducted through written and face-to-face communication, meetings with the employees involved, and by gathering input from other colleagues and supervisors. Thorough written documentation is prepared, including a Report containing the results of the investigation. Depending on the seriousness of the findings, appropriate consequences are drawn and corrective measures are taken.

More detailed information regarding material impacts on one’s own workforce can be found in ESRS 2 SBM-3.

5.1.4. Metrics and targets

5.1.4.1. Targets related to the management of material negative impacts, the promotion of positive impacts and the management of material risks and opportunities (S1-5)

As part of the management of positive and negative impacts, the Bank has not set any measurable time-bound targets related to corporate culture and behaviour principles, nor does it currently have a timeline for their future implementation.

5.1.4.2. S1-6 - Characteristics of the undertaking’s employees

The Bank provides its services only within the Slovak Republic, which is why 100% of its employees work in Slovakia.

Employee headcount overview:

	as at 31/12/2024
Total number of employees	777
Female	622
Male	155

	as at 31/12/2024
Average number of employees	760
Female	610
Male	150

As required by standard ESRS S1-6, Prima Banka provides the following additional employee characteristics:

Total number of employees and full-time equivalent:

	2024
Total number of employees	777
Average number of employees	760
Female	622
Male	155

Total number of employees with a permanent employment contract who left the undertaking during the reporting period and the turnover rate:

	2024
Number of employees who left	80
Employee turnover rate	11%

Description of the methodologies and assumptions used for data compilation:

The numbers were exported from the payroll system as of 31.12.2024. The employee turnover rate was calculated as the ratio between the number of employees with permanent employment agreements who left in 2024 and the average number of employees in 2024. Overall, 100% of the staff work on a permanent basis with a weekly working time of 38,75 hours or 37,50 hours (continuous operation group).

Time horizon of data and tracking frequency:

The Bank reports on the number of employees quarterly and annually through the Accounting Department, tracking the number of employees as of the day of the financial statement and including the average number of employees and the average number of management employees.

Contextual information necessary to understand the data:

During the reporting period, the Bank did not experience significant fluctuations in the number of employees.

Cross-reference to financial statements:

Bank website – Financial Information section: <https://www.primabanka.sk/hospodarske-vysledky/informacie-o-cinnosti-banky>

5.1.4.3. S1-7 – Characteristics of non-employees in the undertaking's own workforce

The Bank does not employ people through employment agencies nor does it engage freelancers.

5.1.4.4. Diversity metrics (S1-9)

Gender distribution in numbers and percentages at senior management level:

	2024
Members of the Senior Management (Board of Directors)	3
Female	1 (33 %)
Male	2 (67 %)

Definition of Senior Management:

The Senior Management consists of the CEO and Chairman of the Board of Directors in one person and 2 other members of the Board of Directors.

Distribution of employees by age groups:

	as at 31/12/2024
Up to 30 years	186
30 to 50 years	427
Over 50 years	164

5.1.4.5. S1-10 – Adequate wages

Pursuant to the Labour Code, the employee's wage must reach the minimum wage level according to the specified levels of difficulty. Its amount depends on the degree of difficulty of the respective positions. 100% of Prima Banka employees receive a salary that is higher than the minimum wage established by law. The Bank remunerates employees solely on the basis of the nature of the work activities performed and the performance achieved, i.e. the topic of remuneration of the under-represented gender is not relevant.

5.1.4.6. Social protection (S1-11)

100% of Prima Banka employees are covered by high level social protection in accordance with the applicable legislation.

5.1.4.7. Persons with disabilities (S1-12)

Total number of employees with disabilities:

	as at 31/12/2024
Employees with disabilities	31 (3.99 %)

- **Contextual information on how data is collected:** If an employee becomes disabled during the current employment relationship, he/she shall report this fact to the employer within 8 days. This procedure is in accordance with the Employment Service Act and the Social Insurance Act, which define the employer's obligations when employing disabled persons and persons entitled to a disability pension.
- **Disability assessment process:** The disability status is assessed by the relevant institutions on the basis of medical reports, comprehensive functional examinations and their conclusions. The information about the person's disability is subsequently reported to the health insurance company by the Labour Office.

5.1.4.8. Training and skills development metrics (S1-13)

Every year, the Bank devotes significant attention to the performance evaluation process. It focuses on assessing the performance and potential of each employee. The aim is to assess the performance and contribution of each individual to the development, growth and success of Prima Banka over the previous year and to define goals for future periods.

Percentage of employees who participated in regular performance and career development reviews:

100% of employees (excluding those on probation or notice period, with fixed-term employment agreements that were not extended, or on maternity/paternal/paternity leave or long-term sick leave) participated in regular performance and career development evaluations. Accurate gender breakdown data is not available as the Bank has not set up such measurement metrics.

Average number of training hours:

	2024
Average number of training hours (per employee)	28
Female	29
Male	18

In fact, the actual number of training hours is higher, given that individual training for specialists organised externally is not independently recorded by the Bank and it is not possible to report the breakdown between male and female employees.

5.1.4.9. Work-life balance metrics (S1-15)

Percentage of employees entitled to family leave:

	2024
Employees entitled to leave for family reasons	100%

Percentage of eligible employees who have taken family leave:

	2024
Number of employees (by gender)	
Female	16%
Male	0.38%

Legal basis for entitlement to family leave:

All employees are entitled to maternity/parental/paternity leave on the basis of the applicable legislation, in particular under Act No. 461/2003 Coll. on Social Insurance. All employees are considered eligible in this context.

5.1.4.10. Remuneration metrics (gender pay gap and total remuneration) (S1-16)

Gender pay gap:

Remuneration is made solely on the basis of the

performance achieved and the quality of work. The comparison of the salaries of male and female employees without taking into account their positions has no informative value. No significant gender differences were found when comparing salaries by job category. A difference of 1% and 5% was found when comparing the 2 positions with the highest number of employees, and this difference is fully explained by the number of hours actually worked and the performance achieved.

Ratio of the total annual remuneration of the highest earning individual to the median total annual remuneration of all employees:

The Bank does not disclose this information as it considers it sensitive.

Contextual information:

The remuneration of employees is governed by the internal rules of the Bank, which are in accordance with the legislation of the Slovak Republic and the principles of fair and non-discriminatory remuneration.

5.1.4.11. S1-17 - Incidents, complaints and severe human rights impacts

	2024
Total number of discrimination cases dealt with (resolved during the year)	1
Number of complaints filed through channels available to the own workforce to raise concerns	1
Number of legitimate complaints filed through channels available to the own workforce to raise concerns	0
Total amount of fines, penalties and damages resulting from incidents and complaints	0

Contextual information about the data:

The information has been compiled on the basis of the records of incidents, complaints and suggestions, which are regularly monitored and evaluated by the responsible departments of the Bank.

5.1.4.12. Serious human rights incidents

	2024
Number of serious human rights incidents related to the undertaking's workforce	0
Total amount of fines, penalties and damages resulting from these incidents	0

Contextual information:

The data was compiled based on the Bank's internal incident records and controls.

	2024
Total number of cases of discrimination, including harassment, dealt with (resolved during the year)	1
Number of complaints filed through channels for people in the undertaking's own workforce to raise concerns	1
Number of legitimate complaints filed through channels available to the own workforce to raise concerns	0
Total amount of fines, penalties and damages resulting from these incidents	0

Contextual information about the data:

The information has been compiled on the basis of the records of incidents, complaints and suggestions, which are regularly monitored and evaluated by the responsible departments of the Bank.

5.2. Consumers and end-users (S4)

5.2.1. Why is it important?

At Prima Banka, clients are perceived as a fundamental pillar of success. The Bank is convinced that banking is not only about providing financial services, but above all about building long-term relationships based on trust, transparency and fairness. Therefore, it strives to offer every day solutions that take into account the individual needs of clients and contribute to their financial stability and satisfaction.

The Bank's strategy is based on the principles of accessibility, simplicity and clarity. It prides itself on being able to provide convenient access to banking services for everyone - from individuals to entrepreneurs and local governments - thanks to efficient processes and modern digital solutions. At the same time, it emphasises personal approach and professional advice, thanks to which it maintains a high level of customer satisfaction.

Ethical and responsible business conduct is crucial. When creating products and services, the Bank takes into account not only legislative requirements, but also the principles of sustainability and consumer

protection. It aims to provide transparent and fair conditions, thereby actively preventing financial vulnerability and promoting healthy financial habits.

The Bank's clients have constant access to reliable and understandable product information. All product terms and conditions are clearly stated, eliminating the risk of misunderstanding and contributing to better decision-making by clients.

A network of branches in every district of Slovakia and continuously upgraded online banking are key elements of the Bank's successful strategy. Electronic banking allows clients to manage their finances conveniently and securely, while in the field of digital services penetration Prima Banka ranks among the TOP 3 banks in Slovakia according to a survey conducted by Go4insight agency on a sample of 6,000 respondents. The Bank's goal is that every client, regardless of their technological literacy, has the opportunity to seamlessly use its products and services.

A long-term and successful relationship between clients and the financial institution is essential for the stability and development of financial services. Products and services such as accounts, loans, investment opportunities or digital solutions (internet banking and the Peňaženka [Wallet] mobile application) contribute to the financial security of clients and help them cope with everyday challenges with a greater sense of security and comfort. The protection of personal data and the security of digital infrastructure are key factors in building consumer and end-user trust.

5.2.2. Strategy

Prima banka Slovensko, a.s. is a retail-oriented bank with a long-term, clear and unchanging strategy that focuses on providing simple and basic banking services. Our goal is to ensure a sustainable business model that is profitable and self-sustaining for our shareholders, with an emphasis on the availability, transparency and efficiency of products and services.

Inputs and approach to their collection, development and provision

The main inputs of our business model are financial resources, human capital and the trust of our clients. We finance our operations primarily through a stable base of deposits from retail customers and the efficient management of our balance sheet. We strive to improve the customer experience and ensure greater efficiency of banking processes. Our employees are a key asset of the Bank, which is why we focus on their professional development and ethical values, as well as on the delivery of high-quality services to clients.

Outputs and results for stakeholders

Our main outputs are financial products and services that reflect the needs of ordinary customers, local governments and smaller entrepreneurs. We provide a core range of products including current accounts, savings products, home loans and consumer loans. Thanks to the simplicity and clarity of our offer, we contribute to financial inclusion and responsible household management. We provide investors and shareholders with a stable and predictable return that results from a conservative and sustainable business strategy.

Value chain and position of the Bank

Prima Banka is a solid part of the financial ecosystem of Slovakia and focuses on long-term relationships with its clients. In the upstream value chain, we cooperate with external suppliers, especially in the field of IT, but at the same time we build a large part of our solutions in-house. On the distribution side, we place emphasis on simple and efficient sales channels – our

branches and digital platforms. The end users of our services are individuals, smaller undertakings and local governments, for whom we provide accessible and reliable banking solutions.

Our business model is built on the principles of stability, sustainability and long-term value for all stakeholders.

5.2.2.1. Interests and viewpoints of stakeholders (ESRS 2 SBM-2)

Prima Banka's business strategy reflects the needs of clients and focuses on the availability, simplicity and transparency of banking services. The Bank develops innovative approaches to customer service and ensures that its clients have constant access to reliable and comprehensible product information. It respects the rights of consumers, including the protection of their human rights, privacy and financial security.

- **Availability of services** – Prima Banka is the only bank in Slovakia that has a branch in each district, which ensures the physical availability of our services for every client. In addition to that, it offers a wide range of online solutions that increase flexibility in finance management. The goal of Prima Banka is that no client should have limited access to banking products.
- **Clear and fair communication** – Product documentation is clear and transparent. Clients have the opportunity to obtain the necessary information via the website, call centre and staff at the branches. In 2024, the Bank achieved 100% web functionality throughout the year, guaranteeing uninterrupted access to information.
- **Consumer protection** – The Bank's guidelines and internal regulations protect clients from inappropriate financial decisions and support their safety when interacting with the Bank. At the same time, they emphasise the professionalism of employees, who are regularly trained and have detailed working procedures at their disposal.
- **Electronic services** – Prima Banka is one of the leaders in online banking in Slovakia and clients can use internet banking and mobile applications with the highest level of security and convenience.

Prima Banka actively monitors the needs and expectations of its clients to ensure high quality services and their safety. The aim is to simplify procedures, increase efficiency and build competitive advantages. Investment in innovative solutions and data security are key concerns that contribute to long-term customer relationships based on trust.

5.2.2.2. Material impacts, risks and opportunities (ESRS 2 SBM-3)

Positive impacts

- Transparency of products and conditions.
- Availability of services in each district of Slovakia.
- 100% functional website and 24/7 call centre.
- Equal interest rates for all clients who meet the legal requirements for housing loans.
- Possibility to open a bank account online also for non-customers of the Bank.
- Simple and fair banking services for everyone.
- Increasing clients' financial literacy through educational programs.

Potential risks

- Increased regulatory burden and possible penalties for non-compliance with strict legislative requirements.
- The risk that clients do not understand financial products and make poor decisions.
- Personal Data Protection and GDPR Compliance.
- Financial inclusion and provision of services for all social groups.
- Risks related to digital threats and cyber security.

The constant development of digital technologies and innovations allows us to flexibly respond to changing market needs and strengthen our position in this competitive environment. Development brings with it new risks, but it also brings new opportunities for increasing business potential and customer base within the strategy. Risk categories in terms of IT security are set uniformly for all clients. Given that cyber threats are the same for every client, the Bank ensures the highest level of protection for all personal and sensitive data, regardless of who the specific client is.

The identified risks relate to different groups of the Bank's clients. Increased regulatory burdens and the risk of fines can affect all customers – entrepreneurs and corporate customers as well as ordinary citizens, as regulation in this segment is very severe and may limit the availability of certain products. Uncertainty about financial products can affect retail customers, seniors and young people with lower financial literacy. The protection of personal data is crucial for everyone, especially when it comes to online banking. Financial inclusion targets socially disadvantaged groups and digital threats put every client at risk.

5.2.3. Managing Impact, Risks and Opportunities

Creating an environment characterised by positive impact and certainty is closely related to effective risk management in a digitalising society. Protecting from cyber threats and safeguarding personal information are essential to maintaining long-term business relationships, driving growth, and creating new opportunities. Key risks are also managed in cooperation with the professional community, relevant institutions and providers of innovative solutions. A systematic approach to IT risk analysis and management ensures the security of ICT services and the assessment of potential threats. The constant expansion of digital solutions makes it possible to respond flexibly to changing market needs and to strengthen competitiveness. Measures are being implemented to align with EU Regulation 2022/2554 on Digital Operational Resilience in the Financial Sector and Act No 69/2018 Coll. on Cyber Security. Continuous updating of internal processes ensures the stability and security of services.

Increasing the comfort and accessibility of digital services goes hand in hand with eliminating risks and strengthening data protection. Modern technologies offer not only a higher level of security, but also convenient financial management, which strengthens credibility in the market.

The Bank systematically assesses risks in order to identify their potential impacts on clients, external partners and employees. The assessment takes into account the risk of accidental or unlawful damage, loss, alteration,

unauthorised access or disclosure of personal data, as well as other possible forms of threat to data security.

5.2.3.1. Policies related to consumers and end-users

The Bank's long-term goal is to provide its clients with high-quality services and products regardless of the age or gender of the client, which makes Prima Banka open to all current as well as potential clients. This goal is ensured by internal policies such as the Code of Ethics and the Work Regulations. Every employee is obliged to follow these policies in the performance of his/her duties to ensure the maximum satisfaction of all clients. If clients have any doubts or suspicions about illegal activities by employees, or wish to make a complaint, they can use one of several channels to do so. Clients can do so without fear of reprisals, thanks to the Whistleblower Protection Policy.

In addition to the above-mentioned directives, Prima Banka has measures in place to protect client data and Cyber Security. Internal management methodologies cover the technological, organisational and legal aspects of data processing, taking into account the latest trends and regulatory requirements.

As part of its internal guidelines on information security management, the Bank currently applies an ICT security strategy, an information security management policy and a data protection project to safeguard personal data. At the same time, it implements information security incident management and ICT risk analysis processes to prevent negative impacts and cyber attacks on the Bank's information assets.

These procedures are regularly reviewed by Prima Banka, ensuring maximum protection for customers and their digital assets.

5.2.3.2. Processes for engaging consumers and end-users in relation to impacts S4-2

The focus on transparent communication with clients in the area of personal data protection and financial transaction security allows consumers to make

suggestions and proposals through digital channels or face-to-face consultations. The efficiency of processes and modern approaches is also confirmed by the constant increase in the number of clients.

Prima Banka actively engages consumers and end users in the improvement of its products and services. A feedback process is not formalised, but clients' opinions are systematically gathered through regular market surveys, feedback at branches, call centres, email suggestions and complaints. All suggestions are analysed and their frequency, relevance and impact on clients are evaluated. The results are regularly submitted to the management of the Product Management Division, which assesses their importance and decides on any necessary process adjustments or product configuration changes. The aim is to ensure that banking services better meet the needs of clients, increasing their satisfaction and accessibility. This constant dialogue with clients allows the Bank to respond flexibly to changing market requirements and strengthen trust in the services provided.

5.2.3.3. Processes to remediate negative impacts and channels for consumers and end-users to raise concerns S4-3

The Bank's internal organisational structure reflects modern trends in IT technology and is optimised to handle current and future cyber threats. Prima Banka has sufficient professional and material capacities to effectively face security challenges and minimise potential risks.

In order to prevent security incidents, the Bank has implemented a number of preventive measures, including regular security audits, internal controls, personal data protection training and cyber security training for employees. Clients can report their concerns via the call centre and digital forms, ensuring transparent communication and quick response to their requests.

The complaints and requests of clients are handled centrally. As part of the investigation process, a statement is also requested from the bank employee involved in the complaint. However, this request is

anonymised as much as possible with regard to the circumstances. The Bank shall ensure that the results of the assessment of complaints are always objective and shall also take any measures in accordance with this principle. The client is always informed about the outcome of his complaint, and the Complaints Department prepares a regular monthly report on its activities and client complaints, which is sent to the Bank's management.

5.2.3.4. Taking action to protect consumers and end-users, manage risks and seize opportunities (S4-4)

The Bank uses advanced technical and organisational measures to protect its clients, including the implementation of sophisticated systems to monitor and detect security incidents, regular data back-ups, the development of disaster recovery plans, the use of advanced encryption technologies and firewalls, the introduction of internal security policies and regular training of employees, as well as the performance of security audits and the regular updating of security protocols.

The Bank continuously monitors and evaluates the effectiveness of the measures taken to protect personal data and digital security. Key performance indicators include the number of security incidents resolved, customer satisfaction with security measures and compliance with the applicable legislation.

Key areas of data protection and digital security include the security of digital applications, protection against cyber threats, access control and authorisation, as well as the secure processing of personal data. The Bank provides a secure and intuitive environment for banking applications such as Internet Banking and the Peňaženka (Wallet) mobile app, which meet high security standards and are regularly tested and updated. State-of-the-art security systems identify and neutralise potential threats, minimising the risk of attacks and data breaches. Strict access control mechanisms and the physical protection of servers and data centres ensure that sensitive data is accessible only to authorised persons. Access regulation, regular

employee training and identity verification guarantee a high level of client data protection.

Prima Banka focuses on expanding the availability of services in a digital and global environment, while minimising security risks. Investments in innovation and digital transformation make it possible to respond flexibly to the changing needs of clients and the market. The Bank is actively implementing measures to ensure the stable and highly available operation of its digital services. Constant monitoring of IT infrastructure and regular updating of internal processes ensure that banking systems are always ready to face new challenges. Investments in modern technologies enable the automated identification and elimination of potential threats while maintaining strict data protection rules. In addition to technological innovations, Prima Banka emphasises transparent communication with clients, business partners and regulatory authorities, which contributes to building trust and long-term relationships with clients.

5.2.4. Metrics and Targets

The Bank does not currently have specific measurable goals in the area of consumer and end-user satisfaction, but it has focused on increasing and improving the services provided over the long term. The aim is to continually improve the customer experience, build customer trust and maintain high service standards. The Bank plans to increase the penetration and functionality of online services to provide customers with even more convenient access to banking products. At the same time, it focuses on regularly updating internal processes to improve efficiency and ease of communication with clients. It also pays special attention to improving the quality of advice so that clients have accurate and transparent information about products and services. Prima Banka continues to emphasise strict compliance with all regulatory requirements, thus ensuring the stability and credibility of the Bank in accordance with the applicable legislation.

Prima Banka is committed to further providing quality and accessible financial services with a focus on transparency, simplicity and consumer protection.

5.2.4.1. Targets related to the management of material negative impacts, the promotion of positive impacts and the management of material risks and opportunities S4-5

The Bank continues to implement state-of-the-art technologies and improve internal processes, thus ensuring a flexible response to changing market conditions and a high level of personal data protection. With an emphasis on employee training, transparent communication with clients and strict compliance with legal regulations,

Prima Banka is at the forefront of digital security. A significant increase in the number of clients seems to be a positive metric, which reflects a successful approach to data protection and building trust.

Future investments in innovation, expansion of digital services and constant adaptation to new threats are the key pillars of a strategy that ensures not only current needs, but also long-term sustainability and customer trust. Security and trust are the basis for the successful functioning of the financial sector in the digital age.

6. Governance

6.1. Business conduct

6.1.1. Why is it important?

The business conduct of Prima Banka is based on the principles of long-term stable strategy, transparent management and sustainable growth, which translates into lasting business success. The Bank pursues sustainable and long-term goals that reflect its commitments to clients, investors and the wider social environment.

In order to maintain the trust and loyalty of clients and investors, the Bank accords great importance to internal policies, corporate values and compliance with applicable legislation.

Prima Banka confirms its commitment to always act responsibly, ethically and respectfully, not only within the bank, but also externally in relation to all stakeholders. This approach applies to:

» the way the bank communicates with clients, employees and investors;

» the consideration of environmental and economic aspects in its business operations;

» compliance with applicable legislation and ethical standards.

As a matter of principle, the Bank rejects any form of discrimination, corruption or sexual harassment. **Intentional violations of the Code of Conduct may result in disciplinary action**, ranging from a formal warning for breach of work discipline to termination of employment, in accordance with applicable labour laws.

6.1.2. Governance

6.1.2.1. The role of administrative, management and supervisory bodies (ESRS 2 GOV-1)

Responsibility of administrative, management and supervisory bodies

• **The Board of Directors of Prima banka Slovensko** is the highest management body responsible for the **sustainability strategy and supervision of the Bank's ESG activities**.

- **The Supervisory Board** ensures control and supervision of the ESG activities of the Board of Directors, assessing their compliance with the regulatory requirements and strategic objectives of the Bank.
- **Committees and internal bodies:** The Bank has specialised committees or working groups that address sustainability and ESG risks, among other topics. These entities primarily serve as the credit authorities that approve the allocation of loans to the Bank's clientele. In doing so, they assess the viability and sustainability of the business activities and projects that are financed by the bank loan as a component of the approval process. Furthermore, Risk Management Committees, as part of their activities, ensure the assessment of ESG risks and their impact on the Bank's operations and its potential business activities and results. All committees prepare an annual report on their activities, which is submitted to the Supervisory Board and, in some cases, to the Board of Directors of the Bank. The members of the Board of Directors and the Supervisory Board participate in the meetings of the those bodies.
- **Key ESG topics** and related strategies are regularly discussed at the level of **Board of Directors and Supervisory Board**.
- **The internal control system** ensures the monitoring and evaluation of the Bank's internal functioning, including the ESG and sustainability activities carried out.
- **Knowledge of administrative, management and supervisory bodies on business conduct issues**
- Members of the Board of Directors and supervisory bodies of Prima Banka have proven **experience and expertise in the field of business conduct**, financial regulations and ethical standards.
- The members of the administrative, management and supervisory bodies continuously enhance their expertise in **ESG regulation, compliance, AML and corporate ethics** through individual study and participation in external professional events.
- In the exercise of their functions, administrative and supervisory bodies **actively assess the risks and opportunities** associated with business conduct, focusing on:
 - **Ethics and integrity in business**
 - **Prevention of corruption and fraud**
 - **Compliance with AML and KYC rules**
 - **Relations with suppliers and business partners**
 - **Responsible tax strategy**

Responsibilities of the Senior Management

- **Senior Management** is responsible for implementing the ESG strategy and overseeing the implementation of key sustainability measures.
- The management regularly reports to **the Board of Directors and the Supervisory Board** on its ESG activities and potential risks.
- **The Compliance and Legal Department** monitors ESRS compliance and ensures the implementation of sustainability policies.

Governance and decision making in the field of ESG

- ESG risks are not subject to specific measurement and assessment; however, due to their nature and impact, they are inherently interwoven with the assessment and management of other risks, such as operational risk, credit risk, liquidity risk, reputational risk, financing risk, strategic risk, property price risk, risks associated with a change in the economic, business, or regulatory environment and risk concentration.

The Bank ensures that decision-making at the level of the Board of Directors and the Supervisory Board reflects the **principles of transparency, accountability and ethical business conduct**.

6.1.3. Managing the impact of risks and opportunities

6.1.3.1. Identification and management of material impacts, risks and opportunities (ESRS 2 IRO-1)

Methodology for identifying ESG impacts, risks and opportunities (ESRS 2 IRO-1)

Prima Banka applies a systematic approach to the **identification and evaluation of material ESG impacts, risks and opportunities**. This process is based on the **double materiality** principles, which include:

- **Financial materiality** – the impact of ESG factors on the financial performance, stability and long-term sustainability of the Bank.
- **Impact materiality** – the Bank's impact on the environment and society through its business activities.

Process for the evaluation of material ESG topics

- The Bank conducts a **one-off annual analysis of the materiality of ESG issues**, involving a wide range of the Bank's departments.
- Stakeholders are involved in the evaluation process through various forms of interaction. Shareholders commented on ESG issues through discussions at management and supervisory board meetings. Investors were involved through meetings with Joint Lead Managers and individual consultations. The Regulator (NBS) provided feedback as part of the SREP evaluation and the climate benchmark. Rating Agencies were informed about ESG issues through informal communication. Suppliers, entrepreneurs, cities and municipalities have not yet been approached with a formal questionnaire, but the Bank is considering further steps to involve them.
- The assessment of ESG factors is part of **the internal risk management system** and is integrated into the strategic planning of the Bank.
- **Material ESG topics** are identified based on a combination of **quantitative and qualitative indicators**.

Managing ESG risks and opportunities

- The Bank integrates **ESG factors into the overall risk management framework** and evaluates their impact on its operations and long-term strategic objectives.
- **Key risks** are classified according to their probability of occurrence and possible impact on the Bank and its stakeholders.
- At the same time, the Bank identifies **opportunities arising from ESG regulations**, market trends and technological progress that can support its long-term sustainability.

Monitoring and reporting of material ESG impacts

- Material ESG impacts, risks and opportunities are **monitored once a year and reported to the Bank's**

Board of Directors.

- **The implementation of ESG measures** is part of the strategic management of the Bank and is monitored through internal control mechanisms.

6.1.3.2. Business conduct policies and corporate culture (G1-1)

Prima banka Slovensko, a.s. has established internal policies, guidelines and strategies regarding business conduct and corporate culture, which are available to employees through an internal system of bank regulations and announcements.

Although the Bank provides comprehensive information on its corporate culture and conduct principles, it does not currently have any measurable time-bound targets.

Code of Ethics and Employee Conduct Principles

The key document regulating corporate values and ethical standards in the Bank is the Code of Ethics and Conduct for Employees, which sets out the basic principles of conduct in relation to the Bank, its customers and business partners.

Content of the Code of Ethics:

- » Correct conduct towards the Bank and its customers
- » Obligation of confidentiality and protection of information
- » Prohibition of insider dealing and illicit trading
- » Procedures for identifying and managing conflicts of interest

The Code of Ethics applies to all employees without exception and is binding from their first working day. Employees are required to familiarise themselves with the Code upon commencing employment and compliance with the Code is an integral part of our corporate culture. Each update of the Code of Conduct is communicated to employees via an email notification to their business address.

In addition to the Code of Ethics, the principles of employee conduct include other internal regulations, such as:

- » Conflict of interest policy
- » Work regulations

- » Bank's programme of activities related to Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF)
- » Information security policy

The management of the Bank, starting with the Board of Directors, is responsible for leading by example and monitoring compliance. If there is any ambiguity regarding the interpretation of the rules, the employee's direct supervisor should be the first point of contact. Ultimately, however, every employee bears personal responsibility for his/her actions in accordance with the ethical standards and values of the Bank.

Protection of whistleblowers

Prima Banka places great importance on the protection of people who report potential violations of ethical rules or the law. The aim of this system is not to punish employees, but to promote a transparent corporate culture and legal compliance.

Mechanisms for reporting

anti-social activities:

- » Possibility of anonymous reporting
- » Notifications can be submitted **orally, in writing by post or electronically**
- » A **specialty dedicated email address** is available for reporting purposes, but it is accessible only by selected employees.

The issue of whistleblower protection is based on EU Directive 2019/1937 on the protection of persons who report breaches of Union law, which was transposed into Slovak law through Act No. 54/2019 Coll.

Whistleblower protection includes:

- » the prohibition of any retaliation against whistleblowers;
- » the employer's obligation to protect whistleblowers from discrimination;
- » the obligation to investigate the report and take corrective action.

The bank provides **employee training** on the issue of whistleblower protection, including e-learning during

onboarding as well as face-to-face training. The internal regulation covering this area is available in the Bank's internal policy system and employees are informed of any changes to it by email notification.

The Compliance and Legal Department, which has dedicated employees for this agenda, is responsible for receiving and investigating reports. Executives and directors have no right to prevent employees from submitting a report or to influence the course of an investigation.

It is the duty of each employee to cooperate in the investigation and follow the procedures set by the Bank.

The Bank has not currently set **any other measurable targets** in this area, as the reporting platform has already been established and ensures the protection of whistleblowers in accordance with the applicable legislation.

In 2024, Prima Banka did not receive a single report of anti-social activity, and therefore no investigations in this area were carried out. Not one single instance of ethical violations or business conduct has been recorded.

The Bank currently does not have any specific initiatives in place to strengthen corporate culture **and** does not carry out an evaluation of compliance with ethical rules beyond the existing internal regulations and control mechanisms.

Identification of corporate roles with a higher risk of corruption and bribery

The bank has a **centralised process management system** that ensures **control and transparency** in all key operations, minimising any possibility of unethical conduct.

All **major business transactions, contract signing, large deals, payments and invoice control** are centralised and subject to **multi-level approval mechanisms**. This system **eliminates individual decision-making** in critical areas and significantly reduces any risk of corruption.

Despite the absence of significant risk areas, generally accepted risk management principles allow us to identify **positions that could theoretically be exposed to increased corruption pressure:**

- **Employees that approve credit transactions** – theoretical risk of unduly favouring clients.
- **Employees responsible for central purchasing** – the selection and conclusion of contracts with suppliers may be subject to unethical influence in other organisations, but at Prima Banka this process is **centralised and fully controlled**.
- **External supplier managers** – the functions responsible for the selection process and cooperation with suppliers are part of a centralised process, which eliminates the possibility of individual decision-making.
- **Employees of branches and regional business centres** – only client services are decentralised at Prima Banka, while all financial and business operations are subject to approval by the Bank's headquarters.

Supervisory and control mechanisms

Compliance with the **Code of Ethics and anti-corruption principles** is an essential part of the corporate culture. In order to **monitor and detect any unethical practices**, the Bank has effective control mechanisms in place:

- **The Internal Audit Department** performs **both a preventive and a control role**, whereby:
 - » **It monitors** compliance with the rules of conduct and corporate integrity.
 - » **It identifies** potential risks and undesirable practices that may affect the Bank's activities.
 - » **It makes recommendations** to improve processes and ethical standards.
- **Multi-level approval processes** prevent individual decision-making on important business cases.
- **Centralised financial flow management** eliminates any opportunity for uncontrolled financial transactions.

Thanks to these measures, Prima Banka **does not exhibit an increased risk of corruption** and ensures that all its operations are carried out **in accordance with the highest ethical and regulatory standards**.

6.1.3.3. Prevention and detection of corruption and bribery (ESRS G1-3)

Bank's approach to corruption prevention

Prima Banka **does not tolerate any violation of anti-corruption provisions** and takes appropriate measures to **prevent, detect and eliminate corruption and bribery**. The Bank has established internal regulations that are **binding on all employees and determine procedures for identifying, reporting and dealing with suspicious activities**.

The Bank **distances itself from sectors and business practices** that may have **an adverse environmental or social impact** or could **adversely affect its reputation**. In accordance with this principle, it applies **stricter requirements when entering into business relationships** with clients in sectors such as:

- » **Betting and gambling**
- » **Crypto assets and payment institutions**
- » **Manufacture and sale of weapons**
- » **Trade in crude oil, precious metals and tobacco products**

Entities from these areas must undergo a **thorough assessment before entering into a business relationship** and, once approved, are subject to **increased scrutiny** in the monitoring of their activities.

Internal fraud, conflict of interest and independence of investigations

Prima Banka has **procedures in place to prevent and detect internal fraud**. Internal fraud is defined as the **deliberate act by a Bank employee with the intention of enriching himself or herself or obtaining an advantage for himself or herself or another person in a way that damages the Bank, its clients or its reputation**.

The most risky areas for internal fraud include:

- » **Manipulation of cash and funds from clients' accounts**
- » **Misuse or theft of identities from banking systems**

» **Unauthorised changes to client documentation or transactions**

The internal regulation **Conflict of interest** sets out rules for the **prevention and resolution of situations** in which a conflict may arise between:

- **Bank employees and clients**
- **Persons acting on behalf of the Bank and its business partners**
- **Among Bank employees**

In the event of **identifying a conflict of interest, accepting a gift or any other benefit**, employees are obliged to **immediately inform the Director of the Legal and Compliance Department (OPAC)**.

Independence of anti-bribery investigations

Investigations into allegations of corruption or breaches of anti-corruption rules **are carried out exclusively by the Legal and Compliance Department (OPAC)**. This unit is **independent from the chain of command involved in normal business affairs** and its employees:

- **have access to all relevant information** needed to investigate allegations;
- **are not bound by any instructions** from management or other organisational units;
- **submit their conclusions directly to the Board of Directors of the Bank** without interference from third parties.

Control, reporting and supervision mechanisms over administrative, management and supervisory bodies

- » **Internal Audit regularly reviews compliance with anti-corruption rules.**
- » **Whistleblowing mechanisms allow for the anonymous reporting of suspected misconduct.**
- » **Violations of anti-bribery rules may result in disciplinary action, including termination of employment.**

Processes for reporting the results of investigations.

At **Prima Banka**, there are **no formal procedures for reporting the results of an investigation, which should be described in the internal policies**. In practice, however, the following procedure applies:

- **The results of the investigation are submitted to the Board of Directors of the Bank.**
- If a finding is serious or has the potential to impact the Bank's overall reputation and governance, the report **is also submitted to the Supervisory Board.**
- Every year, all conclusions and assessments are included in the **Compliance Report**, which is part of the Bank's annual reporting. This report is **submitted to both the Board of Directors and the Supervisory Board** for regular evaluation.

In this way, Prima Banka ensures **the systematic supervision of anti-corruption measures**, strengthens the **transparency of corporate processes** and ensures **the accountability of administrative and management bodies**.

6.1.4. Metrics and targets

6.1.4.1. Confirmed cases of corruption or bribery (ESRS G1-4)

Confirmed cases of corruption or bribery

No cases of corruption or bribery were confirmed in 2023 or 2024. For this reason, no measures have been taken to address violations of anti-corruption and anti-bribery procedures and standards.

Number of convictions and amount of fines related to possible cases of bribery or corruption

There were no final convictions or fines for alleged corruption or bribery in 2024.

7. Other business information and disclosures relating to specific entities

7.1. Entity-specific disclosures

7.1.1. Digital transformation and innovation

The digital transformation strategy is at the heart of the transition to a more efficient and innovative banking business, which creates value for our customers and drives growth. In the banking sector, the transition to digital tools and innovative solutions is fundamental, as it allows the use of modern technologies and significantly improves the services provided as well as the internal processes. Prima Banka focuses on the automation and optimisation of internal procedures, which leads to a significant reduction of administrative procedures and increased work efficiency. Digitisation enables us to provide fast and secure banking services to customers without unnecessary paperwork, including electronic signing of documents, mobile banking and online transactions.

Thanks to innovation and digitisation, Prima Banka is able to respond flexibly to changing market demands and customer expectations. Automation not only simplifies internal processes, but also ensures greater accuracy and minimises the risk of errors. Workflow optimisation allows employees to focus on strategic tasks, which contributes to the overall competitiveness of the Bank.

Modern IT solutions and technologies increase data security and significantly speed up the processing of documents and transactions. The strategy contributes to better sustainability, enables better analysis and comparison of data, increases accessibility and information sharing, and provides better predictability of future trends.

7.1.2. Data protection and cyber security

At Prima Banka, cyber security plays a key role in protecting sensitive data, maintaining operational stability and ensuring the sustainability of financial services. The Bank's management fully supports the Cyber Security Strategy as an integral part of risk management,

adhering to legislative and regulatory frameworks such as the EU Regulation on the Digital Operational Resilience of Financial Entities (DORA), the Cyber Security Act, ISO standards and the recommendations of the European Banking Authority (EBA).

Risks are systematically identified and evaluated through Business Impact Analysis (BIA) and Information Asset Classification. Based on the likelihood of occurrence and the severity of the impact, measures are implemented to minimise cyber risks. The measures are divided into organisational measures, which include internal guidelines, security training and access control policies, and technical measures, which cover data encryption, multi-level authentication and IT infrastructure monitoring.

Third-party security is an integral part of supply chain management. The Bank requires all external partners to adhere to strict security standards and regularly conducts audits and assessments of security measures. Access is strictly controlled by implementing the least privilege principle, multi-factor authentication and regular access rights reviews.

Security incident management is driven by a process of continuous monitoring, detection and rapid response to cyber threats. The Bank uses automated systems to identify anomalies and suspicious activity to prevent service disruption or data leakage. Incidents are analysed to continuously improve security measures.

Raising awareness of information security is essential to minimise the human factor as a weak link in the security chain. The Bank regularly organises training for employees and partners, thereby strengthening its overall cyber resilience and ensuring the long-term protection of its information assets.

7.1.3. Money laundering

Prima banka Slovensko, a.s. has a comprehensive

Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) policy in place, which is an integral part of banking risk management. This policy is aligned with EU and Slovak legislation, in particular Act No. 297/2008 Coll. on the Protection against the Legalisation of the Proceeds from Crime and on the Protection against the Financing of Terrorism, as well as with the guidelines of the European Banking Authority (EBA).

The Bank publicly declares its AML policy in the Concept for Protecting the Bank against its Misuse for Money Laundering and Terrorist Financing, which is permanently published on the Bank's website. This document, along with other relevant internal regulations, is available to all employees in the internal database of banking regulations.

AML/CTF management and organisational security

The Board of Directors of the Bank is responsible for the overall protection of the Bank against money laundering and terrorist financing. The Bank has appointed a member of the Board of Directors who is responsible for the AML/CTF agenda in accordance with the applicable legislation. The internal regulations approved by the Board of Directors and the decision of the Board of Directors after discussion with the Supervisory Board designate:

- » **the person responsible for the management of the Bank's AML/CTF protection (designated person)**
- » **the representative of the designated person**

These persons ensure the practical implementation of AML/CTF measures, supervision of transaction controls and cooperation with supervisory authorities, in particular with the Financial Intelligence Unit of the Slovak Republic.

Preventive measures and training

As part of the prevention and detection of AML/CTF risks, the Bank:

- » **separated AML activities from other banking operations**, not only at organisational level but also in practice, thus minimising conflicts of interest;
- » **regularly trains all employees** – new employees undergo a mandatory initial AML training, which must be repeated **at least once a year**;
- » **carries out the systemic monitoring of transactions** in order to identify unusual transactions and respond in a timely manner to potential risks;
- » **works with supervisors and regulators** and its AML system is regularly updated in line with new EBA regulations and recommendations.

Bank's commitment to AML principles

Prima Banka strictly applies zero tolerance towards money laundering and terrorist financing. In order to comply with its obligations:

- » **It monitors transactions** to identify unusual activity and respond to suspicious operations in a timely manner.
- » **It maintains an internal reporting system** that allows employees to anonymously report potential AML policy violations.
- » **It reports suspicious transactions to the Financial Intelligence Unit**, ensuring data protection and GDPR compliance.

With this approach, Prima Banka minimises AML risks, protects its clients and partners from possible threats and maintains compliance with regulatory requirements.

**11. Separate Financial Statements of the bank for 2024,
including the Independent Auditor's Report**

Separate Financial Statements **for the year ended on 31 December 2024**

prepared in accordance with International Financial Reporting
Standards as adopted by the European Union, and
Independent Auditor's Report

Independent Auditor's Report

To the Shareholders, Supervisory Board, Management Board and to the Audit Committee of Prima banka Slovensko, a.s.:

Report on the Audit of the Separate Financial Statements

Opinion

We have audited the separate financial statements of Prima banka Slovensko, a.s. ("the Bank"), which comprise the separate statement of financial position as at 31 December 2024, separate statement of comprehensive income, separate statement of changes in equity and separate statement of cash flow for the year then ended, and notes to the separate financial statements, including material accounting policy information.

In our opinion, the accompanying separate financial statements of the Bank give a true and fair view of the financial position of the Bank as at 31 December 2024, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRS) as adopted by the European Union.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISA) and Regulation (EU) No. 537/2014 of the European Parliament and of the Council of 16 April 2014 on specific requirements regarding statutory audit of public-interest entities ("Regulation (EU) No. 537/2014 of the European Parliament and the Council"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Separate Financial Statements section of our report. We are independent of the Bank in accordance with the Act on Statutory Audit No 423/2015 Coll. and on amendments to the Act on Accounting No 431/2002 Coll., as amended by later legislation ("the Act on Statutory Audit") related to ethics, including Auditor's Code of Ethics, that are relevant to our audit of the separate financial statements, and we have fulfilled other requirements of these provisions related to ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the separate financial statements of the current period. These matters were addressed in the context of our audit of the separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

THIS IS A TRANSLATION OF THE ORIGINAL SLOVAK REPORT

Adequacy of impairment provisions in compliance with IFRS 9

The appropriateness of impairment provisions is a key area of judgement for the Bank's management. The determination of the expected credit losses is an inherently uncertain process involving various assumptions.

The Bank performs an assessment of impairment provisions for defined portfolios of exposures. This requires significant judgment of the management regarding the identification of the significant change in credit risk, impairment triggers, probabilities of relevant scenarios for cash flow forecasts and the cash flow forecasts themselves, including collateral realization.

The war in Ukraine, energy crisis, rising inflation and interest rates intensified economic volatility, increasing estimation uncertainties and complexity of the estimates used in the calculation of impairment allowances for due from customers.

Due to the significance of loans to customers that are subject to impairment, representing 83% of total assets, and the complexity of the impairment provisions' estimations, we consider this area to be a key audit matter.

Our audit procedures included understanding of the Bank's credit risk management policies, including the policy of granting loans and advances, as well as our understanding of the Bank's policies and procedures related to the estimation of expected credit losses. Based on these procedures, we performed tests of controls implemented by the Bank and assessed their operating effectiveness, which included the process of granting loans, monitoring the economic and financial situation of borrowers' and identification of impairment triggers, as well as the process of calculating impairment provisions for customer loan portfolio.

We reconciled a register of due from customers with accounting records to assess completeness of the recognition of due from customers, which create the basis for the calculation of impairment allowances for expected credit losses. On a selected sample, we also reviewed the mathematical correctness of the impairment allowances calculation.

We involved credit risk specialists to assist us with assessment of the impairment allowances methodology, methods and results of the Bank's tests of credit risk parameters (so called "back-testing") credit rating models and credit risk parameter models, their assumptions and implementation in the system in accordance with the IFRS 9 requirements.

We evaluated whether the Bank appropriately considered the impact of war in Ukraine, energy crisis, rising inflation and interest rates in its impairment allowances measurement assumptions.

On a selected sample, we analyzed loan exposures assessed individually by the Bank. For selected performing exposures, we analyzed the economic and financial situation of borrowers and fulfillment of the terms of loan agreements to evaluate appropriateness of the classification into risk categories, so-called 'staging'. In case of selected non-performing exposures, we assessed the reasonableness of the expected cash flows from repayments and recoverable amounts of collateral based on available financial and market

data and we recalculated the individual impairment allowance.

We performed analytical procedures on disaggregated data on the monthly development of the impairment allowance per portfolios, products and stages related to the development of the structure and characteristics of the credit portfolio including the impairment allowances, reflecting the quality of the loan portfolio in the light of the impairment allowances for expected credit losses for loans to customers aimed at identifying portfolios of loans to customers with understated impairment provisions.

We also assessed whether the separate financial statements' disclosures appropriately reflect the Bank's exposure to the credit risk and are compliant with IFRS EU requirements. Refer to the Notes to the Separate Financial Statements paragraphs 3e) Financial Instruments, 5.1. Financial Assets at Amortised Costs and 5.29. Risk Management part 1. Credit Risk.

Responsibilities of Management and Those Charged with Governance for the Separate Financial Statements

Management is responsible for the preparation and fair presentation of the separate financial statements that give true and fair view in accordance with International Financial Reporting Standards (IFRS) as adopted by the European Union, and for such internal control as management determines is necessary to enable the preparation of separate financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the separate financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with International Standards on Auditing will always detect a material misstatement when it exists. Misstatements 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 these separate financial statements.

As part of an audit in accordance with International Standards on Auditing, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement 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.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the separate financial statements including the presented information as well as whether the separate financial statements capture the underlying transactions and events in a manner that leads to their fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the separate financial statements of the current period and are therefore the key audit matters.

We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

Report on Information Disclosed in the Annual Report

Management is responsible for the information disclosed in the annual report, prepared based on requirements of the Act on Accounting No 431/2002 Coll., as amended by later legislation ("the Act on Accounting"). Our opinion on the separate financial statements expressed above does not apply to other information contained in the annual report.

In connection with audit of the separate financial statements it is our responsibility to understand the information disclosed in the annual report and to consider whether such information is not materially inconsistent with audited separate financial statements or our knowledge obtained in the audit of the separate financial statements, or otherwise appears to be materially misstated.

THIS IS A TRANSLATION OF THE ORIGINAL SLOVAK REPORT

The annual report was not available to us as at the date of issue of the auditor's report on the audit of the separate financial statements.

When we obtain the annual report, we will consider whether the Bank's annual report contains information, disclosure of which is required by the Act on Accounting and based on procedures performed during the audit of separate financial statements, we will express our opinion considering whether:

- Information disclosed in the annual report, prepared for 2024, is consistent with the separate financial statements for the relevant year,
- The annual report contains information based on the Act on Accounting.

Additionally, we will disclose whether material misstatements were identified in the annual report based on our understanding of the Bank and its situation, obtained in the audit of the separate financial statements.

Presentation of the Separate Financial Statements in Compliance with the Requirements of the European Single Electronic Format ("ESEF")

The management is responsible for the presentation of the separate financial statements for the year ended 31 December 2024 included in the Annual Financial Report that complies with the requirements of the Commission Delegated Regulation (EU) 2019/815 of 17 December 2018 supplementing Directive 2004/109/EC of the European Parliament and of the Council with regard to regulatory technical standards on the specification of a single electronic reporting format (the "ESEF Regulation"). The presentation of the separate financial statements for the year ended 31 December 2024 in electronic XHTML format is expected to be made available to us after the date of this auditor's report.

Our opinion on the separate financial statements does not cover the compliance of the presentation of the accompanying separate financial statements with the requirements of the ESEF Regulation.

After management provides us with the electronic XHTML format of the accompanying separate financial statements, our responsibility will be to perform an engagement in accordance with the International Standard on Assurance Engagements 3000 (Revised), Assurance Engagements Other than Audits and Reviews of Historical Financial Information, with the objective to obtain reasonable assurance on the compliance of the separate financial statements with the requirements of the ESEF Regulation. Our updated auditor's report will either state that based on the procedures performed, the presentation of the separate financial statements complies, in all material respects, with the requirements of the ESEF Regulation, or we will describe any material non-compliance that we would identify in this respect.

Other requirements on content of auditor's report in compliance with Regulation (EU) No. 537/2014 of the European Parliament and of the Council of 16 April 2014 on specific requirements regarding statutory audit of public-interest entities

Appointment and approval of Auditor

We were appointed as the statutory auditor by statutory body of the Bank held on 24 April 2024 based on our approval by the General Meeting of Shareholders of the Bank on 22 April 2022. Total uninterrupted engagement period, including previous renewals (extension of the period for which we were originally appointed) and reappointments for the statutory auditor, has lasted for 5 years.

Consistence with Additional Report to the Audit Committee

Our audit opinion expressed herein is consistent with the additional report to the audit committee of the Bank, which we issued on 7 March 2025.

THIS IS A TRANSLATION OF THE ORIGINAL SLOVAK REPORT

Non-audit Services

No prohibited non-audit services referred to in Article 5(1) of Regulation (EU) No. 537/2014 of the European Parliament and of the Council of 16 April 2014 on specific requirements regarding statutory audit of public-interest entities were provided and we remain independent from the Bank in conducting the audit.

In addition to statutory audit services and services disclosed in the annual report and in the separate financial statements, no other services which were provided by us to the Bank.

10 March 2025
Bratislava, Slovak Republic

Ernst & Young Slovakia, spol. s r.o.
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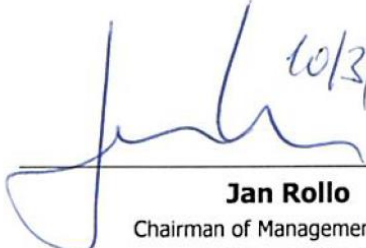
Ing. Marek Mikolaj, statutory auditor
UDVA Licence No. 1038

I. FINANCIAL STATEMENTS

Separate Statement of Financial Position

Assets	Note	31.12.2024	31.12.2023
Cash		56 403	63 864
Financial assets at amortised cost, of which:	1	6 511 438	6 122 947
Balances with central banks		913 705	460 930
Due from banks		1 122	1 554
Loans and advances to customers		5 499 039	5 554 131
Debt securities		97 572	106 332
Financial assets held for trading - derivatives	2	8	72
Financial assets at fair value through profit or loss	3	896	1 411
Financial assets at fair value through other comprehensive income	4	5 955	3 910
Non-current tangible assets	5	17 086	15 822
Non-current intangible assets	6	1 876	1 313
Deferred tax asset	7	10 714	9 517
Other assets	8	27 566	20 132
Assets total		6 631 942	6 238 988
Liabilities and equity			
Financial liabilities at amortised cost, of which:	9	6 093 618	5 714 830
Loans and deposits received from central banks		0	300 600
Due to banks		354	1 446
Customer deposits		4 587 586	3 908 378
Debt securities		1 505 678	1 504 406
Liabilities from leasing	10	6 527	6 187
Financial liabilities held for trading - derivatives	2	48	3
Provisions and reserves	11	10 093	9 649
		5 273	9 121
Other liabilities	12	32 388	47 179
Liabilities total		6 147 947	5 786 969
Equity (except profit for the current year)		453 194	403 500
Profit/loss for the current year after tax		30 801	48 519
Equity total	13	483 995	452 019
Liabilities and equity total		6 631 942	6 238 988

The notes on pages 5 to 50 are an integral part of these separate financial statements. The separate financial statements were signed and authorised for issue on 10 March 2025:


 10/3/2025

Jan Rollo
 Chairman of Management Board
 and General Director



Henrieta Gaherová
 Member of Management Board
 and Chief Product Officer

Separate Statement of Comprehensive Income

	Note	31.12.2024	31.12.2023
Interest income		165 727	120 478
Interest expense		(81 106)	(53 296)
Net interest margin	14	84 621	67 182
Fee and commission income		40 626	39 501
Fee and commission expense		(7 722)	(7 354)
Net fee and commission income	15	32 904	32 147
Dividend income		32	32
Net income from financial transactions	16	448	441
Other operating income	17	154	136
General administrative expenses	18	(57 186)	(51 462)
Contributions to the Resolution Fund and Deposits protection Fund	19	(629)	(1 428)
Depreciation and provisions for assets	20	(5 378)	(4 549)
Net allocation to provisions	21	(3 233)	15 799
Result before tax		51 733	58 298
Income tax	22	(20 932)	(9 779)
Net result for the current period	23	30 801	48 519
Other Comprehensive Income and Loss			
Items that may be reclassified to the income statement			
Financial assets available for sale		59	59
Cash flow hedge			
Items that cannot be reclassified to the income statement			
Equity instruments valued at fair value through another comprehensive income		1 116	770
Total	13	1 175	829
Comprehensive income total		31 976	49 348
Net profit per share (face value of € 399) in €		54,194	85,367
Net profit per share (face value of € 67) in €		9,100	14,335
Net profit per share (face value of € 5) in €		0,679	1,070
Net profit per share (face value of € 1) in €		0,136	0,214

Separate Statement of Cash Flows

	31.12.2024	31.12.2023
Cash flows from operating activities		
Profit before tax	51 733	58 298
Adjustment:		
Depreciation and amortisation	5 378	4 549
Loss on property sold	(79)	(42)
(Loss) of financial assets at fair value revaluated through profit and loss	515	(242)
Profit of revaluation available for sale financial assets	59	59
Profit/(Loss) of revaluation on financial assets held for trading - derivatives	109	20
Profit of revaluation on financial assets at fair value through other comprehensive income	(929)	97
Proceeds from shares and equity interests	(32)	(32)
Interest expense	81 106	53 296
Interest income	(165 727)	(120 478)
Provisions and reserves for losses, net	5 767	(13 645)
Net loss on written off receivables	(1 651)	(1 994)
Net profit off postponed assets	(454)	61
Other non-cash transactions	(25 822)	(1 729)
Net cash flows from operating activities before changes in operating assets and liabilities	(50 027)	(21 782)
Changes in operating assets		
Due to the NBS	(117 576)	(38 074)
Interbank loans and advances	320	0
Loans and advances to customers	51 646	(64 130)
Other assets	(7 103)	(3 841)
Changes in operating liabilities		
Loans received from the central banks	(300 000)	(340 000)
Loans received from the other banks	(1 092)	(244)
Customer deposits	650 729	24 004
Liabilities from operating leasing	227	469
Other liabilities	(14 791)	7 374
Interest paid	(51 955)	(49 694)
Interest received	165 963	120 029
Net cash flows from operating activities	326 341	(365 889)
Cash flows from investment activities		
Purchase of non-current tangible and intangible assets	(5 038)	(2 203)
Proceeds from sale of non-current tangible and intangible assets	140	51
Proceeds from financial assets at amortised cost – debt securities	8 000	50 000
Proceeds from postponed assets	454	(61)
Proceeds from shares and equity interests	32	32
Net cash flows from investment activities	3 588	47 819
Cash flows from financial activities		
Proceed from bonds issued	0	500 000
Repayment of principal portion of lease liabilities	(2 226)	(2 311)
Net cash flows from financing activities	(2 226)	497 689
Net increase/(decrease) in cash flows	327 703	179 619
Cash and cash equivalents as the beginning of year (Note 24)	486 885	307 266
Cash and cash equivalents as the end of year (Note 24)	814 588	486 885

Prima banka Slovensko, a. s.

Separate Statement of Changes in Equity for year ended 31 December 2024
prepared in accordance with International Reporting Standards as adopted by the European Union
(in thousands of €)

Separate Statement of Changes in Equity

	Share capital	Share premium funds	Legal Reserve Fund	Other capital funds	Revaluation reserves	Profit/loss from		Equity total
						previous years	current year	
1.1.2023	226 773	71 190	11 697	54 078	196	18 727	20 010	402 671
Distribution/settlement of profit from previous years			2 001			18 009	(20 010)	0
Results for the 12 months 2023							48 519	48 519
Profit on revaluation of available-for-sale financial assets					59			59
Revaluation of equity instruments					770			770
31.12.2023	226 773	71 190	13 698	54 078	1 025	36 736	48 519	452 019
1.1.2024	226 773	71 190	13 698	54 078	1 025	36 736	48 519	452 019
Distribution/settlement of profit from previous years			4 852			43 667	(48 519)	0
Results for the 12 months 2024							30 801	30 801
Profit on revaluation of available-for-sale financial assets					59			59
Revaluation of equity instruments					1 116			1 116
31.12.2024	226 773	71 190	18 550	54 078	2 200	80 403	30 801	483 995

The accompanying notes are an integral part of these financial statements.

This is an English language translation of the original Slovak language document.

II. NOTES TO THE FINANCIAL STATEMENTS

1. General Information about Prima banka

Basic Information

Prima banka Slovensko, a. s., (hereinafter "Prima banka" or the "Bank") is a joint-stock company whose registered seat is at Hodžova 11, Žilina. The Bank was established on 14 May 1992 and incorporated with the Commercial Register on 1 January 1993. The Bank has a general banking licence, issued by the National Bank of Slovakia (hereinafter "NBS"). The identification number of the Bank is 31 575 951 and its tax identification number is 202 037 2541.

Prima banka does not have any branches abroad and is not an unlimited guarantor in any other business entity and has 118 branches as at 31 December 2024 (31 December 2023: 118 branches).

Statutory and Management Bodies

Board of Directors

Chairman: Iain Child
Vice-Chairman: Marián Slivovič
Member: Evžen Ollari

Management Board

Chairman: Jan Rollo
Members: Henrieta Gahérová
Miroslav Výboch

Proxy

Igor Tušl
Dušan Tomašec

In line with the entry in the Commercial Register dated 22 June 2021, a member of the Management Board acts together with a proxy, and the proxy attaches their signature with a comment specifying the procura.

Scope of Activities

Prima banka is a universal bank offering a wide range of banking and financial services, which operates only in the Slovak Republic. Its core activities include deposit taking, loan provision, domestic and cross-border money transfers, provision of investment services, investment activities, and supplementary services under Act No. 566/2001 Coll. on Securities and Investment Services, etc. The valid list of all the Bank activities is disclosed in the Commercial Register.

Prima banka does not carry out any research and development activities.

Shareholder Structure of Prima banka

	Stake in Share Capital in %	
	31.12.2024	31.12.2023
Penta Financial Services Limited, Cyprus	99,61	99,61
Shareholders under 1%	0,39	0,39
Total	100,00	100,00

The direct parent company is Penta Financial Services Limited seated Agias Fylaxeos & Polygnostou, 212 C&I CENTER, 2nd floor, P. C. 3082 Limassol, Cyprus, registered in the Companies Register, maintained by the Ministry of Industry, Trade and Tourism, Company Registrar and Bankruptcy Administrator Department, Nicosia, registration number: HE158996.

The parent company that prepares the consolidated financial statements is PENTA INVESTMENTS LIMITED seated at Agias Fylaxeos & Polygnostou, 212 C&I CENTER, 2nd floor, P. C. 3082 Limassol, Cyprus, registration number: HE428480.

Share Capital and its Structure

Prima banka may only issue registered shares issued in book-entry form. Their transfer is made in accordance with the Securities Act in the Central Securities Depository, which maintains the list of shareholders. The transferability of shares is unlimited.

The structure of ordinary shares as at 31 December 2024 and 31 December 2023 is presented in the following overview:

Type	ISIN	Kind	Form*	Number	Face value
Ordinary shares	SK1110001270	Registered	Book-entered	100 200 pcs	€ 399
Ordinary shares	SK11100013671	Registered	Book-entered	100 200 pcs	€ 67
Ordinary shares	SK1110014927	Registered	Book-entered	701 400 pcs	€ 5
Ordinary shares	SK1110015676	Registered	Book-entered	14 705 882 pcs	€ 1
Ordinary shares	SK1110017037	Registered	Book-entered	24 000 000 pcs	€ 1
Ordinary shares	SK1110017508	Registered	Book-entered	22 257 415 pcs	€ 1
Ordinary shares	SK1110019579	Registered	Book-entered	115 609 441 pcs	€ 1

*all shares are book-entered in the Central Securities Depository of the Slovak Republic

Number of Employees

	31.12.2024
Average number of employees, of which:	769
Average number of managers	6

As at 31 December 2024, Prima banka had 774 employees (31 December 2023: 766).

2. Basis for the Preparation of Financial Statements

The key accounting principles applied for the preparation of these financial statements are outlined in the text below:

Purpose of Preparation

The purpose of preparing these separate financial statements in the Slovak Republic is to comply with Act on Accounting No. 431/2002 Coll. as amended. Prima banka prepares its separate financial statements under special regulations - Regulation (EC) 1606/2002 of the European Parliament and of the Council on the Application of International Financial Reporting Standards (hereinafter "IFRS"). The financial statements are intended for general use and information and are not intended for a specific user or the consideration of any specific transactions. Accordingly, users should not rely exclusively on these financial statements when making decisions.

The Bank's separate financial statements for the previous reporting period (as at 31 December 2023) were approved and authorised for issue on 6 March 2024 and subsequently approved on 24 April 2024 by the General Meeting.

Basis of Presentation

The separate financial statements of the Bank (the "financial statements") for the year ended 31 December 2024 and comparative data for the year ended 31 December 2023 have been prepared in accordance with IFRS as adopted by the European Union (the "EU") in Commission Regulation (EC) 2023/1803, and current interpretations issued by the International Financial Reporting Interpretations Committee ("IFRIC").

Commission Regulation (EC) 2023/1803 of 13 August 2023 was issued to integrate all standards and interpretations issued by the International Accounting Standards Board (hereinafter "IASB") and the International Financial Reporting Interpretations Committee (hereinafter "IFRIC") that have been fully adopted for use in the Community as at 15 October 2008, except for IAS 39 relating to the recognition and measurement of financial instruments in a single document. Commission Regulation (EC) 2023/1803 of 13 August 2023 replaces Commission Regulation (EC) 1126/2008 of 3 November 2008.

IFRS, as adopted by the EU, do not currently differ from IFRS as issued by the IASB, except for certain requirements for portfolio hedge accounting under IAS 39, which has not been approved by the EU. Prima banka has determined that portfolio hedge accounting under IAS 39 would have had no impact on its financial statements had it been approved by the EU at the balance sheet date.

Application of amended and new IAS/IFRS

The Bank applied all Standards and Interpretations issued by the International Accounting Standards Board (the IASB) and the International Financial Reporting Interpretations Committee (IFRIC) of the IASB applicable for the accounting periods starting 1 January 2024 as adopted by the European Union ("EU") that are relevant to the Bank's operations.

Standards, regulations and interpretations relevant to Bank's operations, effective in the current period

Adoption of the following standards, which apply for the first time in 2024, did not have any impact on the accounting policies, financial position or performance of the Bank:

- **Amendments to IAS 1 "Presentation of Financial Statements"** (effective for annual periods beginning on or after 1 January 2024 or later);
- **Amendments to IAS 7 "Statement of Cash Flows" a IFRS 7 „Financial Instruments: Disclosures"** (effective for annual periods beginning on or after 1 January 2024 or later);
- **Amendments to IAS 12 "Income taxes"** – Disclosure- International tax reform – Pillar Two model rules (effective for annual periods beginning on or after 1 January 2024 or later);
- **Amendments to IFRS 16 "Lease Liability in a Sale and Leaseback "** (effective for annual periods beginning on or after 1 January 2024 or later);
- **Commission delegated regulation (EU) 2023/2772** of 31 July 2023 supplementing Directive 2013/34/EU of the European Parliament and of the Council as regards sustainability reporting standards. Effective from 1 January 2024 for financial years beginning on or after 1 January 2024.

Standards, regulations and interpretations not yet effective

Following listing of standards and interpretations issued are those that the Bank expects not to have any impact on disclosures, financial position or performance when applied at a future date:

- **IAS 21 "The Effects of Changes in Foreign Exchange Rates"** and amendments to related standards adopted by the EU on 12 November 2024 (effective for annual periods beginning on or after 1 January 2025 or later).

The Bank has elected not to adopt these standards, revisions and interpretations in advance of their effective dates.

Basis for the Preparation of Financial Statements

The financial statements were prepared using the accrual basis of accounting, i.e. the effects of transactions and other events are recognised by the Bank when they occur. Transactions and events are reported in the financial statements for the periods to which they relate.

The financial statements have been prepared under the assumption that the Bank will continue its operations as a going concern in the foreseeable future. The financial statements have been prepared under the historical cost convention; except for the following cases, which are measured at fair value:

- Financial assets/liabilities held to trading, including derivatives,
- Financial assets/liabilities at fair value through profit or loss,
- Financial assets at fair value through other comprehensive income.

The reporting currency used in these financial statements is the euro ("€"). Value figures are presented in thousands unless stipulated otherwise. Value figures in brackets represent negative values. Tables in these financial statements may contain rounding differences. If necessary, comparative data was reclassified to ensure the comparability of presented data.

Segment Reporting

Due to the fact that the internal management of business activities of the Bank is not divided into operating segments with a specific approach, the Bank does not publish information on segments according to *IFRS 8 Operating segments*.

3. Significant Accounting Procedures

a) Transaction Date

The transaction date with respect to the purchase and sale of financial assets and liabilities such as term deposits, securities, and derivatives is the date when the deal is arranged. On such a date it is recognised in the off-balance sheet accounts. On the settlement date, the entry on the off-balance sheet accounts is reversed and recognised on the balance sheet accounts.

b) Transactions in a Foreign Currency

Transactions made in a foreign currency are translated to euros using the reference exchange rate determined and announced by the European Central Bank (ECB) on the date preceding the transaction date. Assets and liabilities denominated in a foreign currency are translated to euros as at the reporting date using the exchange rate valid as at the reporting date. Exchange rate gains/(losses) from all foreign exchange transactions are included in the statement of comprehensive income item "*Net trading income*".

c) Cash and Balances with Central Banks

Cash and balances with central banks comprise cash held, and cash balances with the National Bank of Slovakia (NBS), including the compulsory minimum reserve. The compulsory minimum reserve with the NBS is a required deposit with restricted drawing to be held by all commercial banks licensed in the Slovak Republic.

d) Cash and Cash Equivalents in the Statement of Cash Flows

Cash and cash equivalents consist of cash on hand, asset balances on correspondent banks' accounts and cash deposits with the NBS, which are considered to be liquid, i.e. their maturity is up to three months. This category does include the minimum compulsory reserves held with the NBS, whose use (drawing) is restricted, however, they can be used if liquidity is required.

e) Financial Instruments

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity. With effect from 1 January 2018, the Bank classifies financial instruments based on the business model for management of financial instruments in accordance with its investment strategy and differentiates the following categories of financial instruments:

- Financial assets/financial liabilities measured at amortised cost (AC);
- Financial assets/financial liabilities measured at fair value through profit or loss (FVTPL);
- Financial assets measured at fair value through other comprehensive income (FVOCI).

Business model assessment

- Classification of financial assets into separate groups or portfolios based on their management;
- Identification of the objectives which the Bank uses to manage each group or portfolio;
- Based on such objectives, the Bank classifies each group or portfolio of financial assets into the relevant business model;
- For assets classified as held to collect contractual cash flows, an assessment of the correct classification based on the analysis of the cash flows characteristics (the SPPI test "Solely payments of principal and interest").

The Bank has the following business models:

- Loan and investment portfolio (financial assets held only to collect contractual cash flows);
- Portfolio for trading (mainly derivatives);
- Equity share portfolio;
- Hedging portfolio.

Contractual cash flows

The Bank assesses whether contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding (under a standard loan agreement, consideration for the time value of money and credit risk are usually the most significant elements of interest). However, in such an agreement, interest may also include consideration for other basic risks (i.e. liquidity risk) and expenses (i.e. administrative expenses) related to holding a financial asset over a certain period. Interest may also include a profit margin which is consistent with the standard loan agreement.

The time value of money is the element of interest that only provides consideration for the passage of time, i.e. the time value of the money element does not provide consideration for other risks or expenses related to holding a financial asset.

Financial assets measured at amortised cost

Financial assets are measured at amortised cost if both of the following conditions are met:

- The financial asset is held in a business model whose objective is to hold financial assets to collect contractual cash flows; and
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

In this business model, the Bank holds the following financial assets:

- Loans and receivables;
- Debt securities;

i.e. non-derivative financial instruments with fixed or determinable payments and maturity.

Loans and receivables are measured at amortised cost using the effective interest rate less provisions. Upon signing a loan agreement, a confirmation on the provision of a credit facility is recognised in the off-balance sheet accounts on the trade date. On the date the funds are drawn, the loan is reclassified to the statement of financial position. The unused portion of the loan recognised in the off-balance sheet accounts represents for the Bank, contingent liabilities with an inherent credit risk for which the Bank records a provision and a reserve. Provisions and reserves are recorded for off-balance sheet liabilities, such as unused credit facilities, issued bank guarantees, and letters of credit.

Debt securities are mainly securities issued by the government, or other securities of good quality, which the Bank intends to hold to maturity. They are also measured at amortised cost using the effective interest rate and potential impairment is reflected in provisioning. Interest income, discounts and premiums are accrued on a daily basis and recognised in the statement of comprehensive income line "*Interest and similar income*".

Financial assets measured at fair value through other comprehensive income (FVTOCI)

To classify a financial instrument in this portfolio, both of the following conditions must be met:

- The financial asset is held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets; and
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

The Bank holds the following financial assets in this business model:

- Equity instruments: solely equity securities of companies, in which participation is compulsory for the Bank (S. W. I. F. T. s. c., Belgium and VISA INC., USA). Dividends are recognised in the statement of comprehensive income under "Dividend income".

To determine the fair value of these securities, the Bank uses Level 3.

Financial assets measured at fair value through profit or loss (FVTPL)

The Bank holds the following financial assets in this business model: Series C Preferred Stock of VISA INC., USA.

In the statement of income, the profit or loss effects of financial assets measured at FVPL are split into dividend income and fair value gains and losses. The dividend income is presented in the line "*Dividend income*". The fair value gains or losses are reported in the "*Gains/losses from financial Instruments measured at fair value through profit or loss*" in case of non-trading financial assets at FVTPL. To determine the fair value of these securities, the Bank uses Level 3.

Impairment of financial assets measured at amortised cost and fair value through other comprehensive income

The calculation of expected credit losses requires the use of accounting estimates and judgments. For expected credit losses, the Bank recognises a provision for financial assets measured at amortised cost and at fair value through other comprehensive income as at the reporting date. Provisions are recognised in the statement of financial position.

The Bank measures expected credit losses to reflect:

- The unbiased and probability-weighted amount of a loss that is determined by assessing various possible outcomes;
- The time value of money;

- Reasonable and supportable information about past events, current conditions and forecasts of future economic conditions available as at the reporting date without unreasonable costs or disproportionate effort.

IFRS 9 sets a 3-stage impairment model that is based on changes that have occurred in credit quality since the initial recognition date, i.e. a financial asset must be monitored over its full lifetime.

Upon its initial recognition, a financial asset is classified in stage 1. At this stage, a financial asset is measured at a provision equal to a 1-year expected credit loss.

If a significant increase in credit risk is subsequently identified since the initial recognition without the asset being impaired, the asset is moved to stage 2. If a financial asset is credit-impaired, it is classified in stage 3. In stages 2 and 3, a financial asset is measured at a provision equal to the expected credit loss over the full lifetime of the asset.

If the impairment of a financial asset was measured in an amount equal to expected credit losses over the asset's full lifetime in the previous reporting period, but such conditions are not met as at the current reporting date, the Bank measures the impairment loss in an amount equal to a 1-year expected credit loss as at the current reporting date.

The assessment of a financial asset's credit risk is based on the estimates as to the determination of the probability of default (PD), exposure at default (EaD) and loss given default (LGD).

The assessment of credit impairment is performed on a collective or individual basis.

At each reporting date, the Bank assesses whether there has been a change in the risk of default over the expected lifetime of a financial asset since the initial recognition by comparing the risk of default at the initial recognition to the risk of default as at the reporting date, taking into account reasonable and supportable information.

Significant increase in credit risk

The assessment of significance comprises future-focused information and is always performed as at the reporting date. Receivables in portfolios measured solely using statistical models are classified in stage 2 if the retail client has at least one significant receivable overdue by more than 30 days or downgrade of credit rating is significant or the Bank has identified a significantly high risk of repayment of the client's receivables in connection with a significant reduction or loss of income. Other receivables are classified in stage 2 on an individual basis or if the client has at least one significant receivable overdue by more than 30 days. Significant receivables (over € 350 thousand) with an identified significant increase in credit risk are measured individually.

A decision to change the classification and the required coverage amount, if any, is made by the Credit Committee for individually assessed cases based on a monthly review when individual cases are discussed. The review process includes consultation on the opinion of the responsible approval department that expertly and comprehensively assesses the condition of the counterparty and change thereof.

Defaulted financial assets

A financial asset is in default if:

- The debtor is in arrears with material receivables whose contractual instalments are overdue by more than 90 days;
- It is likely that the debtor will not repay its liabilities in full without the Bank taking action, such as realisation of the collateral.

The above criteria are applied to all financial assets held by the Bank and are compliant with the definition of default used for internal credit risk management purposes.

Probability of default

Probability of default is a risk parameter determining the probability that a debtor will fail to repay its financial liability over the next 12 months, or over the remaining lifetime of the liability. Hence, it is the probability that an exposure not in default will default within 12 months, or over the remaining lifetime.

Loss given default

Loss given default is a risk parameter defined as the difference between the value of 100% and the value of the recovery rate at the moment of completion of the debt collection or its write-off. Loss given default represents the Bank's expectation in terms of the loss on a defaulted exposure.

Exposure at default

Exposure at default is the volume of funds the Bank expects will be due at the time of default over the next 12 months, or over the remaining lifetime. The assumption of an early repayment of a debt is also taken into consideration in the calculation.

Collateral

The Bank primarily accepts the following types of collateral:

- Immovable assets;
- Movable assets;
- Cash collateral;
- Receivables;
- Securities;
- Guarantees.

The Bank uses the following legal instruments:

- Pledge;
- Blocking of cash;
- Security transfer of receivables;
- Security transfer of the right.

The Bank regularly monitors individual types of collateral and, if necessary, revalue them. The methodology of monitoring or valuation, as well as their frequency depends on the type of collateral. The recoverable amount of collateral is derived from the pledge value, up to the amount of the current value of the receivable. The recoverable amount consists of several uncertainties and risks; therefore, the amounts upon realisation of collateral may differ from the estimates, and such a difference may be significant.

When realising collateral, the Bank uses:

- Voluntary auction;
- Foreclosure proceedings;
- Sale of receivables;
- Sale of the pledge over the Bank's receivable in bankruptcy proceedings.

Write-off of Receivables

The existence of unrecoverable receivables is connected with business risk, which is to a various degree inherent in all banking activities. If a particular receivable meets the conditions for a write-off, Prima banka writes off the receivable directly into expenses in the statement of comprehensive income under "*Net profit/(loss) on write-off of receivables*" and recognised impairment provisions are reversed. Receivables for which the right of collection did not expire continue to be recognised in off-balance sheet accounts. The Loans Committee decides which write-off method will be applied with respect to a particular receivable. When a written-off receivable is collected, income is recognised in the statement of comprehensive income under "*Net profit/(loss) on write-off of receivables*".

Financial Assets Measured at Fair Value through Profit or Loss

This portfolio consists of financial instruments held for trading, including derivatives used solely to manage position exposures, mainly liquidity risk and currency risk.

Financial assets disclosed in the portfolio at fair value through profit or loss are initially recognised at acquisition cost excluding transaction costs and are subsequently re-valued to fair value through statement of comprehensive income.

The Bank records unrealised gains and losses from the revaluation of these assets to their fair values in the statement of comprehensive income line "*Net trading income*". Interest income from financial instruments at fair value through statement of comprehensive income is accrued on a daily basis and recorded in the statement of comprehensive income line "*Interest and similar income*".

Financial Liabilities

Financial liabilities measured at amortised cost (AC)

All of the Bank's financial liabilities, except for derivative financial liabilities, are recognised at amortised cost.

Financial liabilities measured at fair value through profit or loss (FVTPL)

In this category, the Bank only recognises derivatives with negative values.

Sale and Repurchase Agreements (Repo Transactions)

A repo transaction is the provision of a loan secured by a security transfer. Securities sold under selling and repurchasing contracts are recognised in the Statement of Financial Position as assets under "*Financial assets at fair value through profit or loss*" or "*Financial assets at AC*". Depending on the nature of the liability, a payment received from counterparty is recognised under "*Due to banks*" or "*Customer deposits*".

Securities purchased under agreements to purchase and resell ("reverse repo transactions") are recognised in the statement of financial position in the account "*Due from banks*" or "*Loans and advances to customers*" as appropriate. Received collateral, which is a security, is recognised in the off-balance sheet accounts from the settlement date until the maturity date of the deal. The difference between the sale and repurchase price is treated as interest and accrued evenly over the life of the repo agreement using the effective interest rate.

Derecognition of Financial Instruments

The Bank derecognises a financial asset only when the contractual rights to the cash flows from the asset expire or it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity. If the Bank neither transfers nor substantially retains all the risks and rewards of ownership and continues to control the transferred asset, the Bank recognises its retained interest in the asset and an associated liability for amounts it may have to pay.

If the Bank substantially retains all the risks and rewards of ownership of a transferred financial asset, the Bank continues to recognise the financial asset and also recognises a collateralised borrowing for the proceeds received.

The Bank derecognises financial liabilities only when the Bank's obligations are discharged or cancelled, or when they expire.

Offsetting Financial Instruments

The Bank only offsets financial assets and financial liabilities if this results from a contractual arrangement and the Bank's intention is to settle an asset and a liability on a net basis, and/or concurrently. Financial instruments subject to offsetting are presented in the statement of financial position in a net amount.

f) Financial Derivatives

Prima banka's financial derivatives include currency and interest rate swaps and forwards. They are held to hedge risk. In the statement of financial position, they are recognised at fair value under "*Financial assets held for trading – derivatives*" and "*Hedging derivatives*". An underlying derivative financial instrument is recognised in off-balance sheet accounts on the transaction date. It is derecognised from the off-balance sheet accounts on the date the respective derivative is closed.

Changes in the fair value of derivatives are recognised on the balance sheet accounts to ensure that the positive fair values of derivatives are shown as an asset and negative fair values of derivatives are shown as a liability with a corresponding entry in revenues and expenses recognised in the statement of comprehensive income under "*Net profit from financial transactions*".

The revaluation of swaps and other derivatives in the Banking Book and the hedging instruments takes place once a month based on their discounted cash flows using the market curves.

g) Hedging

Prima banka is hedged against volatility risk in the fair values ("Fair Value Hedge") of recognised assets, which relates to the risk of interest rate volatility and may affect the Bank's expenses or revenues. Hedged items include long-term loans with a structured interest rate. The gain or loss from the fair value measurement of a hedging instrument is recognised in revenues or expenses. The gain or loss on a hedged item attributable to the hedged risk is recognised in profit or loss and the impact of changes in fair values of hedging instruments and hedged items on the P/L is insignificant. After 1 January 2018, the Bank continues to apply the accounting policy in line with IAS 39.

h) Fair Value of Financial Instruments

The fair value of financial instruments classified as stage 1 corresponds to the quoted market price as at the reporting date, without a reduction for transaction costs.

Fair values of financial instruments not quoted in active markets are determined using valuation techniques such as the theoretical price derived from the yield as read from the yield curve of government bonds and the credit margin of issuers' debt securities with comparable credit risk under generally accepted revaluation rules. If practicable, models use only observable data, however, areas such as credit risk, volatilities, and liquidity require expert estimates. Changes in the assumptions related to these factors could affect the reported fair value of financial instruments.

When the discounted cash flows method is used, estimated future cash flows are based on the most accurate management estimates and the discount rate represents the market rate for instruments with similar conditions and maturity. When valuation models are used, input values are based on market values valid as at the reporting date.

Fair values of derivative instruments that are not traded on a stock exchange are derived from the estimated values the Bank would obtain under standard business conditions at the termination of the contract as at the reporting date after considering the market conditions and the creditworthiness of the relevant counterparty.

i) Non-Current Tangible and Intangible Assets

Non-current tangible and intangible assets are stated at acquisition cost less accumulated depreciation/amortisation together with accumulated impairment losses. Prima banka applies a linear method to depreciate or amortise non-current tangible and intangible assets based on the estimated useful life. Depreciation/amortisation starts in the month in which the assets were placed into service.

Land and works of art are not depreciated.

For accounting depreciation/amortisation of assets Prima banka uses the following depreciation/amortisation periods:

	Depreciation/Amortisation Period in Years
Computers, office tools, cars, etc.	4 - 6
Software	up to 10
Inventory	6 - 10
Office and banking equipment	4 - 12
Buildings and structures	40*

*The buildings owned by the Bank are depreciated over 40 years, reconstruction work on ATM 10 years, other reconstruction work on leased buildings according to the lease contract; engineering constructions from 12 to 20 years and advertising constructions from 4 to 6 years.

j) Impairment of Tangible and Intangible Assets

At each balance sheet date, Prima banka reviews the carrying amounts of its non-current tangible and intangible assets to determine whether there is any indication that the assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

The recoverable amount is the higher of the fair value less costs to sell and the present value of future cash flows expected to be derived from the asset. If any of the amounts above exceeds the carrying amount, there is no need to estimate the other amount. If the estimated recoverable amount of an asset is lower than its carrying amount, the carrying amount of the asset is reduced to equal the recoverable amount. The impairment loss is recognised directly through the statement of comprehensive income under "*Depreciation*".

k) Leases

IFRS 16 supersedes International Accounting Standard 17 Leases ('IAS 17') and related interpretations. The Standard eliminates the current dual accounting model for lessees and instead requires companies to bring most leases on-balance sheet under a single model, eliminating the distinction between operating and finance leases. Under IFRS 16, a contract is, or contains, a lease if it conveys the right to control the use of an identified asset for a period of time in exchange for consideration. For such contracts, the new model requires a lessee to recognise a right-of-use asset and a lease liability. The right-of-use asset is depreciated, and the liability accrues interest. This will result in a front-loaded pattern of expense for most leases, even when the lessee pays constant annual rentals. The new Standard introduces several limited scope exceptions for lessees which include:

- Leases with a lease term of 12 months or less and containing no purchase options;
- Leases where the underlying asset has a low value ('small-ticket' leases).

Lessor accounting shall remain largely unchanged and the distinction between operating and finance leases will be retained.

l) Assets Held for Sale

Assets held for sale are non-current assets held to sale for which the carrying amount will be realized through a sale transaction, rather than by using them. These are assets held for sale in their present condition and a sale is considered highly probable. Assets classified as non-current assets held for sale are reported at the lower of acquisition cost less accumulated depreciation and provisions or at fair value less costs related to sale.

m) Income Tax

Current income tax is calculated on the tax base reported in accordance with Slovak tax legislation. The tax basis differs from accounting profit/(loss) recognized in the statement of comprehensive income, as it excludes items of income or expenses that are taxable or deductible in other years and it further excludes items that are not taxable or deductible. The current tax liability is calculated using the tax rates valid as of the reporting date.

Deferred income tax is reported, using the balance sheet method, for temporary differences arising between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes. The tax rate enacted for future periods was used to determine deferred income tax, i.e. 24%.

A deferred tax liability related to taxable temporary differences represents tax to be paid in future taxation periods. A deferred tax asset is related to deductible temporary differences, the possibility to carry forward the tax loss, and the possibility to transfer unused tax deductions and other tax claims to future periods. Deferred tax liabilities are recognised generally for all taxable temporary differences. Deferred tax assets are recognised to the extent that it is probable that future taxable profit will be available against which the deductible temporary differences can be utilised.

When recognising deferred tax assets and deferred tax liabilities, the Bank applies an approach under which deferred tax assets are recognised to the extent that it is probable that conditions for the tax deduction of temporary differences in the future are met and that taxable profits will be available against which such tax assets can be utilised. Given that the amount of future taxable profits cannot be reliably estimated, the Bank does not recognise the deferred tax asset in full.

Deferred tax is recognised in the income statement, except where the deferred tax relates to items not recognised as income or expense but charged and recognised in equity. In such cases, the related deferred tax is debited or credited to equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to the income tax assessed by the same tax authority and the Bank intends to settle its current tax assets and liabilities on a net basis.

The Bank recognises current corporate income tax and deferred tax in the statement of financial position under "*Tax assets*" or "*Tax liabilities*".

n) Debt Securities

Debt securities issued by the Bank are stated at amortised cost using the effective interest rate method. The Bank issues mortgage debentures. Interest expense arising on the issue of securities is included in the statement of comprehensive income line "*Interest and similar expenses*".

o) Subordinated Debt

Subordinated debt refers to the Bank's external funds and, in the event of bankruptcy, composition or the liquidation of the Bank, the entitlement to its repayment is subordinated to liabilities to other creditors. The Bank's subordinated debt is recognised in the separate statement of financial position as "*Subordinated debt*". Interest expense paid on the received subordinated debt is recognised through the statement of comprehensive income in "*Interest and similar expenses*".

p) Accrued Interest

Accrued interest income and expense related to financial assets and liabilities are presented as at the preparation date of the financial statements together with the corresponding assets and liabilities in the statement of financial position.

q) Provisions for Liabilities

The amount of provisions for liabilities and charges is recognised as an expense and a liability when the Bank has legal or constructive obligations as a result of past events and it is probable that an outflow of resources embodying economic benefits will be required to settle such an obligation and a reasonable estimate of the amount of the resulting loss can be made. Any loss resulting from the recognition of a provision for liability is recognised in the statement of comprehensive income for the period.

r) Earnings per Share

The Bank discloses earnings per share attributable to holders of ordinary shares. The Bank calculated earnings per ordinary share as profits attributable to holders of ordinary shares divided by the weighted average number of ordinary shares outstanding during the period. The profit attributable to each class of shares is determined based on the face value of each class of shares in relation to the percentage of the total face value of all shares.

s) Interest Income and Interest Expense

Interest income and expense, and interest related charges arising on all interest-bearing instruments are accrued in the statement of comprehensive income using the effective interest rate method. Interest income (expense) from securities includes revenues from coupons with fixed and floating rates, and amortised discount or premium. Interest on impaired receivables (retail exposures are assessed based on the number of days overdue; other exposures are assessed on an individual basis) is reclassified by the Bank in the off-balance sheet accounts.

t) Fees and Commissions

Fees and commissions received and paid are recognised in the statement of comprehensive income as "*Net interest income*" on an accrual basis, e.g. fees related to the provision of loans, brokerage commissions (are accrued over the term of the respective loan). Other fees and commissions received and paid, e.g. fees for account management, payment system fees, etc. are recognised in the statement of comprehensive income under "*Net fee and commission income*".

4. Significant Accounting Estimates

Presenting the financial statements in compliance with IFRS requires estimates and assumptions to be prepared that affect the reported amounts of assets and liabilities and estimated assets and liabilities as at the reporting date as well as disclosed expenses and revenues for the relevant reporting period. The effect of the change in accounting estimates is included, on a prospective basis, in the profit/loss of the period in which the estimate is changed provided that the changes only affect the given period, or also in the profit/loss of the subsequent periods if the change has an impact on the following periods. The estimates relate to: fair values of financial instruments, provisions for loans to customers and provisions for litigations.

Fair Value of Financial Instruments

If it is not possible to determine the fair value of financial assets and financial liabilities recognized in the statement of financial position from active markets, fair value is determined using by different valuation techniques including mathematical and statistical models. The inputs for these models are taken from observable recognised markets, but if this is not possible, the determination of fair value requires estimates. The estimates include considerations of liquidity and model inputs, e.g. current interest rates, exchange rates and credit spreads.

Provisions for Loans to Customers

As discussed in the paragraphs of Chapter 3 above, and as described in detail in Notes 1 and 23, Chapter 5 to the financial statements, the Bank recognises a provision for expected credit losses from financial instruments that are carried at amortised cost or fair value through OCI and identified contingent liabilities. The calculation of provisions is based on anticipated estimated cash flows, which are determined using different scenarios, taking into account the time value of money, supportable and reasonable information about past events and estimated future economic conditions.

The recognition of provisions for loan losses and identified contingent liabilities, however, includes various uncertainties regarding the outcome of the above risks (i.e. for portfolios measured using statistical models, the Bank does not have sufficiently representative historical data available and, therefore, the Bank has elected to use NBS estimates to estimate the impact of an adverse scenario, and requires Bank management to make many subjective judgments when estimating losses. Therefore, the result of such estimates may differ from the provisions recognised as at 31 December 2024.

Deferred Tax Asset

The utilization of a deferred tax asset depends on the generation of sufficient future taxable profits. Moreover, rules and regulations have undergone significant changes in recent years; there are few historical precedents or interpretative rulings on a number of complex issues affecting the banking industry. In addition, the tax authorities have broad powers when interpreting the application of the tax laws and regulations when examining taxpayers. Accordingly, there is a high degree of uncertainty about the ultimate outcome of examinations by the tax authorities.

Provision for Litigation Claims

The amounts recognised as provisions for liabilities are based on the Bank's management's judgement and represent the best estimate of the expenses required to settle a liability with uncertain timing and an uncertain amount payable.

Future events and their effects cannot be determined with absolute certainty. Accordingly, accounting estimates require judgement and the estimates that are used in the preparation of the financial statements are changed when new events occur or new information and experience are available, or when the business environment in which the Bank operates changes. Results may differ from these estimates, and the impact can be significant.

5. Notes to the Financial Statements**1. Financial Assets at Amortised Cost****Gross book value and provisions**

31.12.2024	Gross Carrying Amount			
	Total	Stage 1	Stage 2	Stage 3
Financial assets at amortised cost, of which:				
Balances with central banks	913 705	913 705	0	0
Current accounts	0	0	0	0
Compulsory minimum reserves	156 642	156 642	0	0
Term deposits	757 063	757 063	0	0
Due from banks	1 122	1 122	0	0
Loans and advances to customers*, of which:	5 613 123	5 512 612	60 476	40 035
Public administration	160 337	157 626	2 458	253
Retail clients	5 050 713	5 000 974	34 353	15 386
of which: Individuals	4 944 618	4 896 526	33 927	14 165
Other clients	402 073	354 012	23 665	24 396
Debt securities, of which:	97 601	97 601	0	0
Banks	0	0	0	0
Public administration	97 601	97 601	0	0
Other clients	0	0	0	0
Total	6 625 551	6 525 040	60 476	40 035
Provisions- Loans and advances to customers	(114 084)	(58 121)	(20 226)	(35 737)
Provisions- Debt securities	(29)	(29)	0	0
Net carrying amount	6 511 438	6 466 890	40 250	4 298

31.12.2023	Gross Carrying Amount			
	Total	Stage 1	Stage 2	Stage 3
Financial assets at amortised cost, of which:				
Balances with central banks	460 930	460 930	0	0
Current accounts	0	0	0	0
Compulsory minimum reserves	39 143	39 143	0	0
Term deposits	421 787	421 787	0	0
Due from banks	1 554	1 554	0	0
Loans and advances to customers*, of which:	5 670 577	5 562 648	59 140	48 789
Public administration	176 404	175 443	658	303
Retail clients	5 034 525	4 981 064	35 828	17 633
of which: Individuals	4 923 238	4 871 334	35 781	16 123
Other clients	459 648	406 141	22 654	30 853
Debt securities, of which:	106 332	106 332	0	0
Banks	0	0	0	0
Public administration	106 332	106 332	0	0
Other clients	0	0	0	0
Total	6 239 393	6 131 464	59 140	48 789
Provisions- Loans and advances to customers	(116 446)	(52 745)	(20 030)	(43 671)
Provisions- Debt securities	0	0	0	0
Net carrying amount	6 122 947	6 078 719	39 110	5 118

*The Bank classifies clients into sectors pursuant to Regulation (EU) No 549/2013 of the European Parliament and of the Council on the European system of national and regional accounts in the European Union, "ESA 2010", where "Public Administration" is sector S.13, "Retail Clients" is sectors S.14 and S.15, and other clients are sectors S.11 and S.12, except for central and other banks.

Compulsory reserves with the NBS represent minimum compulsory reserves the Bank is obliged to maintain in cash with the NBS. The system of creating and maintaining minimum reserves is regulated by European Community and European Central Bank regulations. The Bank's ability to withdraw the reserve is restricted by applicable legislation.

Loans and advances gross book value

Loans and advances to customers	1.1.2024	An increase due to the creation or acquisition	Decline due to discontinuation of reporting	Net changes due to change in credit risk	Transfers between levels	Other movements	31.12.2024
Level 1	5 562 648	715 360	(434 783)	(321 230)	(9 383)	0	5 512 612
Public administration	175 443	21 226	(27 707)	(9 519)	(1 794)	(23)	157 626
Retail clients	4 981 064	589 393	(305 589)	(259 057)	(4 837)	0	5 000 974
Other clients	406 141	104 741	(101 487)	(52 654)	(2 752)	23	354 012
Level 2	59 141	2 025	(4 104)	(3 878)	7 293	0	60 476
Public administration	658	90	(21)	(63)	1 794	0	2 458
Retail clients	35 829	1 816	(4 047)	(2 008)	2 763	0	34 353
Other clients	22 654	119	(36)	(1 808)	2 736	0	23 665
Level 3	48 789	374	(9 729)	(1 488)	2 089	0	40 035
Public administration	303	0	(1)	(49)	0	0	253
Retail clients	17 633	348	(3 711)	(959)	2 075	0	15 386
Other clients	30 853	26	(6 017)	(480)	14	0	24 396
Total	5 670 578	717 759	(448 616)	(326 596)	(1)	0	5 613 123

Loans and advances to customers	1.1.2023	An increase due to the creation or acquisition	Decline due to discontinuation of reporting	Net changes due to change in credit risk	Transfers between levels	Other movements	31.12.2023
Level 1	5 455 560	695 089	(364 328)	(215 911)	(7 762)	0	5 562 648
Public administration	160 485	45 604	(22 111)	(10 038)	1 430	73	175 443
Retail clients	4 950 148	576 421	(282 415)	(253 862)	(9 155)	(73)	4 981 064
Other clients	344 927	73 064	(59 802)	47 989	(37)	0	406 141
Level 2	97 531	2 512	(41 161)	(4 374)	4 634	0	59 141
Public administration	2 023	35	(110)	140	(1 430)	0	658
Retail clients	33 098	1 363	(3 839)	(1 966)	7 173	0	35 829
Other clients	62 410	1 114	(37 212)	(2 549)	(1 109)	0	22 654
Level 3	54 327	452	(7 574)	(1 544)	3 128	0	48 789
Public administration	348	63	(79)	(29)	0	0	303
Retail clients	20 323	364	(4 344)	(693)	1 983	0	17 633
Other clients	33 656	25	(3 151)	(822)	1 145	0	30 853
Total	5 607 418	698 053	(413 063)	(221 829)	0	0	5 670 577

Gross book value transfers between levels

Loans and advances to customers	31.12.2024			31.12.2023		
	Move to level 1	Move to level 2	Move to level 3	Move to level 1	Move to level 2	Move to level 3
Level 1	16 238	(23 827)	(1 794)	14 905	(21 006)	(1 661)
Public administration	0	(1 794)	0	1 443	(13)	0
Retail clients	16 219	(19 276)	(1 781)	13 404	(20 954)	(1 605)
Other clients	19	(2 757)	(13)	58	(39)	(56)
Level 2	(16 238)	24 556	(1 024)	(14 900)	21 929	(2 395)
Public administration	0	1 794	0	(1 443)	13	0
Retail clients	(16 220)	20 005	(1 021)	(13 398)	21 877	(1 306)
Other clients	(18)	2 757	(3)	(59)	39	(1 089)
Level 3	0	(729)	2 818	(5)	(923)	4 056
Public administration	0	0	0	0	0	0
Retail clients	0	(729)	2 804	(5)	(923)	2 911
Other clients	0	0	14	0	0	1 145

The transfer of loans and advances to customers from Level 1 to Level 2 was mainly due to the conservative approach of part of loans with legislative deferral of repayments.

Provisions for loans and advances to customers

Provisions for loans and advances to customers	1.1.2024	An increase due to the creation or acquisition	Decline due to discontinuation of reporting	Net changes due to change in credit risk	Transfers between levels	Exchange rate differences	Decrease in proviso due to depreciation	31.12.2024
Stage 1	(52 745)	(10 551)	6 251	(12 134)	11 057	0	0	(58 122)
Public administration	(116)	(30)	26	(508)	505	0	0	(123)
Retail clients	(40 392)	(7 328)	3 434	(12 286)	9 986	0	0	(46 586)
Other clients	(12 237)	(3 193)	2 791	660	566	0	0	(11 413)
Stage 2	(20 028)	(1 184)	2 058	8 195	(9 266)	0	0	(20 225)
Public administration	(138)	(33)	4	(16)	(505)	0	0	(688)
Retail clients	(16 450)	(1 123)	2 026	7 854	(8 209)	0	0	(15 902)
Other clients	(3 440)	(28)	28	357	(552)	0	0	(3 635)
Stage 3	(43 673)	(357)	1 582	1 042	(1 791)	0	7 460	(35 737)
Public administration	(150)	0	1	23	0	0	0	(126)
Retail clients	(12 670)	(331)	1 437	540	(1 777)	0	1 587	(11 214)
Other clients	(30 854)	(26)	144	479	(14)	0	5 874	(24 397)
Total	(116 446)	(12 092)	9 891	(2 897)	0	0	7 460	(114 084)

Provisions for loans and advances to customers	1.1.2023	An increase due to the creation or acquisition	Decline due to discontinuation of reporting	Net changes due to change in credit risk	Transfers between levels	Exchange rate differences	Decrease in proviso due to depreciation	31.12.2023
Stage 1	(58 255)	(8 326)	5 966	(2 793)	10 663	0	0	(52 745)
Public administration	(63)	(26)	10	(46)	9	0	0	(116)
Retail clients	(48 112)	(6 065)	4 109	(904)	10 580	0	0	(40 392)
Other clients	(10 080)	(2 235)	1 847	(1 843)	74	0	0	(12 237)
Stage 2	(26 438)	(1 130)	9 470	5 957	(7 887)	0	0	(20 028)
Public administration	(405)	(7)	22	261	(9)	0	0	(138)
Retail clients	(14 008)	(958)	1 801	5 664	(8 949)	0	0	(16 450)
Other clients	(12 025)	(165)	7 647	32	1 071	0	0	(3 440)
Stage 3	(49 025)	(385)	2 344	1 539	(2 776)	0	4 630	(43 673)
Public administration	(174)	(31)	40	15	0	0	0	(150)
Retail clients	(15 171)	(329)	1 692	680	(1 631)	0	2 089	(12 670)
Other clients	(33 680)	(25)	612	844	(1 145)	0	2 540	(30 854)
Total	(133 718)	(9 841)	17 780	4 703	0	0	4 630	(116 446)

Provisions transfer between levels

Provisions for loans and advances to customers	31.12.2024			31.12.2023		
	Move to level 1	Move to level 2	Move to level 3	Move to level 1	Move to level 2	Move to level 3
Stage 1	(270)	10 016	1 313	(216)	9 681	1 198
Public administration	0	505	0	(1)	10	0
Retail clients	(265)	8 951	1 301	(203)	9 641	1 142
Other clients	(5)	560	12	(12)	30	56
Stage 2	270	(10 318)	781	215	(10 066)	1 964
Public administration	0	(505)	0	1	(10)	0
Retail clients	265	(9 253)	778	202	(10 026)	875
Other clients	5	(560)	3	12	(30)	1 089
Stage 3	0	302	(2 094)	1	385	(3 162)
Public administration	0	0	0	0	0	0
Retail clients	0	302	(2 080)	1	385	(2 017)
Other clients	0	0	(14)	0	0	(1 145)

Provisions for debt securities

Debt securities	1.1.2024	An increase due to the creation or acquisition	Decline due to discontinuation of reporting	Net changes due to change in credit risk	Transfers between levels	Decrease in provision due to depreciation	31.12.2024
Stage 1	0	(29)	0	0	0	0	(29)
Stage 2	0	0	0	0	0	0	0
Stage 3	0	0	0	0	0	0	0
Total	0	(29)	0	0	0	0	(29)

Debt securities	1.1.2023	An increase due to the creation or acquisition	Decline due to discontinuation of reporting	Net changes due to change in credit risk	Transfers between levels	Decrease in provision due to depreciation	31.12.2023
Stage 1	(1 019)	0	1 019	0	0	0	0
Stage 2	0	0	0	0	0	0	0
Stage 3	0	0	0	0	0	0	0
Total	(1 019)	0	1 019	0	0	0	0

The following summary shows the financial assets at amortised cost in the net carrying amount by geographical territory:

	31.12.2024	31.12.2023
Balances with central banks	913 705	460 930
Slovak Republic	913 705	460 930
Due from banks	1 122	1 554
Slovak Republic	8	22
EU Member States	1 114	1 532
Other countries	0	0
Loans and advances to customers	5 499 039	5 554 131
Slovak Republic	5 227 442	5 313 496
EU Member States	271 301	240 427
Other countries	296	208
Debt securities	97 572	106 332
Slovak Republic	71 556	79 840
EU Member States	26 016	26 492
Total	6 511 438	6 122 947

The following summary shows the financial assets at amortised cost in the net carrying amount by currencies:

	31.12.2024	31.12.2023
Balances with central banks	913 705	460 930
In euro	913 705	460 930
Due from banks	1 122	1 554
In euro	121	548
In foreign currencies	1 001	1 006
Loans and advances to customers	5 499 039	5 554 131
In euro	5 499 039	5 554 131
In foreign currencies	0	0
Debt securities	97 572	106 332
In euro	97 572	106 332
In foreign currencies	0	0
Total	6 511 438	6 122 947

The summary of the financial assets at amortised cost by residual maturity is presented in Note 29 2c).

2. Financial Derivatives – assets and liabilities

Assets	31.12.2024		31.12.2023	
	Fair Value	Nominal Value	Fair Value	Nominal Value
Financial Assets for trading - derivatives				
currency derivatives	8	10 564	72	4 830
Total Assets	8	10 564	72	4 830
Liabilities	Fair Value	Nominal Value	Fair Value	Nominal Value
Financial Liabilities for trading - derivatives				
currency derivatives	48	10 616	3	4 769
Total Liabilities	48	10 616	3	4 769

The residual maturity of derivatives at nominal value is presented in Note 26.

3. Financial Assets at Fair Value through profit or loss

Name	31.12.2024 Fair value	31.12.2023 Fair Value
Visa Inc., USA	896	1 411
Total	896	1 411

4. Financial Assets at Fair Value through Other Comprehensive Income

Name	31.12.2024 Fair Value	31.12.2023 Fair Value
SWIFT LA HULPE, Belgium	23	23
Visa Inc., USA	5 932	3 887
Total	5 955	3 910

In its portfolio of financial assets at fair value through other comprehensive income, the Bank records equity securities – equity shares and other shares in a total amount of € 5 955 thousand, which are capital participations in SWIFT LA HULPE, Belgium and VISA Inc. USA.

5. Non-current Tangible Assets

Movements in non-current tangible assets as at 31 December 2024:

	1.1.2024	Increase	Decrease	Other movements	31.12.2024
Land, buildings and structures	39 722	110	(403)	0	39 429
Information technologies	8 405	2 261	(3 066)	(236)	7 364
Other non-current tangible assets	17 309	1 685	(3 041)	64	16 017
Leasing	16 324	2 340	(1 339)	0	17 325
Non-current tangible assets	81 760	6 396	(7 849)	(172)	80 135
Accumulated depreciation and provisions - buildings and structures	(32 769)	(923)	345	0	(33 347)
Accumulated depreciation – information technologies	(7 078)	(740)	3 065	0	(4 753)
Accumulated depreciation - other non-current tangible assets	(15 838)	(1 150)	3 038	0	(13 950)
Accumulated depreciation - Leasing	(10 253)	(2 086)	1 340	0	(10 999)
Accumulated depreciation and provisions	(65 938)	(4 899)	7 788	0	(63 049)
Net book value	15 822	1 497	(61)	(172)	17 086

Movements in non-current tangible assets as at 31 December 2023:

	1.1.2023	Increase	Decrease	Other movements	31.12.2023
Land, buildings and structures	40 041	119	(438)	0	39 722
Information technologies	9 249	466	(1 546)	236	8 405
Other non-current tangible assets	16 972	962	(629)	4	17 309
Leasing	15 186	1 422	(284)	0	16 324
Non-current tangible assets	81 448	2 969	(2 897)	240	81 760
Accumulated depreciation and provisions - buildings and structures	(32 183)	(1 014)	428	0	(32 769)
Accumulated depreciation – information technologies	(8 297)	(327)	1 546	0	(7 078)
Accumulated depreciation - other non-current tangible assets	(15 975)	(491)	628	0	(15 838)
Accumulated depreciation - Leasing	(8 375)	(2 162)	284	0	(10 253)
Accumulated depreciation and provisions	(64 830)	(3 994)	2 886	0	(65 938)
Net book value	16 618	(1 025)	(11)	240	15 822

Obligations from Contracts for Purchase of Non-current Tangible Assets

As at 31 December 2024, Prima banka did not record any obligations from contracts for the purchase of non-current tangible assets (31 December 2023: € 0).

Insurance Coverage

A set of immovable assets has insurance coverage of up to € 39 068 thousand and a set of movable assets with insurance coverage of up to € 26 110 thousand. The insurance covers damage caused by natural disaster, fire, theft and vandalism, flooding from water mains, falls, crashes, etc.

6. Non-Current Intangible Assets

Movements in non-current intangible assets as at 31 December 2024:

	1.1.2024	Increase	Decrease	Other movements	31.12.2024
Software	20 247	284	(45)	59	20 545
Other non-current intangible assets	24 925	700	(31)	0	25 594
Non-current intangible assets	45 172	984	(76)	59	46 139
Accumulated amortisation - software	(19 818)	(245)	45	0	(20 018)
Accumulated amortisation - other non-current intangible assets	(24 041)	(312)	31	77	(24 245)
Accumulated amortisation and provisions	(43 859)	(557)	76	77	(44 263)
Net book value	1 313	427	0	136	1 876

Movements in non-current intangible assets as at 31 December 2023:

	1.1.2023	Increase	Decrease	Other movements	31.12.2023
Software	19 936	298	0	13	20 247
Other non-current intangible assets	24 812	136	0	(23)	24 925
Non-current intangible assets	44 748	434	0	(10)	45 172
Accumulated amortisation - software	(19 558)	(260)	0	0	(19 818)
Accumulated amortisation - other non-current intangible assets	(23 746)	(372)	0	77	(24 041)
Accumulated amortisation and provisions	(43 304)	(632)	0	77	(43 859)
Net book value	1 444	(198)	0	67	1 313

As at 31 December 2024, Prima Banka did not record any liabilities under agreements to purchase non-current intangible assets (31 December 2023: € 0).

7. Deferred Tax Assets

	31.12.2024	31.12.2023
Deferred tax asset	10 714	9 517
Total	10 714	9 517

8. Other Assets

	31.12.2024	31.12.2023
Assets, of which:	12 383	12 067
Receivables from clients' derivatives	252	257
Cash collateral	11 581	11 264
Other receivables	550	546
Other assets	16 153	8 974
Total	28 536	21 041
Provisions	(970)	(909)
Net carrying amount	27 566	20 132

9. Financial Liabilities at Amortised Cost

	31.12.2024	31.12.2023
Balances with central banks	0	300 600
Loans received	0	300 600
Due from banks	354	1 446
Current accounts and demand payables	354	1 446
Term deposits	0	0
Customer deposits	4 587 586	3 908 378
Current accounts	2 292 495	2 315 561
Term deposits	2 059 654	1 384 138
Saving deposits	235 434	208 638
Received loans	3	41
Debt securities	1 505 678	1 504 406
Covered bonds	1 505 678	1 504 406
Total	6 093 618	5 714 830

As at 31 December 2024, the Bank pledged government bonds and bank's covered bonds held in the portfolio of financial assets at amortised cost in favour of the NBS for pooling in the amount of € 1 085 000 thousand (31 December 2023: € 1 093 000 thousand). The bonds may be used as collateral for funds received from the NBS for liquidity management risk purpose (collateral as at 31 December 2024: € 0 thousand).

As at 31 December 2024 and as at 31 December 2023, the Bank recognises long-term loans received from customers falling due in 2025.

The following summary shows the financial liabilities at amortised cost by customers:

	31.12.2024	31.12.2023
Public administration	645 112	512 052
Retail clients, of which:	3 612 220	2 968 591
Individuals	3 343 238	2 741 396
Other clients	330 254	427 735
Total	4 587 586	3 908 378

The following summary shows the financial liabilities at amortised cost by geographical territory:

	31.12.2024	31.12.2023
Balances with central banks	0	300 600
Slovak Republic	0	300 600
Due from banks	354	1 446
Slovak Republic	354	444
EU Member States	0	1 002
Customer deposits	4 587 586	3 908 378
Slovak Republic	4 500 932	3 886 331
EU Member States	83 050	18 106
Other countries	3 604	3 941
Debt securities	1 505 678	1 504 406
Slovak Republic	1 505 678	1 504 406
Total	6 093 618	5 714 830

The following summary shows the financial liabilities at amortised cost by currencies:

	31.12.2024	31.12.2023
Balances with central banks	0	300 600
In euro	0	300 600
Due from banks	354	1 446
In euro	354	1 446
In foreign currency	0	0
Customer deposits	4 587 586	3 908 378
In euro	4 587 386	3 908 114
In foreign currency	200	264
Debt securities	1 505 678	1 504 406
In euro	1 505 678	1 504 406
Total	6 093 618	5 714 830

As at 31 December 2024, Prima Banka issued the securities summarised in the following table (these issued securities are not placed on a regulated market):

ISIN	Date of issue	Maturity date	Frequency of yield payment	Interest rate	Nominal value (€)	Number of securities issued	Carrying amount
SK4000016069	1.10.2019	1.10.2026	annually	0,01 %	100 000,00	5 000	500 314
SK4000019634	14.9.2021	14.9.2027	annually	0,01 %	100 000,00	5 000	501 095
SK4000023834	6.10.2023	6.10.2025	annually	4,25 %	100 000,00	5 000	504 270
							1 505 678

As at 31 December 2023, Prima banka issued the securities summarised in the following table (these issued securities are not placed on a regulated market):

ISIN	Date of issue	Maturity date	Frequency of yield payment	Interest rate	Nominal value (€)	Number of securities issued	Carrying amount
SK4000016069	1.10.2019	1.10.2026	annually	0,01 %	100 000,00	5 000	500 612
SK4000019634	14.9.2021	14.9.2027	annually	0,01 %	100 000,00	5 000	501 110
SK4000023834	6.10.2023	6.10.2025	annually	4,25 %	100 000,00	5 000	503 505
							1 505 227

In addition to the above-mentioned covered bonds, the Bank issued a covered bond during April 2022, July 2022 and January 2023, which was not sold but pledged as collateral for repo transaction received (nominal value of EUR 1 500 000 thousand, book value of € 1 511 326 thousand).

10. Liabilities from leases

	31.12.2024	31.12.2023
Liabilities from leases	6 527	6 187
Total	6 527	6 187

11. Provisions and Reserves

	31.12.2024	31.12.2023
Provisions for litigation	7 269	7 269
Provisions for off-balance sheet liabilities	2 265	2 071
Other reserves	559	309
Total	10 093	9 649

Provisions for litigation will be used after definitive closing of individual litigations, however, the final date is difficult to predict. Provisions for off-balance sheet liabilities are continuously updated based on the settlement of the obligations.

Movements in provisions for liabilities as at 31 December 2024:

	1.1.2024	Allocation	Release	Use	31.12.2024
Provisions for litigation	7 268	200	(24)	(175)	7 269
Provision for off-balance sheet liabilities	2 071	9 455	(9 261)	0	2 265
Other reserves (executions)	309	250	0	0	559
Total	9 648	9 905	(9 285)	(175)	10 093

Movements in provisions for liabilities as at 31 December 2023:

	1.1.2023	Allocation	Release	Use	31.12.2023
Provisions for litigation	7 340	365	(210)	(226)	7 269
Provision for off-balance sheet liabilities	2 382	8 473	(8 784)	0	2 071
Other reserves (executions)	309	44	(44)	0	309
Total	10 031	8 882	(9 038)	(226)	9 649

Provisions for Litigation

In the ordinary course of business, the Bank is subject to legal actions and complaints. Each dispute is subject to special monitoring and a regular re-assessment as part of the Bank's standard procedures. If it is probable that the Bank will be required to settle a claim and a reliable estimate of the amount can be made, provisions are recorded. The total provision for litigation amounts to € 7 269 thousand as at 31 December 2024 and represents principal and default interest (31 December 2023: € 7 269 thousand).

Provisions for Off-Balance Sheet Liabilities

The Bank recognises provisions for off-balance sheet loan commitments, granted guarantees, and contingent liabilities. The provisions are assessed by the Bank similarly to loans to customers, reflecting the existing financial situation and activities of the entity to which the Bank granted a guarantee or a loan commitment, and the value of received collateral.

12. Other Liabilities

	31.12.2024	31.12.2023
Accruals and deferrals	14	14
Reserves and other payables	14 987	13 476
Settlement with employees, of which: social fund	1 302	1 226
Other payables	15 262	31 944
State budget clearing account	823	519
Total	32 388	47 179

Reserves and other payables mainly comprise a provision for employee bonuses, a provision for unused vacation days and a provision for unbilled supplies of goods and services. Other liabilities mainly comprise the settlement of clearing collections and payments.

Social Fund

Prima Banka has created the social fund as required by the Social Fund Act, the Income Tax Act. The social fund is used by Prima banka to finance its own social policy. The social fund is created during the year (if a profit is generated and tax and social security payments fulfilled) by a compulsory allocation at 1% of gross wages effectively paid to employees in the current year. For tax purposes, the allocations to the social fund are included in the expenses to generate, ensure and sustain taxable income. Social policy financing represents short-term employee benefits, which are recognized and disclosed as expenses of the current year.

The creation and use of the social fund as at 31 December 2024 and as at 31 December 2023 is presented in the following table:

Social fund	31.12.2024	31.12.2023
Balance as at 1.1.	127	102
Allocation (from expenses)	172	169
Usage: catering allowance	(145)	(144)
Total	154	127

13. Equity

	31.12.2024	31.12.2023
Share capital	226 773	226 773
Share premium funds	71 190	71 190
Legal reserve fund	18 550	13 698
Other capital funds	54 078	54 078
Accumulated other comprehensive income	2 200	1 025
Profit/(loss) from previous years	80 403	36 736
Profit/(loss) for the current year	30 801	48 519
Total	483 995	452 019

Share Capital

Face value of shares	31.12.2024		31.12.2023	
	No. of shares	in € '000	No. of shares	in € '000
Number of issued shares with face value of € 399	100 200	39 980	100 200	39 980
Number of issued shares with face value of € 67	100 200	6 713	100 200	6 713
Number of issued shares with face value of € 5	701 400	3 507	701 400	3 507
Number of issued shares with face value of € 1	176 572 738	176 573	176 572 738	176 573
	177 474 538	226 773	177 474 538	226 773

Accumulated Other Comprehensive Income

	31.12.2024	31.12.2023
Financial assets at fair value through other comprehensive income	2 321	1 206
Available-for-sale securities	(121)	(181)
Total	2 200	1 025

Accumulated other comprehensive income includes unrealised remeasurement of financial assets at fair value through other comprehensive income without an effect on deferred tax. In accumulated other comprehensive income, the Bank also recognises the revaluation amount from the transfer of securities from the available-for-sale financial assets portfolio to the held-to-maturity financial assets portfolio pursuant to IAS 39. The aforementioned reserve is gradually amortised in the statement of comprehensive income until the maturity of the transferred securities.

Proposed Distribution of Profit for 2024:

Statutory allotment to the reserve fund (10% of the profit after tax)	3 080
Transfer of profit into profit/loss from previous years	27 721
	30 801

The distribution of the 2024 profit to approval by the General Meeting of Prima banka.

14. Net Interest Margin

	31.12.2024	31.12.2023
Interest income and similar income on:	165 727	120 478
Financial assets at amortised cost, of which:		
Balances with the central banks	27 816	13 729
Due from banks	31	55
Loans and advances to customers	134 962	101 994
Debt securities	2 918	4 700
Interest expense and similar expense for:	(81 106)	(53 296)
Financial liabilities at amortised cost, of which:		
Balances with the central banks	(1 825)	(24 294)
Due to banks	0	0
Customer deposits	(55 573)	(22 983)
Debt securities	(23 708)	(6 019)
Net Interest Margin	84 621	67 182

15. Net Fee and Commission Income

	31.12.2024	31.12.2023
Fee and commission income on:	40 627	39 501
Payment services	34 935	34 176
Credit activity	2 899	2 942
Transactions with securities	110	111
Other banking services	2 683	2 272
Fee and commission expense for:	(7 723)	(7 354)
Payment services	(1 062)	(1 044)
Credit activity	0	0
Transactions with securities	(177)	(163)
Other banking services	(6 484)	(6 147)
Net Fee and Commission Income	32 904	32 147

16. Profit from Financial Transactions and exchange rate differences

	31.12.2024	31.12.2023
Net income (loss) from financial assets held for trading - derivatives	(342)	(237)
Net loss from revaluation of financial assets at fair value through other comprehensive income	146	282
Foreign exchange differences	644	396
Net profit from financial transactions	448	441

17. Other Operating Income

	31.12.2024	31.12.2023
Net income (loss) on the sale of non-current assets	79	42
Lease income	72	65
Other income from non-banking activities	3	29
Other operating income	154	136

18. General and Administrative Expenses

	31.12.2024	31.12.2023
Personnel expenses	(28 839)	(26 331)
Wages and salaries*	(20 555)	(19 003)
Social expenses	(7 104)	(6 271)
Other personnel costs	(1 180)	(1 057)
Other administrative expenses	(28 347)	(25 131)
IT costs	(3 064)	(2 691)
Marketing, advertising and other services	(7 073)	(6 439)
Costs of audit and related services**	(292)	(349)
Leases	(247)	(262)
Other purchased outputs and services	(16 427)	(14 432)
Supervision of Central Banks	(873)	(737)
Creation (use) of provisions for litigation	(121)	(221)
Creation (use) of other provisions	(250)	0
General administrative costs	(57 186)	(51 462)

* Including salaries and bonuses to members of the Management Board and Board of Directors.

** Costs of audit and the related services provided by the auditor, included audit of financial statements and audit of NBS prudential returns and other audit services, that related to agree upon procedures under Act No. 566/2001 Coll. on Securities and Investment services, preparation of Long-form report for NBS, Review of IT security, limited review and non-audit services related to the issue of Covered Bonds.

Prima banka does not have pension arrangements separate from the compulsory state pension system of the Slovak Republic. Pursuant to Slovak legal regulations, an employer is obliged to pay contributions to social security, health insurance, medical insurance, accident insurance, unemployment insurance, and contributions to a guarantee fund set as a percentage of the assessment base. These expenses are recognised in the statement of comprehensive income in the period in which the employee was entitled to a salary.

The Bank contributes to a defined contribution supplementary pension plan administered by a private pension fund, based on the employment period of the employee. No liabilities arise to the Bank from the payment of pensions to employees in the future. Supplementary pension insurance expenses amounted to € 109 thousand as at 31 December 2024 (31 December 2023: € 112 thousand).

19. Contributions to the Resolution fund and Deposits protection fund

	31.12.2024	31.12.2023
Resolution fund	(8)	(836)
Deposits Protection Fund	(621)	(592)
Specific Contributions of Selected Financial Institutions	(629)	(1 428)

In addition, pursuant to Act No. 371/2014 Coll., the Bank makes contributions to the national resolution fund, which was established as one of the fundamental elements of the mechanism for the resolution of crisis situations in the financial sector. Contributions to the fund are calculated using the methodology set out in the European Commission's regulations, taking into account the size and risk profile of the financial institution. Single Resolution Board (SRB) has confirmed that the financial means available in the Single Resolution Fund (SRF) at 31 December 2023 reached the target level of at least 1% of covered deposits held in the Member States participating in the Single Resolution Mechanism (SRM). Therefore, no regular annual contributions will be collected in 2024 from the institutions falling in scope of the SRF.

The Bank is legally obliged to make a contribution to the Deposit Protection Fund. The annual contribution was determined by the Deposit Protection Fund.

20. Depreciation and provisions of assets

	31.12.2024	31.12.2023
Depreciation of tangible assets	(4 899)	(3 994)
Amortisation of intangible assets	(556)	(632)
Release of provisions and reserves for assets	77	77
Total	(5 378)	(4 549)

21. Net Allocation to Provisions and Reserves

	31.12.2024	31.12.2023
(Allocation) of provisions for financial assets at amortised cost, of which:	(5 144)	13 634
Loans, advances and other receivables	(5 115)	12 615
Debt securities	(29)	1 019
Allocation to provisions for off-balances sheet exposures	(194)	311
Written-off and assignment of receivables*	2 105	1 854
Net Allocation to Provisions and Reserves	(3 233)	15 799

*including write off costs and payment received from written-off and assigned receivables

More information on provisions for losses from loans to customers and provisions for off-balance sheet liabilities is presented in Note 1 and in Note 11 respectively.

22. Income Tax and Special levy

	31.12.2024	31.12.2023
Current tax	(10 282)	(9 548)
Deferred tax	1 197	(231)
Special levy on Business in Regulated Industries	(11 847)	0
Total	(20 932)	(9 779)

On 19 December 2023 the National Council of the Slovak Republic adopted Law No 530/2023 which amends and supplements several laws in relation to improving the state of public finances. The adopted law amended and supplemented Law No 235/2012 on a Special levy on business in regulated industries. In particular, the adopted law expanded the scope of regulated persons that are to be subject to a special levy to include persons or branches of foreign persons that are authorised to perform activities based on an authorisation issued or granted by Národná banka Slovenska. The monthly special levy for credit institutions is computed by multiplying the levy base by the levy rate. The levy base is the gross profit reported for the accounting period multiplied by a coefficient representing ratio between the revenue from regulated activities and the total revenue belonging to the accounting period for which the reported economic result was used for the calculation of the levy. The levy rate introduced for credit institutions equals 0,025 for the accounting period starting after 31 December 2023. The levy rate will be gradually reduced by 5% over the 2025 – 2027 period, and will be 4,356% as of 2028.

For tax purposes, the levy is classified as a tax-deductible expense and under International Financial Reporting Standards, the bank levy is considered to be a form of current tax. Since many areas of the Slovak tax law have not been sufficiently validated yet in practice, there is uncertainty as to how they will be applied by the tax authorities. The extent of this uncertainty cannot be quantified and disappears only when legal precedents or official interpretations of the competent authorities become available.

Theoretical Tax

The tax on the Bank's profit/loss before tax differs from the theoretical tax that would arise from using the effective income tax rate of 21% valid in the Slovak Republic (2023: 21%):

	31.12.2024	31.12.2023
Profit/(loss) before tax	39 886	58 298
Theoretical tax at tax rate of 21% expense/(income)	8 376	12 243
Tax-exempt income	(1 634)	(169)
Tax non-deductible expenses	254	252
Effect of a deferred tax asset not recognised in previous periods	1 828	(2 574)
Others	260	27
Total income tax expense/(income)	9 085	9 779
Effective tax rate	22,78%	16,77%

Deferred Income Tax

When recognising deferred tax assets and deferred tax liabilities, the Bank uses a conservative approach. Deferred tax assets and liabilities are calculated from temporary differences using the tax rate applicable for the following years 24% (2023: 21%).

The effect of the recognition of a deferred tax asset and a deferred tax liability was as follows:

	Temporary difference		Deferred tax	
	31.12.2024	31.12.2023	31.12.2024	31.12.2023
Deferred tax asset, of which:	113 814	106 830	27 315	22 434
Loans receivables	88 860	84 792	21 326	17 806
Receivables from financial transactions	252	257	60	54
Short-term operating payables	14 585	12 959	3 500	2 721
Non-current tangible assets	6 192	5 807	1 486	1 219
Tax loss carried forward	566	566	136	119
Other receivables	3 359	2 449	806	514
Total	x	x	27 315	22 434
Adjustment for uncertain utilisation of deferred tax asset			(16 601)	(12 917)
Deferred tax asset/(liabilities), net			10 714	9 517
Effect of deferred tax on:				
expenses/income	x	x	1 197	(231)
equity	x	x	0	0

As at 31 December 2024, the Bank did not recognise a deferred tax asset in the amount of € 16 601 thousand (31 December 2023: € 12 917 thousand), which is related mainly to deductible temporary differences arising from provisions and reserves, other receivables and tax loss carried forward, due to their uncertain timing and utilisation in the future reporting periods.

23. Net Earnings per Share

	31.12.2024	31.12.2023
Net earnings for the current period (€ T)	30 801	48 519
Number of issued shares with value € 399	100 200	100 200
Number of issued shares with value € 67	100 200	100 200
Number of issued shares with value € 5	701 400	701 400
Number of issued shares with value € 1	176 572 738	176 572 738
Net earnings per share (face value € 399) in €	54,194	85,367
Net earnings per share (face value € 67) in €	9,100	14,335
Net earnings per share (face value € 5) in €	0,679	1,070
Net earnings per share (face value € 1) in €	0,136	0,214

24. Information on Statement of Cash Flows

In respect of the statement of cash flows, cash equivalents include the following items with a maturity of up to three months:

	31.12.2024	31.12.2023
Cash	56 403	63 864
Balances with central banks	0	0
Current accounts in other banks	1 122	1 234
Term deposits in banks up to 3 months	0	0
Total	57 525	65 098

25. Contingent Liabilities and Other Off-Balance Sheet Items

Off-balance Sheet Assets

	31.12.2024	31.12.2023
Receivables from spot transactions	6 670	3 058
Guarantees received	6 112	6 209
Received collateral from pledge, security and other rights	8 487 839	7 459 710
Total	8 500 621	7 468 977

Off-balance Sheet Liabilities

	31.12.2024	31.12.2023
Liabilities from spot transactions	6 670	3 066
Guarantees issued	3 722	5 373
Loan commitments and unused credit facilities	112 944	144 397
Total	123 336	152 836

The risk associated with off-balance sheet loan commitments, issued guarantees and contingent liabilities is assessed similarly as for loans to customers, and also reflects the financial situation and activities of the entity to which the Bank granted the guarantee as well as the value of received collateral. As at 31 December 2024, provisions recorded for off-balance sheet exposures amounted to € 2 265 thousand (31 December 2023: € 2 071 thousand), see Note 11 in this Chapter.

Issued Guarantees

Guarantees issued to customers constitute Prima banka's obligations to make payments when its customers are not able to meet their obligations to third parties.

Loan Commitments and Unused Credit Facilities

Loan commitments and unused credit facilities comprise approved but unused amounts of loans and overdraft facilities.

Assets Received in Custody

Assets received from clients in custody are not in the Bank's possession and are thus not included in the Bank's assets. Income on securities in custody is recognised in the statement of comprehensive income as "*Net fee and commission income*".

26. Residual Maturity of Derivatives

All derivatives are traded in the over-the-counter market. The summary of derivatives held for trading with positive or negative air values is described in Note 2 of this chapter.

The following summary shows the residual maturity of derivatives' face values as at 31 December 2024:

Residual maturity	Up to 1 year	1 to 5 years	More than 5 years	Total
Financial assets held for trading – derivatives				
Currency swaps	10 564	0	0	10 564
Total off-balance sheet assets	10 564	0	0	10 564
Currency swaps	10 616	0	0	10 616
Total off-balance sheet liabilities	10 616	0	0	10 616
Net derivatives	(52)	0	0	(52)

The following summary shows the residual maturity of derivatives' face values as at 31 December 2023:

Residual maturity	Up to 1 year	1 to 5 years	More than 5 years	Total
Financial assets held for trading – derivatives				
Currency swaps	4 830	0	0	4 830
Total off-balance sheet assets	4 830	0	0	4 830
Currency swaps	4 769	0	0	4 769
Total off-balance sheet liabilities	4 769	0	0	4 769
Net derivatives	61	0	0	61

27. Fair Value of Financial Instruments**Financial Instruments Recognised at Fair Value**

The fair value of a financial instrument is the price at which it would be possible to sell the asset or transfer the liability as part of a standard transaction between market participants at the value determination date.

The Bank uses the following hierarchy to determine and disclose the fair value of financial instruments by valuation technique:

- Level 1 - market prices available on an active market for an identical financial instrument;
- Level 2 - if there is no market price, the Bank measures the financial instrument based on a model, which is a quantified estimate based on mathematical or statistical methods or a combination thereof, using market (observable) inputs with a strong impact on their fair value;
- Level 3 - valuation techniques where no observable market data with a significant impact on the fair value exist.

The following table presents an overview of financial instruments recognised at fair value and classified in Levels 1 - 3 based on the determination of their fair values as at 31 December 2024 (as ta 31 December 2023):

31 December 2024	Level 1	Level 2	Level 3	Total
Financial assets held for trading: derivatives	0	8	0	8
Financial assets at fair value through profit or loss	0	0	896	896
Financial assets at fair value through other comprehensive income	5 932	0	23	5 955
Financial assets at fair value total	5 932	8	919	6 859
Financial liabilities held for trading: derivatives	0	48	0	48
Financial liabilities at fair value total	0	48	0	48

31 December 2023	Level 1	Level 2	Level 3	Total
Financial assets held for trading: derivatives	0	72	0	72
Financial assets at fair value through profit or loss	0	0	1 411	1 411
Financial assets at fair value through other comprehensive income	3 887	0	23	3 910
Financial assets at fair value total	3 887	72	1 434	5 393
Financial liabilities held for trading: derivatives	0	3	0	3
Financial liabilities at fair value total	0	3	0	3

Financial assets at fair value through other comprehensive income are mainly capital participations in companies providing settlement and card services, whose fair value differs from their carrying amount after revaluation.

The fair value of derivatives is also determined by discounting future cash flows using the relevant yield curves consisting of observable market factors. The reconciliation of fair values of derivatives with a professional counterparty is performed on a monthly basis.

Fair Value of Financial Assets and Liabilities Reported at Amortised Cost

The calculation of the fair value of assets and liabilities reported at amortised cost is based on the sequence using the prices listed at the beginning of this chapter. This means if there is an available market price, it is used by the Bank, and otherwise, the Bank uses the model. The Bank uses a valuation technique based on the discounted future cash flows using observable market interest rates, which are modified for credit spreads. In this way, every planned cash flow is measured in line with the signed contracts with counterparties. For assets where fair values are available, the fair value is determined in line with them.

The calculation takes into account current interest rates, currency exchange rates, and credit spreads. Interest rates and currency exchange rates are provided by Bloomberg. The curve is projected as follows: for a period of up to one year Money Market rates are applied, for periods of over one year, swap rates are applied. Credit spreads are calculated as a product of PD (probability of default) and LGD (loss given default).

Fair values of financial instruments at amortised cost were determined for the presentation of the financial statements for general use. Information on the fair value of these instruments cannot be used for any specific transaction of purchase or sale of these financial instruments. The users of financial statements should not rely on these financial statements when assessing the fair value of financial instruments at amortised cost as the only source of information.

The following table shows the comparison of fair values and carrying amounts of balance sheet items as at 31 December 2024:

	Carrying amount	Estimated fair value		
		Level 1	Level 2	Level 3
Cash	56 403	0	56 403	0
Financial assets at amortised cost, of which:	6 511 438	94 956	914 764	6 011 658
Balances with central banks	913 705	0	913 642	0
Due from banks	1 122	0	1 122	0
Loans and advances to customers	5 499 039	0	0	6 011 658
Debt securities	97 572	94 956	0	0
Financial assets	6 567 841	94 956	971 167	6 011 658
Financial liabilities at amortised cost, of which:	6 093 619	1 449 831	354	4 619 132
Loans and deposits received from central banks	0	0	0	0
Due to banks	354	0	354	0
Customer deposits	4 587 587	0	0	4 619 132
Issued securities	1 505 678	1 449 831	0	0
Financial liabilities	6 093 619	1 449 831	354	4 619 132

The following table shows the comparison of fair values and carrying amounts of balance sheet items as at 31 December 2023:

	Carrying amount	Estimated fair value		
		Level 1	Level 2	Level 3
Cash	63 864	0	63 864	0
Financial assets at amortised cost, of which:	6 122 947	100 996	462 345	6 106 152
Balances with central banks	460 930	0	460 791	0
Due from banks	1 554	0	1 554	0
Loans and advances to customers	5 554 131	0	0	6 106 152
Debt securities	106 332	100 996	0	0
Financial assets	6 186 811	100 996	526 209	6 106 152
Financial liabilities at amortised cost, of which:	5 714 830	1 417 018	302 213	3 929 222
Loans and deposits received from central banks	300 600	0	300 770	0
Due to banks	1 446	0	1 444	0
Customer deposits	3 908 378	0	0	3 929 222
Issued securities	1 504 406	1 417 018	0	0
Financial liabilities	5 714 830	1 417 018	302 213	3 929 222

The fair value of cash is the same as the carrying amount.

The fair value of receivables from and payables to banks is given as the present value of discounted future cash flows using observable market factors on the interbank market, including the relevant credit spread. As most of these deposits are short term, their fair value approximates the carrying amount.

The fair value of receivables from and payables to customers is stated similarly as for receivables from and payables to banks. For receivables and payables with fixed interest and a residual maturity of less than one year, and for receivables and payables with a floating interest if the re-fixing period is shorter than one year, their fair value approximates the carrying value.

The fair-value measurement for financial assets at amortised cost is based on an observable market price from Bloomberg. If the market price of a security is not available, the valuation is based on a calculation of the present value of discounted future cash flows using observable market factors on the interbank market, including the relevant credit spread.

The fair value of issued mortgage debentures is calculated as the present value of discounted future cash flows using observable market factors on the interbank market, including the relevant credit spread.

28. Capital Management

Own Funds

Regulatory capital represents Prima banka's own funds intended for covering unexpected losses resulting from financial risks to which the Bank is exposed. It is calculated in accordance with the valid Regulation of the European

Parliament and of the Council (EC) No 575/2013 on prudential requirements for credit institutions and investment firms (the "CRR") and serves for the capital adequacy calculation in accordance with the CRR. In accordance with the CRR, regulatory capital must cover particular capital requirements on credit risk of the Trading and Banking Books, market risk of the Trading and Banking Books (interest-rate and currency risks), and operational risk.

The Bank's Management Board is regularly informed of the status and expected development of the adequacy of own funds along with other capital stability parameters which are classified in the Bank's system of risk appetite parameters, and necessary actions are taken on time to comply with the set parameters.

Prima banka's own funds represent a sum of original (Tier 1) and additional own funds (Tier 2) reduced by deductible items. Original own funds consist of paid-up share capital, share premiums, other funds (legal reserve fund, funds created from profit after tax and other capital funds), and retained earnings from previous years. Original own funds are reduced by the net book value of intangible assets and profit/loss to be approved, provided that the loss or loss from previous years was recognized. Additional own funds consist of general credit risk adjustments acceptable as Tier 2 capital.

Prima banka's own funds and regulatory capital requirements as at 31 December 2024 and 31 December 2023 are stated in the table below:

OWN FUNDS	31.12.2024	31.12.2023
Tier 1 capital		
Common Equity Tier 1 capital	452 334	402 655
Capital instruments	297 963	297 963
Paid-up share capital	226 773	226 773
Share premium	71 190	71 190
Tier 1 instruments	0	0
Retained earnings	80 403	36 736
Accumulated other comprehensive result	2 200	1 025
Other funds	72 628	67 776
Intangible assets	(860)	(845)
Additional Tier 1 capital	0	0
Tier 2 capital	30 500	30 952
Capital instruments	0	0
Tier 2 capital adjustments	0	0
General credit risk adjustments (standardised approach)	30 500	30 952
OWN FUNDS TOTAL	482 834	433 607
Own funds requirements to cover	31.12.2024	31.12.2023
Credit risk and risk of impairment of receivables	195 200	198 094
Operational risk	13 531	12 124
CVA risk	3	3

Prima banka met regulatory requirements under the CRR. As at 31 December 2024, the Bank's overall capital adequacy was 18,51 % (31 December 2023: 16,58 %). The Bank uses a standardised approach for the calculation of own funds requirements.

29. Risk Management

1. Credit Risk

a) Information on Credit Risk Policy, Objectives and Management

The fundamental goal of the credit risk management strategy at Prima banka is to optimize the amount of accepted risks in line with the capital coverage amount and to generate sustainable profits over the long-term. The Bank has established a separate organizational unit at the Risk Management Division to identify, measure, monitor, and minimize credit risk and this division is independent from trading and settlements. The whole process is subject to the approved Risk and Capital Management Strategy, which is regularly reassessed in line with changes in the Slovak banking market. Lending is subject to the rules stipulated in the strategy and risk parameters and limits for issuing new loans are strictly observed by members of the credit approval bodies and monitored by the Bank's management, on the basis of regular reporting. Information on customers is permanently monitored and assessed. Customers are assigned to risk segments to ensure correct monitoring, quantification, reporting and management of credit risks. Exposure limits are set for the defined segments. Exposure limits are also set for individual customers.

The following table gives the maximum amount of credit risk net of provisions, without considering the received collateral:

Credit risk related to balance sheet assets:	31.12.2024	31.12.2023
Financial assets at amortised cost	6 511 438	6 122 947
Balances with central banks	913 705	460 930
Due from banks	1 122	1 554
Loans and advances to customers	5 499 039	5 554 131
Debt securities	97 572	106 332
Trading derivatives	8	72
Financial assets at fair value through profit or loss	896	1 411
Financial assets at fair value through other comprehensive income	5 955	3 910
Deferred tax assets	10 779	9 517
Other assets	27 566	20 132
Total	6 556 642	6 157 989

Credit risk related to off-balance sheet items prior to the deduction of reserves:	31.12.2024	31.12.2023
Issued guarantees	3 722	5 373
Loan commitments and unused credit limits	112 944	144 397
Total	116 666	149 770

Summary of individual types of received collateral for financial assets in recoverable amounts to cover provided loans:

To cover granted loans	31.12.2024	31.12.2023
Cash	4 304	4 424
Immovable assets	8 483 522	7 455 026
Movable assets	13	260
Collateral received for financial assets	8 487 839	7 459 710

b) Description of Credit Risk Measurement and Monitoring Methods

Credit risk is the fundamental and most significant bank risk; therefore, its management has a critical impact on Prima banka's results. In order to minimize credit risk, Prima banka uses various instruments to collateralize credit transactions and focuses on identifying and handling risks arising in credit risk mitigation. Through its internal procedures, Prima banka defines activities to be performed when valuating and accepting collateral instruments.

Prima banka uses its own rating system to assess customer creditworthiness, which is based on an assessment of the customer's financial and non-financial results. Prima banka has developed a specific system for assessing corporate, municipal, retail and sole trader customers. Customers are assigned to one of 17 risk groups. The credit scores are subject to reassessment and revised as and when needed, based on a decision of the Credit Committee.

Characteristics of individual rating levels are given in the following summary:

Rating	Characteristics
AAA	The highest rated entities with small risk and an extremely strong capacity to meet their financial commitments.
AA+ AA AA-	Highly rated entities with very strong capacity to meet their financial commitments, with moderate risk over the long-term. It differs from the AAA rating to a small degree.
A+ A A-	Highly rated entities with strong capacity to meet their financial commitments, with recommended monitoring of future risk in the medium- and long-term.
BBB+ BBB BBB-	Creditworthy entities with adequate capacity to meet their financial commitments, but susceptible to adverse economic conditions or changing circumstances.
BB+ BB BB-	Entities with some ability to meet their present liabilities, likely to be significantly affected by adverse economic conditions or changing circumstances.
B+ B	Entities with vulnerable ability to meet their financial commitments, with risky future.
B- CCC	Highly risky and unstable entities with very low probability of meeting their financial commitments.

Credit risk is minimized at Prima banka by applying the following:

1. Active monitoring;
2. Early identification of non-performing loans;
3. Rating scale expressing the probability of a debtor's default;
4. Credit procedures;
5. Credit security (bank price fixing);
6. Internal review;
7. Credit limits system;
8. Black list, watch list and information from the Credit Registry and Social Insurance.

The quality of amounts due from banks and loans and advances to customers that are not impaired and are not overdue, prior to the deduction of provisions according to the Bank's internal rating:

Rating scale	Due from banks		Loans and advances to customer, of which:					
			Public administration		Other clients		Retail clients	
	31.12.2024	31.12.2023	31.12.2024	31.12.2023	31.12.2024	31.12.2023	31.12.2024	31.12.2023
	1 122	1 554	159 428	176 074	377 444	428 457	5 012 764	4 996 030
Rating AAA	0	0	1 141	1 712	98	68	339 341	258 779
Rating AA+	0	0	3 969	1 343	173	468	0	0
Rating AA	21	13	6 860	2 784	495	397	471 335	400 523
Rating AA-	0	0	6 112	4 597	443	611	310 750	369 327
Rating A+	689	1 053	7 593	5 231	496	1 114	0	0
Rating A	134	122	8 607	7 440	537	666	585 247	599 225
Rating A-	8	81	8 797	11 571	3 176	604	5	0
Rating BBB+	100	112	15 461	14 661	386	551	1 302 585	1 259 109
Rating BBB	16	18	11 141	18 849	11 247	525	0	0
Rating BBB-	0	0	13 052	20 300	31 229	3 299	1 271 389	1 342 978
Rating BB+	0	0	11 281	25 997	492	7 512	22	56
Rating BB	0	0	16 168	10 650	232 879	336 506	524 889	580 064
Rating BB-	0	0	18 378	24 768	15 786	32 323	74 878	68 472
Rating B+	0	0	16 996	9 184	523	204	1	0
Rating B	0	0	11 411	13 336	20 019	305	31 168	25 721
Rating B-	155	155	1 634	2 985	1 040	2 818	0	2
Rating CCC	0	0	827	666	58 425	40 486	101 154	91 774

Quality of debt securities that are not impaired, prior to the deduction of provisions according to the Bank's internal rating:

Rating scale	Debt securities					
	Banks		Public administration		Corporate	
	31.12.2024	31.12.2023	31.12.2024	31.12.2023	31.12.2024	31.12.2023
	0	0	97 601	106 332	0	0
Rating A+	0	0	0	0	0	0
Rating A	0	0	71 585	79 840	0	0
Rating A-	0	0	0	0	0	0
Rating BBB	0	0	0	0	0	0
Rating BBB-	0	0	26 016	26 492	0	0
Rating CCC	0	0	0	0	0	0

Credit risk associated with the securities portfolio is low as the majority of purchased debt securities are government bonds issued by EU countries. As at 31 December 2024, the exposure to bank and corporate debt securities amounts to € 0 (31 December 2023: € 0 thousand).

Quality of off-balance sheet liabilities – issued guarantees and loan commitments according to the Bank's internal rating:

Rating scale	Issued guarantees					
	Public administration		Other clients		Retail clients	
	31.12.2024	31.12.2023	31.12.2024	31.12.2023	31.12.2024	31.12.2023
	5 908	5 917	47	937	363	442
Rating AAA	0	0	0	0	0	0
Rating AA+	0	0	4	4	0	0
Rating AA	1 375	0	33	33	0	0
Rating AA-	2 069	420	0	0	0	0
Rating A+	372	616	9	0	0	0
Rating A	881	0	0	0	0	0
Rating A-	736	1 923	0	0	0	0
Rating BBB+	0	0	0	0	0	0
Rating BBB	0	394	0	0	0	0
Rating BBB-	20	1 576	1	0	0	0
Rating BB+	44	685	0	0	0	0
Rating BB	13	0	0	0	145	244
Rating BB-	0	303	0	0	0	0
Rating B+	23	0	0	0	0	0
Rating B	375	0	0	0	0	0
Rating B-	0	0	0	900	0	0
Rating CCC	0	0	0	0	218	198

Rating scale	Loan commitments					
	Public administration		Other clients		Retail clients	
	31.12.2024	31.12.2023	31.12.2024	31.12.2023	31.12.2024	31.12.2023
	38 706	40 849	2 908	2 689	68 725	98 926
Rating AAA	1 374	99	65	123	5 156	9 441
Rating AA+	1 297	1 055	91	131	25	0
Rating AA	4 785	1 284	210	390	3 787	7 508
Rating AA-	2 214	909	100	274	8 777	14 935
Rating A+	2 402	1 346	685	533	0	0
Rating A	2 351	4 180	317	208	10 519	18 711
Rating A-	2 124	2 392	159	74	2	0
Rating BBB+	3 322	3 715	329	261	14 332	20 420
Rating BBB	2 949	5 227	386	97	0	0
Rating BBB-	2 235	3 212	71	106	8 201	9 608
Rating BB+	2 186	3 149	66	144	68	64
Rating BB	1 310	1 494	176	116	5 282	6 426
Rating BB-	4 839	10 293	46	115	4 621	4 348
Rating B+	2 666	1 255	93	71	0	0
Rating B	2 234	837	58	21	2 966	2 345
Rating B-	197	348	43	16	0	3
Rating CCC	221	54	13	9	4 989	5 117

c) Risk Monitoring - Limit Setting

Prima banka monitors and evaluates counterparty limits and their use on a daily basis. The Bank reviews whether the limits have been met or exceeded and decides on further steps pursuant to internal rules. Limits are set according to segments, sectors, products and collateral.

The Bank ensures on an ongoing basis that its asset exposure net of the effects of credit risk mitigation, including the date of origin of asset exposure, does not exceed the higher of a) 25% of the Bank's regulatory capital and b) the limit for banks or bank groups towards an institution, and towards a group of economically-linked parties where at least one of the parties is an institution, if the sum of values of the Bank's asset exposures net of the effects of credit risk mitigation towards all other parties that are members of the group of economically-linked parties and that at the same time are not institutions, does not exceed 25% of the Bank's regulatory capital.

Bank limit: Prima banka monitors and evaluates compliance with limits for bank entities separately. Limits are set as the absolute maximum amount of exposure to the relevant counterparty.

Country limit: Prima banka monitors and evaluates compliance with country limits separately. Limits are set as the absolute maximum amount of exposure to the relevant counterparty.

d) Credit Risk Concentration Risk – Procedures and Methods Used for Credit Risk Concentration Hedging

For the purposes of the Bank's credit risk management strategy and related banking instructions, Prima banka considers concentration risk to be the risk arising from concentrating the Bank's transactions (asset exposure) with an individual, a group of economically-related parties, the state, a geographic area, or an economic sector.

The limits of asset exposure are expressed as shares of the Bank's own funds, which limit exposure in relation to the size of the Bank. The upper limit of the total exposure of the Banking and Trading Books corresponds with the limits stipulated by the CRR.

The table below provides an analysis of credit risk exposure by industry segments as at 31 December 2024 and 31 December 2023:

	31.12.2024	31.12.2023
Agriculture, forestry and fishing	256	226
Mining and quarrying	0	0
Manufacturing	1 118	1 149
Electricity, gas, steam and air conditioning supply	1 036	1 370
Water supply; sewerage and wastewater management	279	576
Construction	1 362	1 499
Wholesale and retail trade	15 386	100 919
Transportation and storage	507	609
Accommodation and catering	370	462
Information and communication	120	152
Financial and insurance activities	39 368	200 466
Real estate activities	163 938	155 265
Professional, scientific and technical activities	232 225	48 374
Administrative and support service activities	7 524	7 440
Public administration and defence; compulsory social security	159 261	175 761
Education	88	98
Health care and social work activities	108	220
Arts, entertainment and recreation	2 062	2 730
Other activities	370	457
Activities of households as employers	4 873 661	4 856 358
Total	5 499 039	5 554 131

e) Identification of Impaired Assets (Mainly Receivables)

In respect of impaired assets, Prima banka has stipulated related rules and procedures in its internal regulations. The rules for identifying impaired assets are based on the rules specified in the NBS's Decrees, related internal regulations, and International Financial Reporting Standards.

The summary below provides an analysis of the unimpaired loan portfolio (stage 1 and stage 2) based on days overdue as at 31 December 2024 prior to the deduction of provisions:

	Within maturity	Up to 90 days	From 91 to 180 days	From 181 days to 1 year	More than 1 year	Received collateral to defaulted loans
Loans and deposits with other banks	1 122	0	0	0	0	0
Loans and advances to customers, of which:	5 549 636	22 681	744	15	12	16 932
Public administration	159 428	656	0	0	0	0
Other clients	5 012 764	21 812	724	15	12	16 932
Individuals	377 444	213	20	0	0	0
Total	5 550 758	22 681	744	15	12	16 932

The summary below provides an analysis of the unimpaired loan portfolio (stage 1 and stage 2) based on days overdue as at 31 December 2023 prior to the deduction of provisions:

	Within maturity	Up to 90 days	From 91 to 180 days	From 181 days to 1 year	More than 1 year	Received collateral to defaulted loans
Loans and deposits with other banks	1 554	0	0	0	0	0
Loans and advances to customers, of which:	5 600 175	21 222	367	11	13	16 189
Public administration	176 074	27	0	0	0	0
Other clients	4 995 644	20 860	366	11	11	16 087
Individuals	428 457	335	1	0	2	102
Total	5 601 729	21 222	367	11	13	16 189

The summary below provides an analysis of the impaired loan portfolio (stage 3) as at 31 December 2024, including other receivables from financial transactions:

	Public sector	Retail clients	Other clients	Total
Impaired loans	253	15 386	24 396	40 035
Provisions	126	11 214	24 397	35 737
Recoverable amount of collateral received	0	4 318	0	4 318
% of coverage by provisions	50%	73%	100%	89%
% of coverage by provisions and received collateral	50%	100%	100%	100%
Interest income on impaired loans	x	x	x	235

The summary below provides an analysis of the impaired loan portfolio (stage 3) as at 31 December 2023, including other receivables from financial transactions:

	Public sector	Retail clients	Other clients	Total
Impaired loans	303	17 633	30 853	48 789
Provisions	151	12 667	30 854	43 672
Recoverable amount of collateral received	0	4 884	0	4 884
% of coverage by provisions	50%	72%	100%	90%
% of coverage by provisions and received collateral	50%	100%	100%	100%
Interest income on impaired loans	x	x	x	274

Restructuring

The Bank may modify the repayment terms of its loan receivables if the client's financial position is weak and the client will be unable to repay its liabilities to the Bank at agreed time.

For overdraft loans, the loan agreements may be transformed into instalment loans. In extraordinary circumstances, an overdraft loan may be extended but with the use of a gradual reduction. For instalment loans, repayment schedules are modified if a client is unable to keep to the agreed-upon deadlines.

The carrying amount of credit receivables whose contractual terms and conditions were amended due to their non-payment or the customer's impaired financial condition was € 509 thousand within year 2024, total amount as at 31 December 2024 is € 23 373 thousand (as at 31 December 2023: € 24 683 thousand).

The Bank sold real estate pledged against receivables which were unpaid as at 31 December 2024 for € 525 thousand (31 December 2023: € 1 360 thousand). The Bank sold a pledge over moveable assets (receivables) as at 31 December 2024 for € 0 thousand (31 December 2023: € 0 thousand).

f) Description of the Procedures and Rules of Acceptable Collateral Acceptance and Valuation

The procedures and rules for the collateral acceptance and valuation have been specified in Prima banka's internal regulations. Collateral is used to minimise the Bank's credit risk and constitutes a secondary source of credit repayment. Collateral should guarantee repayment of the Bank's receivables arising from credit transactions if a debtor becomes insolvent due to the deterioration of his financial position. Collateral has both financed and non-financed form.

Financed collateral means the right of lien (on immovable assets, movable assets, receivables, cash collateral, securities, etc.). The Bank accepts various forms of collateral depending on a debtor's creditworthiness and collateral quality. Prima banka determines individual acceptance values of collateral on the basis of professional experience and historical results.

Prima banka's right of lien on collateral instruments is constituted by a written agreement, which is an inseparable part of a loan agreement. The agreement contains terms and conditions governing the implementation process and termination of the lien.

Non-financed collateral means a guarantee by third parties (state guarantee, bank guarantee, corporate guarantee, or personal guarantee). This collateral's effectiveness is subject to a commitment of unconditional debt assumption if the primary debtor is in default. Such a commitment is stipulated in a written agreement with the guarantor. Other instruments used by Prima banka to manage credit risk include a notarial deed, promissory note, insurance, and comfort letter.

The collateral held by Prima banka must comply with legal regulations, be enforceable in court, be of good quality, and comply with maximum liquidity requirements so that a yield from the collateral covers the highest possible amount of a customer's liabilities arising from a granted credit product. The collateral instruments held are listed in Note 29 (1). When valuing collateral, Prima banka takes into consideration the collateral's general value set by a court expert in an expert opinion (immovable assets, movable assets), the carrying amount maintained in the customer's accounting books (receivables, stock, new movable assets), and the market value (securities).

The following principles are applied when accepting and valuing collateral:

- Collateral is considered a secondary source of loan repayment;
- The required collateral amount/value depends on the level of accepted credit risk. Unsecured loans are typically only used for operational financing and for small amounts;
- The physical inspection of collateral is performed by a front-office employee (primarily for commercial real estate) who prepares a report on such an inspection;
- A real estate collateral valuation is prepared by a court expert and revalued by a bank supervisor;
- Real estate revaluation depends on conditions on the Slovak real estate market. Prima banka responds to significant changes in the real estate market by revaluating held collateral;
- The asset to be financed is usually required to be used as collateral.

2. Market Risk

a) Information on Market Risk Policy and Management

As regards market risk, Prima banka only takes into consideration interest and currency risk. Share and commodity risk is insignificant as Prima banka's approved strategy does not allow such instruments to be purchased for the Bank's portfolio due to the high risk. Exposure to equities, which Prima banka includes in the Banking Book, is very limited and they are not held for capital gain purposes. When valuing these exposures, Prima banka uses an equity method or recognizes them at their nominal value.

The market risk management system arises from the provisions of the CRR, the Banking Act and the related Decrees of the National Bank of Slovakia on prudent banking, risk management, and bank liquidity management.

Market risk management rules at Prima banka are primarily specified in internal documents that have been approved by the statutory body and contain the key targets, principles and procedures for market risk management. The responsibility for market risk management is assigned to the ALCO Committee, which makes decisions based on the underlying data provided by the relevant departments.

In order to manage the Trading Book and the Banking Book and to measure and monitor the market risk, Prima banka uses the Value at Risk method ("VaR"), a gap analysis and calculation of net present value ("NPV") or changes in NPV at a parallel and non-parallel shift in the yield curve. Prima banka uses a standard method as defined in the CRR to report and calculate its regulatory capital to cover market risk.

b) Interest Risk

Prima banka manages interest risk with respect to the current and expected situation in the market by adjusting the assets and liabilities structure in terms of the type of interest rate and maturity of new transactions. In line with the approved strategy, the Bank does not perform transactions that would meet conditions for including them in the Trading Book. The position in the Trading Book is zero.

To measure the Banking Book's interest risk, Prima banka uses the VaR method on a weekly and a monthly basis at the 99% reliability interval. The interest risk of the Banking Book is measured based on estimated changes to the Net Present Value (NPV) positions caused by changes in market interest rates. The method is based on a gap analysis of the Banking Book positions. In addition, estimated changes to NPV positions in the Banking Book are calculated at a parallel shift in the yield curves of +/- 100, +/- 200 and +/- 300 basis points, including an opportunity for a non-parallel shift of the yield curve, and above all positions in the portfolio of financial assets at fair value through profit or loss at a parallel shift in the yield curves by +/- 100 basis points. Using back testing, Prima banka compares estimated VaR with changes to NPV positions caused by interest rate fluctuations on a weekly and monthly basis and evaluates the back testing results once a year.

Demand deposits (current accounts and term deposits accounts) are mapped by the Bank by time bands 1 month – 6 years. The Bank uses an internal model for the mapping, and it is performed automatically in the data warehouse based on the approved model. The Bank classifies demand deposits into bands with a longer maturity than those that correspond to interest rate sensitivity. The mapping is based on the historical monitoring of movements in balances and the probability that the fulfilment of the relevant liabilities will not be requested (back testing).

The estimated change in the NPV positions in the Banking Book resulting from the interest rate fluctuation is quantified in the following table, assuming a negative movement of the yield curve to the detriment of the Bank by 100 basis points.

The impact of a change in the present value of assets and liabilities due to a change in the interest rate for euro positions as at 31 December 2024:

	Posun výnosovej krivky	Strata banky z posunu výnosovej krivky
Banking book: EUR	+100 BP	(2 601)
Banking book: USD	-100 BP	(4)
Celkom		(2 605)

The impact of a change in the present value of assets and liabilities due to a change in the interest rate for euro positions as at 31 December 2023:

	Movement in yield curve	Bank's loss from movement in yield curve
Banking Book: EUR	100 BP	(1 087)
Total	100 BP	(1 087)

In terms of the Bank's overall position, the positions in other currencies are insignificant. A potential effect of movements in the yield curve on the Bank's profit/loss with respect to other currencies is insignificant.

The following table presents information on the balance sheet amounts of financial assets and liabilities per interest rate fluctuation risk. The assets and liabilities with a fixed interest rate are classified according to maturity date. The assets and liabilities with variable interest rates are listed according to the date of the anticipated closest change in interest rates. The Bank uses an internal model to classify demand deposits and savings deposits. Assets and liabilities without a contractually agreed maturity date and those that bear no interest are classified as "Unspecified items".

Financial assets and liabilities according to the risk of interest rate fluctuations as at 31 December 2024:

	Up to 3 months incl.	3 to 12 months incl.	1 to 5 years incl.	More than 5 years incl.	Unspecified items	Total
Financial assets at amortised cost, of which:						
Balances with central banks	913 705	0	0	0	0	913 705
Due from banks	1 122	0	0	0	0	1 122
Loans and advances to customers	613 007	1 339 881	3 515 559	34 355	(3 763)	5 499 039
Debt securities	1 136	30 425	66 011	0	0	97 572
Financial assets at fair value through profit or loss	896	0	0	0	0	896
Financial assets at fair value through other comprehensive income	5 955	0	0	0	0	5 955
Financial assets held for trading – derivatives	8	0	0	0	0	8
Interest rate position - financial assets	1 535 829	1 370 306	3 581 570	34 355	(3 763)	6 518 297
Financial liabilities at amortised cost, of which:						
Loans and deposits received from central banks	0	0	0	0	0	0
Due to banks	354	0	0	0	0	354
Customer deposits	946 685	1 400 255	1 956 909	283 738	0	4 587 587
Issued securities	0	504 288	1 001 390	0	0	1 505 678
Leases	10	114	4 569	1 834	0	6 527
Financial liabilities for trading - derivatives	48	0	0	0	0	48
Interest rate position - financial liabilities	947 097	1 904 657	2 962 868	285 572	0	6 100 194
Net interest rate position	588 732	(534 351)	618 702	(251 217)	(3 763)	418 103

Financial assets and liabilities according to the risk of interest rate fluctuations as at 31 December 2023:

	Up to 3 months incl.	3 to 12 months incl.	1 to 5 years incl.	More than 5 years incl.	Unspecified items	Total
Financial assets at amortised cost, of which:						
Balances with central banks	460 930	0	0	0	0	460 930
Due from banks	1 554	0	0	0	0	1 554
Loans and advances to customers	254 555	1 444 058	3 353 313	480 750	21 455	5 554 131
Debt securities	1 136	8 514	76 414	20 268	0	106 332
Financial assets at fair value through profit or loss	1 411	0	0	0	0	1 411
Financial assets at fair value through other comprehensive income	3 910	0	0	0	0	3 910
Financial assets held for trading – derivatives	72	0	0	0	0	72
Interest rate position - financial assets	723 568	1 452 572	3 429 727	501 018	21 455	6 128 340
Financial liabilities at amortised cost, of which:						
Loans and deposits received from central banks	300 600	0	0	0	0	300 600
Due to banks	1 446	0	0	0	0	1 446
Customer deposits	834 057	546 788	2 434 822	92 711	0	3 908 378
Issued securities	0	5 079	1 499 327	0	0	1 504 406
Leases	14	325	4 433	1 415	0	6 187
Financial liabilities for trading - derivatives	3	0	0	0	0	3
Interest rate position - financial liabilities	1 136 120	552 192	3 938 582	94 126	0	5 721 020
Net interest rate position	(412 552)	900 380	(508 855)	406 892	21 455	407 320

c) Liquidity Risk

Liquidity risk is the risk of a potential loss of the ability to pay one's liabilities as they mature. It is in the interest of the Bank to maintain permanent solvency, i.e. the ability to settle liabilities duly and on time, and to manage assets and liabilities to ensure the Bank always has sufficient liquidity.

Prima banka monitors liquidity risk via external and internal liquidity indicators and warning signals. From the externally defined liquidity indicators, the liquid assets indicator may not be lower than 1. During the year of 2024 the Bank complied with the above legislative indicator with a sufficient cushion.

Internal liquidity indicators include but are not limited to: seven-day liquidity indicator, global indicators of short- and long-term liquidity.

Liquidity warning signals include to: amount of the volatile part of demand deposits, daily or weekly capital decrease, weekly increase in retail loans or monthly increase in loans provided to customers, the amount of liabilities of selected foreign currencies in relation to the total volume of the Bank's liabilities.

The method for measuring liquidity risk is based on the measuring of net and accumulated cash flows in the relevant time bands for all balance sheet and selected off-balance sheet items. Prima Banka has prepared basic and alternative scenarios and a contingency plan - crisis scenarios. The Bank maintains its sound and sustainable development by observing its liquidity limits and managing its balance sheet structure.

The table below provides an analysis of the earliest possible contractual maturity of assets and liabilities by current residual maturity as at 31 December 2024:

	Up to 3 months incl.	3 to 12 months incl.	1 to 5 years incl.	More than 5 years incl.	Unspecified items	Total
Cash	56 403	0	0	0	0	56 403
Financial assets at amortised cost, of which:						
Balances with central banks	913 705	0	0	0	0	913 705
Due from banks	1 122	0	0	0	0	1 122
Loans and advances to customers	91 301	422 505	1 176 642	3 820 458	(11 867)	5 499 039
Debt securities	1 136	30 425	66 011	0	0	97 572
Financial assets held for trading-derivatives	8	0	0	0	0	8
Financial assets at fair value through profit or loss	0	0	0	896	0	896
Financial assets at fair value through other comprehensive income	0	0	0	5 955	0	5 955
Non-current tangible assets	0	0	0	0	17 086	17 086
Non-current intangible assets	0	0	0	0	1 876	1 876
Deferred tax asset	0	0	0	0	10 779	10 779
Other assets	0	0	0	11 170	16 396	27 566
Assets total	1 063 675	452 930	1 242 653	3 838 479	34 270	6 632 007
Financial liabilities at amortised cost, of which:						
Loans and deposits received from central banks	0	0	0	0	0	0
Due to banks	354	0	0	0	0	354
Customer deposits	2 910 024	828 001	849 562	0	0	4 587 587
Issued securities	0	504 288	1 001 390	0	0	1 505 678
Leases	10	114	4 569	1 834	0	6 527
Financial liabilities held for trading-derivatives	48	0	0	0	0	48
Reserves	0	0	0	0	10 093	10 093
Current tax liabilities	5 337	0	0	0	0	5 337
Other liabilities	32 388	0	0	0	0	32 388
Total equity	0	0	0	0	483 995	483 995
Liabilities and equity total	2 948 161	1 332 403	1 855 521	1 834	494 088	6 632 007
Net balance sheet position	(1 884 486)	(879 473)	(612 868)	3 836 645	(459 818)	0

The table below provides an analysis of the earliest possible contractual maturity of assets and liabilities by current residual maturity as at 31 December 2023:

	Up to 3 months incl.	3 to 12 months incl.	1 to 5 years incl.	More than 5 years incl.	Unspecified items	Total
Cash	63 864	0	0	0	0	63 864
Financial assets at amortised cost, of which:						
Balances with central banks	460 930	0	0	0	0	460 930
Due from banks	1 554	0	0	0	0	1 554
Loans and advances to customers	83 104	441 395	1 237 981	3 789 367	2 284	5 554 131
Debt securities	1 136	8 514	76 414	20 268	0	106 332
Financial assets held for trading-derivatives	72	0	0	0	0	72
Financial assets at fair value through profit or loss	0	0	0	1 411	0	1 411
Financial assets at fair value through other	0	0	0	3 910	0	3 910
Non-current tangible assets	0	0	0	0	15 822	15 822
Non-current intangible assets	0	0	0	0	1 313	1 313
Deferred tax asset	0	0	0	0	9 517	9 517
Other assets	0	0	0	11 170	8 962	20 132
Assets total	610 660	449 909	1 314 395	3 826 126	37 898	6 238 988
Financial liabilities at amortised cost, of which:						
Loans and deposits received from central banks	300 600	0	0	0	0	300 600
Due to banks	1 446	0	0	0	0	1 446
Customer deposits	2 815 531	297 048	795 799	0	0	3 908 378
Issued securities	0	5 079	1 499 327	0	0	1 504 406
Leases	14	325	4 433	1 415	0	6 187
Financial liabilities held for trading-derivatives	3	0	0	0	0	3
Reserves	0	0	0	0	9 649	9 649
Current tax liabilities	9 121	0	0	0	0	9 121
Other liabilities	47 179	0	0	0	0	47 179
Total equity	0	0	0	0	452 019	452 019
Liabilities and equity total	3 173 894	302 452	2 299	1 415	461 668	6 238 988
Net balance sheet position	(2 563 234)	147 457	(985)	3 824 711	(423 770)	0

The summary below is an analysis of the earliest possible contractual maturity of non-derivative financial liabilities, i.e. the worst-case scenario as at 31 December 2024 (in undiscounted values):

Non-derivative financial liabilities:	Carrying amount	Contractual cash flows	Up to 3 months incl.	From 3 months up to 1 year incl.	From 1 year up to 5 years incl.	More than 5 years incl.
Financial liabilities at amortised cost, of which:						
Due to central banks	0	0	0	0	0	0
Due to banks	354	354	354	0	0	0
Customer deposits	4 587 587	4 667 093	2 911 529	843 807	911 757	0
Issued securities	1 505 678	1 522 144	0	520 620	1 001 524	0
Leases	6 527	6 527	0	0	0	6 527
Other liabilities	32 388	37 725	37 725	0	0	0

The summary below is an analysis of the earliest possible contractual maturity of non-derivative financial liabilities, i.e. the worst-case scenario as at 31 December 2023 (in undiscounted values):

Non-derivative financial liabilities:	Carrying amount	Contractual cash flows	Up to 3 months incl.	From 3 months up to 1 year incl.	From 1 year up to 5 years incl.	More than 5 years incl.
Financial liabilities at amortised cost, of which:						
Due to central banks	300 600	302 437	302 437	0	0	0
Due to banks	1 446	1 446	1 446	0	0	0
Customer deposits	3 908 378	3 967 609	2 816 981	300 875	849 753	0
Issued securities	1 504 406	1 542 280	0	23 947	1 518 333	0
Leases	6 187	6 187	0	0	0	6 187
Other liabilities	47 179	56 300	56 300	0	0	0

The summary below provides the worst-case scenario of an analysis of the contractual maturity of contingent liabilities and other off-balance sheet items as at 31 December 2024 (in undiscounted values):

Contingent liabilities and other off-balance sheet items:	Carrying amount	Contractual cash flows	Up to 3 months incl.	From 3 months up to 1 year incl.
Contingent liabilities from guarantees	3 722	3 722	3 722	0
Loan commitments, of which:	112 944	112 944	112 904	40
irrevocable	112 944	112 944	112 904	40

The summary below provides the worst-case scenario of an analysis of the contractual maturity of contingent liabilities and other off-balance sheet items as at 31 December 2023 (in undiscounted values):

Contingent liabilities and other off-balance sheet items:	Carrying amount	Contractual cash flows	Up to 3 months incl.	From 3 months up to 1 year incl.
Contingent liabilities from guarantees	5 373	5 373	5 373	0
Loan commitments, of which:	144 397	144 397	144 397	0
irrevocable	144 397	144 397	144 397	0

d) Exchange Rate Risk

The Bank continued to apply conservative exchange rate risk management in accordance with the set limits. Foreign exchange positions of the Banking Book were open to a minimum extent, and only as a result of the standard operating activities of the Bank. The Bank did not enter into any speculative transactions regarding exchange rate movements for clients or on the Bank's account. During the year of 2024, the Bank did not have any speculative foreign exchange positions open in its Trading Book.

When measuring the exchange rate risk of the Banking Book and the Trading Book, Prima banka uses the VaR method on a daily basis at the 99% reliability interval. As at 31 December 2024, the VaR amounted to € (280) (31 December 2023: € (175)).

In addition to monitoring VaR limits, the Bank has defined an internal limit for an individual open position in a given currency in absolute terms and a limit for the sum of absolute values of open positions in absolute terms for all currencies together.

Foreign exchange position of Prima banka as at 31 December 2024:

	EUR	CZK	USD	Other	Total
Assets	6 624 073	125	7 151	658	6 632 007
Liabilities and equity	(6 624 073)	(125)	(7 151)	(658)	(6 632 007)
Net balance sheet foreign exchange position	0	0	0	0	0
Off-balance sheet assets	8 561 750	0	0	0	8 561 750
Off-balance sheet liabilities	(1 208 272)	0	(2)	(69)	(1 208 343)
Net off-balance sheet foreign exchange position	7 353 478	0	(2)	(69)	7 353 407
Net foreign exchange position	7 353 478	0	(2)	(69)	7 353 407

Foreign exchange position of Prima banka as at 31 December 2023:

	EUR	CZK	USD	Other	Total
Assets	6 232 673	123	5 498	694	6 238 988
Liabilities and equity	(6 232 673)	(123)	(5 498)	(694)	(6 238 988)
Net balance sheet foreign exchange position	0	0	0	0	0
Off-balance sheet assets	7 540 688	0	0	0	7 540 688
Off-balance sheet liabilities	(1 256 560)	(2)	(2 918)	(65)	(1 259 545)
Net off-balance sheet foreign exchange position	6 284 128	(2)	(2 918)	(65)	6 281 143
Net foreign exchange position	6 284 128	(2)	(2 918)	(65)	6 281 143

Based on back testing, Prima banka compares estimated VaR with the change to the fair value of the instruments on a daily basis and evaluates back testing results once a year. Prima banka compares the individual limit of an open position in a given currency in absolute terms with the open FX position on a daily basis.

The Bank performs stress testing quarterly. The Bank tests euro depreciation and appreciation scenarios against other foreign currencies by 3%, 8%, and 10%. Considering the minimum open foreign exchange positions for individual foreign currencies from the beginning of 2024, the impact of fluctuations in exchange rates on the Bank's profit/loss is insignificant.

To manage its FX position the Bank uses spot deals on the interbank market.

e) Equity Risk

The Bank's strategy is to not actively trade equity instruments, as evidenced by the size and structure of the equity securities portfolio. In "Financial assets at fair value through other comprehensive income" and "Financial assets at fair value through profit or loss" portfolio, the Bank records equity securities in the total amount of € 6 851 thousand, which are capital participations in SWIFT LA Hulpe, Belgium and VISA Inc. USA.

f) Commodity Risk

The Bank is not exposed to commodity risk. In line with the Bank's strategy, the Bank does not carry out transactions with commodities and has no exposure to commodities.

3. Operational Risk

Operational Risk is the risk of financial and non-financial impacts resulting from inadequate or missing internal processes/actions of staff/system or external events. Operational risk includes legal risk but excludes strategy risk.

Prima banka manages operational risks in line with the operational risk management strategy approved by the Bank's Management Board. The operational risk management comprises OR identification, assessment, monitoring and management/mitigation methods. Operational risk management is aimed at optimizing the Bank's risk profile at acceptable costs.

Operational risk is identified using risk analyses when preparing new products, new processes, non-standard transactions, implementing new information technologies/information sources, project management, and business continuity planning. The Bank monitors and analyses key risk indicators and records and analyses all operational risk-related events. Residual risk is identified during the Risk and Control Self-assessment process.

If an operational risk event or another operational risk instance is identified, action plans are usually adopted to eliminate or mitigate the occurrence of operational risk. To mitigate the financial impact of the occurrence of events, the Bank has concluded numerous insurance policies that cover the main risks.

The Bank uses a standardized approach in accordance with the CRR to calculate regulatory capital requirements for operational risk, according to which the requirement is currently € 13 531 thousand, of which the following amounts are attributable to individual business lines: retail banking: € 9 216 thousand, commercial banking: € 2 351 thousand, payment services and settlement: € 733 thousand, other: € 1 231 thousand. Management measures and implemented systems for operational risk management are adequate for the Bank's strategy and profile.

The Bank protects and mitigates the effects of operational risk through a comprehensive insurance program. This covers direct or indirect losses due to all major sources of operational risk, i.e. improper use of internal processes or their failure, human factor failures, system failures or external factors. The primary objective of the insurance program is to safeguard the Bank against adverse events and loss of assets.

30. Transactions with Related Parties

Under IAS 24 "Related Party Disclosures" a related party is a counterparty that:

- Directly or indirectly through one or more intermediaries, has control over or is under joint control with the reporting entity (including parent companies, subsidiaries and fellow subsidiaries);
- Is an associate;
- Is a joint venture;
- Is a member of key management personnel of the reporting entity or its parent company; and
- Is a close member of the family of any individual referred to in letter a) or d).

When considering relations with each related party, attention is paid to the nature of the relation, not only to its legal form. Transactions with related parties were made under standard conditions and at market prices. Included in assets, liabilities, expenses, revenues and off-balance sheet items are the balances with the parent company PENTA INVESTMENTS LIMITED, Cyprus, with other companies of the Penta Investments Group ("Penta Group"), the members of the Board of Directors and Management Board, and other related parties pursuant to IAS 24.

Assets and liabilities concerning related parties as at 31 December 2024:

Balance sheet	Parent Company	Related parties of the Parent Company	Other related parties	Total
Loans and advances to customers	0	38 468	9 392	47 860
Other assets	0	5 116	0	5 116
Total assets	0	43 584	9 392	52 976
Due to banks	0	354	0	354
Customer deposits	4	68 760	4 420	73 184
Liabilities from leases	0	387	0	387
Other liabilities	0	483	0	483
Total liabilities and equity	4	69 984	4 420	74 408

Assets and liabilities concerning related parties as at 31 December 2023:

Balance sheet	Parent Company	Related parties of the Parent Company	Other related parties	Total
Loans and advances to customers	0	146 198	8 404	154 602
Other assets	0	5 064	0	5 064
Total assets	0	151 262	8 404	159 666
Due to banks	0	442	0	442
Customer deposits	6	159 403	2 950	162 359
Liabilities from leases	0	66	0	66
Other liabilities	0	544	0	544
Total liabilities and equity	6	160 455	2 950	163 411

Revenues and expenses concerning related parties as at 31 December 2024:

	Parent Company	Related parties of the Parent Company	Other related parties	Total
Interest and similar income	0	8 228	497	8 725
Interest and similar expense	0	(1 779)	(108)	(1 887)
Net fee and commission income	1	124	6	131
Net profit from financial transactions	0	0	0	0
General and administrative expenses	0	(6 550)	(2 835)	(9 385)

Revenues and expenses concerning related parties as at 31 December 2023:

	Parent Company	Related parties of the Parent Company	Other related parties	Total
Interest and similar income	0	7 663	418	8 081
Interest and similar expense	0	(3 198)	(2)	(3 200)
Net fee and commission income	1	113	6	120
Net profit from financial transactions	0	0	0	0
General and administrative expenses	0	(5 956)	(3 261)	(9 217)

Off-balance sheet liabilities concerning related parties as at 31 December 2024:

	Parent Company	Related parties of the Parent Company	Other related parties	Total
Received collateral from pledge, security and other rights	0	4 100	4 247	8 347
Off-balance sheet assets	0	4 100	4 247	8 347
Loan commitments and unused credit facilities	0	0	0	0
Off-balance sheet liabilities	0	0	0	0

Off-balance sheet liabilities concerning related parties as at 31 December 2023:

	Parent Company	Related parties of the Parent Company	Other related parties	Total
Received collateral from pledge, security and other rights	0	2 000	2 333	4 333
Off-balance sheet assets	0	2 000	2 333	4 333
Loan commitments and unused credit facilities	0	0	0	0
Off-balance sheet liabilities	0	0	0	0

31. Events after the Balance Sheet Date

Between the balance sheet date and the authorisation date of these financial statements, there were no other significant events that would require any adjustment or additional disclosure.