

➤ 1. ASSETS FOR THE CALCULATION OF GAR (GAR MEASURE BASED ON TURNOVER)

															31 December 2023				
In millions of euros	Total [gross] carrying amount	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Water and marine resources (WTR)		Circular economy (CE)		Pollution (PPC)		Biodiversity and Ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		of which towards taxonomy relevant sectors (Taxonomy-eligible)			of which towards taxonomy relevant sectors (Taxonomy-eligible)			of which towards taxonomy relevant sectors (Taxonomy-eligible)		of which towards taxonomy relevant sectors (Taxonomy-eligible)		of which towards taxonomy relevant sectors (Taxonomy-eligible)		of which towards taxonomy relevant sectors (Taxonomy-eligible)		of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		of which environmentally sustainable (Taxonomy-aligned)			of which environmentally sustainable (Taxonomy-aligned)			of which environmentally sustainable (Taxonomy-aligned)		of which environmentally sustainable (Taxonomy-aligned)		of which environmentally sustainable (Taxonomy-aligned)		of which environmentally sustainable (Taxonomy-aligned)		of which environmentally sustainable (Taxonomy-aligned)			
		of which Use of Proceeds	of which transitional	of which enabling	of which Use of Proceeds	of which enabling	of which Use of Proceeds	of which enabling	of which Use of Proceeds	of which enabling	of which Use of Proceeds	of which enabling	of which Use of Proceeds	of which enabling	of which Use of Proceeds	of which transitional	of which enabling		
<b>GAR - Covered assets in both numerator and denominator</b>	<b>660,050</b>	<b>276,571</b>	<b>9,137</b>	<b>5,808</b>	<b>2,631</b>	<b>598</b>	<b>117</b>								<b>277,169</b>	<b>9,254</b>	<b>5,808</b>	<b>2,631</b>	
<b>1 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation</b>	<b>659,823</b>	<b>276,571</b>	<b>9,137</b>	<b>5,808</b>	<b>2,631</b>	<b>598</b>	<b>117</b>								<b>277,169</b>	<b>9,254</b>	<b>5,808</b>	<b>2,631</b>	
<b>2 Financial undertakings</b>	<b>82,051</b>	<b>6,803</b>	<b>546</b>	<b>495</b>	<b>403</b>	<b>34</b>	<b>4</b>								<b>6,837</b>	<b>550</b>	<b>495</b>	<b>403</b>	
<b>3 Credit institutions</b>	<b>12,674</b>	<b>978</b>													<b>978</b>				
4 Loans and advances	1,356	253													253				
5 Debt securities	6,137	725													725				
6 Equity instruments	5,181																		
<b>7 Other financial corporations</b>	<b>69,377</b>	<b>5,825</b>	<b>546</b>	<b>495</b>	<b>403</b>	<b>34</b>	<b>4</b>								<b>5,859</b>	<b>550</b>	<b>495</b>	<b>403</b>	
<b>8 of which investment firms</b>	<b>47,567</b>	<b>3,108</b>	<b>323</b>	<b>323</b>	<b>231</b>	<b>21</b>	<b>3</b>								<b>3,128</b>	<b>326</b>	<b>323</b>	<b>231</b>	
9 Loans and advances	31,470	1,799	221	221	130	21	3								1,820	224	221	130	
10 Debt securities	11,305	1,309	102	102	102										1,309	102	102	102	
11 Equity instruments	4,792																		
<b>12 of which management companies</b>	<b>8,039</b>	<b>2,231</b>	<b>172</b>	<b>172</b>	<b>171</b>	<b>13</b>	<b>1</b>								<b>2,244</b>	<b>173</b>	<b>172</b>	<b>171</b>	
13 Loans and advances	6,424	2,219	172	172	171	13	1								2,233	173	172	171	
14 Debt securities	752	12													12				
15 Equity instruments	863																		
<b>16 of which insurance undertakings</b>	<b>13,771</b>	<b>487</b>	<b>51</b>	<b>0</b>	<b>0</b>										<b>487</b>	<b>51</b>	<b>0</b>	<b>0</b>	
17 Loans and advances	5,727	48	0	0	0										48	0	0	0	
18 Debt securities	3,445	8													8				
19 Equity instruments	4,599	431	51												431	51			
<b>20 Non-financial undertakings</b>	<b>258,850</b>	<b>42,107</b>	<b>8,590</b>	<b>5,313</b>	<b>2,228</b>	<b>564</b>	<b>113</b>								<b>42,672</b>	<b>8,704</b>	<b>5,313</b>	<b>2,228</b>	
21 Loans and advances	250,750	37,862	7,585	4,769	1,935	564	113								38,427	7,698	4,769	1,935	
22 Debt securities	2,045	1,137	534	534	290										1,137	534	534	290	
23 Equity instruments	6,055	3,108	471	9	3										3,108	471	9	3	
<b>24 Households</b>	<b>307,637</b>	<b>227,656</b>													<b>227,656</b>				
25 of which loans collateralised by residential immovable property	208,499	208,499													208,499				
26 of which building renovation loans	4,617	4,617													4,617				
27 of which motor vehicle loans	14,540	14,540													14,540				
<b>28 Local governments financing</b>	<b>11,286</b>	<b>4</b>													<b>4</b>				
29 Housing financing																			
30 Other local government financing	11,286	4													4				
<b>31 Collateral obtained by taking possession: residential and commercial immovable properties</b>	<b>227</b>																		
<b>32 Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>	<b>530,952</b>																		
<b>33 Financial and Non-financial undertakings</b>	<b>190,696</b>																		
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	60,919																		
35 Loans and advances	59,684																		
36 of which loans collateralised by commercial immovable property	24,358																		
37 of which building renovation loans	0																		
38 Debt securities	177																		
39 Equity instruments	1,058																		
40 Non-EU country counterparties not subject to NFRD disclosure obligations	129,776																		
41 Loans and advances	125,265																		
42 Debt securities	4,207																		
43 Equity instruments	305																		
44 Derivatives	21,814																		
45 On demand interbank loans	7,139																		
46 Cash and cash-related assets	2,694																		
47 Other categories of assets (e.g. Goodwill, commodities etc.)	308,610																		
<b>48 Total GAR assets</b>	<b>1,191,002</b>																		
<b>49 Assets not covered for GAR calculation</b>	<b>1,161,082</b>																		
50 Central governments and Supranational issuers	141,256																		
51 Central banks exposures	300,225																		
52 Assets Held for Trading	719,602																		
<b>53 Total assets</b>	<b>2,352,085</b>																		
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>																			
54 Financial guarantees	126,240	13,654	5,691	5,735	3,545	144	60								13,798	5,751	5,735	3,545	
55 Assets under management	294,086	72,010	8,512	626	3,897	1,246	147								73,256	8,659	626	3,897	
56 of which debt securities	153,372	31,553	4,949	487	2,152	328	51								31,881	5,001	487	2,152	
57 of which equity instruments	65,146	11,781	2,891	139	1,756	388	95								12,169	2,987	139	1,756	

2. GAR SECTOR INFORMATION (GAR MEASURE BASED ON TURNOVER)

31 December 2023

Breakdown by sector in millions of euros		Climate Change Mitigation (CCM)		Climate Change Adaptation (CCA)		Water and marine resources (WTR)		Circular economy (CE)		Pollution (PPC)		Biodiversity and Ecosystems (BIO)		TOTAL (CCM + CCA + WMR + CE + P + BE)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable
1	A - Agriculture, forestry and fishing	25	-												25	-	
2	B - Mining and quarrying	120	22	1	-										121	22	
3	B.05 - Mining of coal and lignite																
4	B.06 - Extraction of crude petroleum and natural gas	89	11												89	11	
5	B.07 - Mining of metal ores	2	1												2	1	
6	B.08 - Other mining and quarrying	15	3	-	-										15	4	
7	B.09 - Mining support service activities	15	7	-	-										15	7	
8	C - Manufacturing	5,081	1,115	303	62										5,383	1,177	
9	C.10 - Manufacture of food products	106	1	2	-										108	1	
10	C.11 - Manufacture of beverages	12													12		
11	C.12 - Manufacture of tobacco products	0													-		
12	C.13 - Manufacture of textiles	3													3		
13	C.14 - Manufacture of wearing apparel	0													-		
14	C.15 - Manufacture of leather and related products	1													1		
15	C.16 - Manufacture of wood and of products of wood and cork	13	5	1	-										15	5	
16	C.17 - Manufacture of paper and paper products	2	-	87	19										89	19	
17	C.18 - Printing and reproduction of recorded media	4	-												4	-	
18	C.19 - Manufacture of coke and refined petroleum products	47	17												47	17	
19	C.20 - Manufacture of chemicals and chemical products	386	25	12	1										398	26	
20	C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3													3		
21	C.22 - Manufacture of rubber products	69	1	61	1										130	2	
22	C.23 - Manufacture of other non-metallic mineral products	101	29	36	11										137	40	
23	C.24 - Manufacture of basic metals	572	164	16	5										587	168	
24	C.25 - Manufacture of fabricated metal products, except machinery and equipment	125	17	4	-										129	18	
25	C.26 - Manufacture of computer, electronic and optical products	114	15	1	-										115	15	
26	C.27 - Manufacture of electrical equipment	599	245	-	-										599	245	
27	C.28 - Manufacture of machinery and equipment n.e.c.	309	67	1	-										310	67	
28	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	1,294	60	81	25										1,374	85	
29	C.30 - Manufacture of other transport equipment	966	372												966	372	
30	C.31 - Manufacture of furniture	6	-												6	-	
31	C.32 - Other manufacturing	6	3												6	3	
32	C.33 - Repair and installation of machinery and equipment	343	94	1	-										344	94	
33	D - Electricity, gas, steam and air conditioning supply	4,635	1,339												4,635	1,339	
34	D35.1 - Electric power generation, transmission and distribution	4,452	1,323												4,452	1,323	
35	D35.11 - Production of electricity	3,695	824												3,695	824	
36	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	80	13												80	13	
37	D35.3 - Steam and air conditioning supply	104	3												104	3	
38	E - Water supply, sewerage, waste management and remediation activities	209	89	3	1										213	91	
39	F - Construction	1,768	374	16	2										1,785	377	
40	F.41 - Construction of buildings	1,214	134	13	1										1,227	135	
41	F.42 - Civil engineering	297	70	3	1										301	70	
42	F.43 - Specialised construction activities	257	171	0	0										257	171	
43	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,927	654	67	23										1,994	677	
44	H - Transportation and storage	1,303	311	11	3										1,314	314	
45	H.49 - Land transport and transport via pipelines	428	93	3	1										430	93	
46	H.50 - Water transport	162	6												162	6	
47	H.51 - Air transport																
48	H.52 - Warehousing and support activities for transportation	712	212	9	3										720	214	
49	H.53 - Postal and courier activities	2	-												2	-	
50	I - Accommodation and food service activities	25	1	-	-										25	1	
51	L - Real estate activities	2,410	212	51	5										2,461	217	
52	K - Financial and insurance activities	3,892	454	67	9										3,959	462	
53	Exposures to other sectors (NACE codes J, M - U)	20,712	4,019	45	8										20,757	4,027	

► 3. GAR KPI STOCK (GAR MEASURE BASED ON TURNOVER)

														31 December 2023					
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Water and marine resources (WTR)	Circular economy (CE)		Pollution (PPC)		Biodiversity and Ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			of which Use of Proceeds	of which transitional	of which enabling		of which Use of Proceeds	of which enabling		of which Use of Proceeds	of which enabling		of which Use of Proceeds	of which enabling		of which Use of Proceeds	of which transitional	of which enabling	Proportion of total assets covered
GAR - Covered assets in both numerator and denominator		23.22%	0.77%	0.49%	0.22%	0.05%	0.01%								23.27%	0.78%	0.49%	0.22%	28.06%
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation		23.22%	0.77%	0.49%	0.22%	0.05%	0.01%								23.27%	0.78%	0.49%	0.22%	28.05%
1	Financial undertakings	0.57%	0.05%	0.04%	0.03%										0.57%	0.05%	0.04%	0.03%	3.49%
3	Credit institutions	0.08%													0.08%				0.54%
4	Loans and advances	0.02%													0.02%				0.06%
5	Debt securities	0.06%													0.06%				0.26%
6	Equity instruments																		0.22%
7	Other financial corporations	0.49%	0.05%	0.04%	0.03%										0.49%	0.05%	0.04%	0.03%	2.95%
8	of which investment firms	0.26%	0.03%	0.03%	0.02%										0.26%	0.03%	0.03%	0.02%	2.02%
9	Loans and advances	0.15%	0.02%	0.02%	0.01%										0.15%	0.02%	0.02%	0.01%	1.34%
10	Debt securities	0.11%		0.01%	0.01%										0.11%	0.01%	0.01%	0.01%	0.48%
11	Equity instruments																		0.20%
12	of which management companies	0.19%	0.01%	0.01%	0.01%										0.19%	0.01%	0.01%	0.01%	0.34%
13	Loans and advances	0.19%	0.01%	0.01%	0.01%										0.19%	0.01%	0.01%	0.01%	0.27%
14	Debt securities	0.00%													0.00%				0.03%
15	Equity instruments																		0.04%
16	of which insurance undertakings	0.04%	0.00%												0.04%				0.59%
17	Loans and advances	0.00%	0.00%												0.00%				0.24%
18	Debt securities	0.00%													0.00%				0.15%
19	Equity instruments	0.04%													0.04%				0.20%
20	Non-financial undertakings	3.54%	0.72%	0.45%	0.19%	0.05%	0.01%								3.58%	0.73%	0.45%	0.19%	11.01%
21	Loans and advances	3.18%	0.64%	0.40%	0.16%	0.05%	0.01%								3.23%	0.65%	0.40%	0.16%	10.66%
22	Debt securities	0.10%	0.04%	0.04%	0.02%										0.10%	0.04%	0.04%	0.02%	0.09%
23	Equity instruments	0.26%	0.04%												0.26%	0.04%			0.26%
24	Households	19.11%													19.11%				13.08%
25	of which loans collateralised by residential immovable property	17.51%													17.51%				8.86%
26	of which building renovation loans	0.39%													0.39%				0.20%
27	of which motor vehicle loans	1.22%													1.22%				0.62%
28	Local governments financing																		0.48%
29	Housing financing																		
30	Other local government financing																		0.48%
31	Collateral obtained by taking possession: residential and commercial immovable properties																		
32	Total GAR assets																		

% (compared to total covered assets in the denominator)

► 5. KPI OFF-BALANCE SHEET EXPOSURES (GAR MEASURE BASED ON TURNOVER)

		31 December 2023																				
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)		Circular economy (CE)		Pollution (PPC)		Biodiversity and Ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
		of which Use of Proceeds		of which transitional	of which enabling	of which Use of Proceeds		of which enabling	of which Use of Proceeds		of which enabling	of which Use of Proceeds		of which enabling	of which Use of Proceeds		of which enabling	of which Use of Proceeds		of which transitional	of which enabling	
1	Financial guarantees (FinGuar KPI)	11.04%	4.60%	4.64%	2.87%	0.12%	0.05%	0.00%	0.00%									11.16%	4.65%	0.00%	4.64%	2.87%
2	Assets under management (AuM KPI)	16.49%	1.95%	0.14%	0.89%	0.29%	0.03%	0.00%	0.00%									16.77%	1.98%	0.00%	0.14%	0.89%

% (compared to total eligible off-balance sheet assets)

➤ 1. ASSETS FOR THE CALCULATION OF GAR (GAR MEASURE BASED ON CAPEX)

													31 December 2023						
In millions of euros	Total [gross] carrying amount	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Water and marine resources (WTR)		Circular economy (CE)		Pollution (PPC)		Biodiversity and Ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		of which towards taxonomy relevant sectors (Taxonomy-eligible)			of which towards taxonomy relevant sectors (Taxonomy-eligible)			of which towards taxonomy relevant sectors (Taxonomy-eligible)		of which towards taxonomy relevant sectors (Taxonomy-eligible)		of which towards taxonomy relevant sectors (Taxonomy-eligible)		of which towards taxonomy relevant sectors (Taxonomy-eligible)		of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		of which environmentally sustainable (Taxonomy-aligned)			of which environmentally sustainable (Taxonomy-aligned)			of which environmentally sustainable (Taxonomy-aligned)		of which environmentally sustainable (Taxonomy-aligned)		of which environmentally sustainable (Taxonomy-aligned)		of which environmentally sustainable (Taxonomy-aligned)		of which environmentally sustainable (Taxonomy-aligned)			
		of which Use of Proceeds	of which transitional	of which enabling	of which Use of Proceeds	of which enabling	of which Use of Proceeds	of which enabling	of which Use of Proceeds	of which enabling	of which Use of Proceeds	of which enabling	of which Use of Proceeds	of which enabling	of which Use of Proceeds	of which transitional	of which enabling	of which Use of Proceeds	of which transitional
<b>GAR - Covered assets in both numerator and denominator</b>		<b>660,050</b>	<b>290,828</b>	<b>19,383</b>	<b>10,111</b>	<b>4,561</b>	<b>1,332</b>	<b>410</b>								<b>292,159</b>	<b>19,793</b>	<b>10,111</b>	<b>4,561</b>
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation		659,823	290,828	19,383	10,111	4,561	1,332	410								292,159	19,793	10,111	4,561
<b>1</b>	Financial undertakings	82,051	7,248	1,207	1,116	928	48	8								7,296	1,215	1,116	928
<b>3</b>	Credit institutions	12,674	978	0	0	0										978	0	0	0
4	Loans and advances	1,356	253	0	0	0										253	0	0	0
5	Debt securities	6,137	725													725			
6	Equity instruments	5,181	0																
<b>7</b>	Other financial corporations	69,377	6,270	1,207	1,116	928	48	8								6,318	1,215	1,116	928
<b>8</b>	of which investment firms	47,567	3,550	613	613	457	34	4								3,584	618	613	457
9	Loans and advances	31,470	2,181	283	283	135	34	4								2,215	287	283	135
10	Debt securities	11,305	1,368	330	330	322										1,368	330	330	322
11	Equity instruments	4,792																	
<b>12</b>	of which management companies	8,039	2,239	503	503	470	14	3								2,254	506	503	470
13	Loans and advances	6,424	2,226	503	503	470	14	3								2,240	506	503	470
14	Debt securities	752	14													14			
15	Equity instruments	863	0													0			
<b>16</b>	of which insurance undertakings	13,771	480	92	0	0										480	92	0	0
17	Loans and advances	5,727	3	0	0	0										3	0	0	0
18	Debt securities	3,445	0	0												0			
19	Equity instruments	4,599	477	92												477	92		
<b>20</b>	Non-financial undertakings	258,850	55,919	18,176	8,995	3,634	1,283	402								57,202	18,578	8,995	3,634
21	Loans and advances	250,750	50,224	15,741	7,856	3,104	1,263	396								51,487	16,137	7,856	3,104
22	Debt securities	2,045	1,442	1,121	1,121	521	0	0								1,442	1,121	1,121	521
23	Equity instruments	6,055	4,253	1,314	18	10	20	6								4,273	1,320	18	10
<b>24</b>	Households	307,637	227,656													227,656		0	
25	of which loans collateralised by residential immovable property	208,499	208,499													208,499			
26	of which building renovation loans	4,617	4,617													4,617			
27	of which motor vehicle loans	14,540	14,540													14,540			
<b>28</b>	Local governments financing	11,286	4													4			
29	Housing financing																		
30	Other local government financing	11,286	4													4			
<b>31</b>	Collateral obtained by taking possession: residential and commercial immovable properties	227																	
<b>32</b>	Assets excluded from the numerator for GAR calculation (covered in the denominator)	530,952																	
<b>33</b>	Financial and Non-financial undertakings	190,696																	
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	60,919																	
35	Loans and advances	59,684																	
36	of which loans collateralised by commercial immovable property	24,358																	
37	of which building renovation loans																		
38	Debt securities	177																	
39	Equity instruments	1,058																	
40	Non-EU country counterparties not subject to NFRD disclosure obligations	129,776																	
41	Loans and advances	125,265																	
42	Debt securities	4,207																	
43	Equity instruments	305																	
44	Derivatives	21,814																	
45	On demand interbank loans	7,139																	
46	Cash and cash-related assets	2,694																	
47	Other categories of assets (e.g. Goodwill, commodities etc.)	308,610																	
<b>48</b>	Total GAR assets	1,191,002																	
<b>49</b>	Assets not covered for GAR calculation	1,161,082																	
50	Central governments and Supranational issuers	141,256																	
51	Central banks exposures	300,225																	
52	Trading book	719,602																	
<b>53</b>	Total assets	2,352,085																	
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations																			
54	Financial guarantees	126,240	18,184	9,368	5,735	3,545	241	124								18,425	9,492	5,735	3,545
55	Assets under management	294,086	82,902	14,130	1,029	6,260	1,237	326								84,139	14,456	1,029	6,260
56	of which debt securities	153,372	37,045	8,764	823	4,029	495	117								37,540	8,881	823	4,029
57	of which equity instruments	65,146	16,640	4,685	205	2,228	742	209								17,382	4,894	205	2,228

2. GAR SECTOR INFORMATION (GAR MEASURE BASED ON CAPEX)

Breakdown by sector <i>in millions of euros</i>		31 December 2023																							
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)		Biodiversity and Ecosystems (BIO)		TOTAL (CCM + CCA + WMR + CE + P + BE)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable	Exposures eligible for the taxonomy	of which environmentally sustainable		
1	A - Agriculture, forestry and fishing	24	0																		24	-			
2	B - Mining and quarrying	231	152			2	0																232	152	
3	B.05 - Mining of coal and lignite	0	0																				-	-	
4	B.06 - Extraction of crude petroleum and natural gas	192	144																				192	144	
5	B.07 - Mining of metal ores	6	0																				6	-	
6	B.08 - Other mining and quarrying	13	2			1	0																13	2	
7	B.09 - Mining support service activities	20	6			1	0																21	6	
8	C - Manufacturing	6 174	1 511			201	140																6 375	1 651	
9	C.10 - Manufacture of food products	143	4			1	0																143	4	
10	C.11 - Manufacture of beverages	117	31																				117	31	
11	C.12 - Manufacture of tobacco products	0	-																				0	-	
12	C.13 - Manufacture of textiles	1	0			4	1																4	1	
13	C.14 - Manufacture of wearing apparel	7	0																				7	0	
14	C.15 - Manufacture of leather and related products	7	2																				7	2	
15	C.16 - Manufacture of wood and of products of wood and cork,	18	4																				18	4	
16	C.17 - Manufacture of paper and paper products	63	1			31	23																95	24	
17	C.18 - Printing and reproduction of recorded media	19	2																				19	2	
18	C.19 - Manufacture of coke and refined petroleum products	139	67			1	0																140	68	
19	C.20 - Manufacture of chemicals and chemical products	502	98			9	2																511	99	
20	C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	130	8			0	0																131	8	
21	C.22 - Manufacture of rubber products	156	4			16	2																172	5	
22	C.23 - Manufacture of other non-metallic mineral products	154	48			26	22																180	70	
23	C.24 - Manufacture of basic metals	523	129			16	9																539	138	
24	C.25 - Manufacture of fabricated metal products, except machinery and equipment	124	20			3	1																127	21	
25	C.26 - Manufacture of computer, electronic and optical products	126	19			1	0																127	19	
26	C.27 - Manufacture of electrical equipment	724	263			0	0																724	263	
27	C.28 - Manufacture of machinery and equipment n.e.c.	317	73			5	1																322	74	
28	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	1,417	263			87	79																1,503	342	
29	C.30 - Manufacture of other transport equipment	1,022	357			-	-																1,022	357	
30	C.31 - Manufacture of furniture	6	0																				6	0	
31	C.32 - Other manufacturing	58	3			1	0																59	3	
32	C.33 - Repair and installation of machinery and equipment	400	114			1	0																400	114	
33	D - Electricity, gas, steam and air conditioning supply	5,556	2,520																				5,556	2,520	
34	D35.1 - Electric power generation, transmission and distribution	5,284	2,443																				5,284	2,443	
35	D35.11 - Production of electricity	4,296	1,572																				4,296	1,572	
36	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	144	72																				144	72	
37	D35.3 - Steam and air conditioning supply	128	5																				128	5	
38	E - Water supply, sewerage, waste management and remediation activities	234	117			2	1																236	118	
39	F - Construction	1,364	437			2	1																1,366	438	
40	F.41 - Construction of buildings	824	225			1	0																825	225	
41	F.42 - Civil engineering	270	50			3	1																273	51	
42	F.43 - Specialised construction activities	268	162			0	0																268	162	
43	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	3,507	1,228			169	59																3,677	1,287	
44	H - Transportation and storage	1,457	432			10	3																1,467	435	
45	H.49 - Land transport and transport via pipelines	465	97			3	1																468	98	
46	H.50 - Water transport	208	36																				208	36	
47	H.51 - Air transport	16	3																				16	3	
48	H.52 - Warehousing and support activities for transportation	765	294			7	2																772	297	
49	H.53 - Postal and courier activities	3	1																				3	1	
50	I - Accommodation and food service activities	58	1			6	0																63	1	
51	L - Real estate activities	1,647	338			770	158																2,417	496	
52	K - Financial and insurance activities	6,113	2,226			25	9																6,138	2,235	
53	Exposures to other sectors (NACE codes J, M - U)	29,555	9,215			96	31																29,651	9,245	

➤ 3. GAR KPI STOCK (GAR MEASURE BASED ON CAPEX)

															31 December 2023																											
	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)		Water and marine resources (WTR)		Circular economy (CE)		Pollution (PPC)		Biodiversity and Ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)																											
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)																											
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)																											
					of which Use of Proceeds		of which enabling		of which Use of Proceeds		of which enabling		of which Use of Proceeds		of which enabling		of which Use of Proceeds																									
%	(% compared to total covered assets in the denominator)																																									
GAR - Covered assets in both numerator and denominator	24.42%	1.63%	0.85%	0.38%	0.11%	0.03%										24.53%	1.66%	0.85%	0.38%	28.06%																						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation														24.42%	1.63%	0.85%	0.38%	0.11%	0.03%							24.53%	1.66%	0.85%	0.38%	28.05%											
2	Financial undertakings														0.61%	0.10%	0.09%	0.08%									0.61%	0.10%	0.09%	0.08%	3.49%											
3	Credit institutions														0.08%																0.54%											
4	Loans and advances														0.02%																	0.06%										
5	Debt securities														0.06%																	0.26%										
6	Equity instruments														0.00%																	0.22%										
7	Other financial corporations														0.53%	0.10%	0.09%	0.08%															2.95%									
8	of which investment firms														0.30%	0.05%	0.05%	0.04%																	2.02%							
9	Loans and advances														0.18%	0.02%	0.02%	0.01%																	1.34%							
10	Debt securities														0.11%	0.03%	0.03%	0.03%																	0.48%							
11	Equity instruments																																	0.20%								
12	of which management companies														0.19%	0.04%	0.04%	0.04%																			0.34%					
13	Loans and advances														0.19%	0.04%	0.04%	0.04%																			0.27%					
14	Debt securities																																		0.03%							
15	Equity instruments																																			0.04%						
16	of which insurance undertakings														0.04%	0.01%																								0.59%		
17	Loans and advances																																				0.24%					
18	Debt securities																																				0.15%					
19	Equity instruments														0.04%	0.01%																							0.20%			
20	Non-financial undertakings														4.70%	1.53%	0.76%	0.31%	0.11%	0.03%																				11.01%		
21	Loans and advances														4.22%	1.32%	0.66%	0.26%	0.11%	0.03%																					10.66%	
22	Debt securities														0.12%	0.09%	0.09%	0.04%																							0.09%	
23	Equity instruments														0.36%	0.11%		0.00%	0.00%																						0.26%	
24	Households														19.11%																										13.08%	
25	of which loans collateralised by residential immovable property														17.51%																											8.86%
26	of which building renovation loans														0.39%																											0.20%
27	of which motor vehicle loans														1.22%																											0.62%
28	Local governments financing																																								0.48%	
29	Housing financing																																									
30	Other local government financing																																									0.48%
31	Collateral obtained by taking possession: residential and commercial immovable properties																																									
32	Total GAR assets																																									

► 5. KPI OFF-BALANCE SHEET EXPOSURES (GAR MEASURE BASED ON CAPEX)

		31 December 2023																		
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Water and marine resources (WTR)		Circular economy (CE)		Pollution (PPC)		Biodiversity and Ecosystems (BIO)		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
		of which Use of Proceeds			of which Use of Proceeds			of which Use of Proceeds		of which Use of Proceeds		of which Use of Proceeds		of which Use of Proceeds		of which Use of Proceeds				
		of which transitional			of which transitional			of which transitional		of which transitional		of which transitional		of which transitional		of which transitional				
		of which enabling			of which enabling			of which enabling		of which enabling		of which enabling		of which enabling		of which enabling				
% (compared to total eligible off-balance sheet assets)																				
1	Financial guarantees (FinGuar KPI)	14.71%	7.58%	4.64%	2.87%	0.20%	0.10%	0.00%	0.00%							14.90%	7.68%	0.00%	4.64%	2.87%
2	Assets under management (AuM KPI)	18.98%	3.24%	0.24%	1.43%	0.28%	0.07%	0.00%	0.00%							19.27%	3.31%	0.00%	0.24%	1.43%



The table below meets the transparency requirements of the Delegated Act of July 2022 on the financing of activities related to nuclear energy and fossil gas

► **TEMPLATE 1: NUCLEAR AND FOSSIL GAS RELATED ACTIVITIES**

		<b>31 December 2023</b>
<b>Nuclear energy related activities</b>		
1	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	YES
2	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	YES
3	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	YES
<b>Fossil gas related activities</b>		
4	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	YES
5	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	YES
6	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	YES

► **TEMPLATE 2: TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (DENOMINATOR)  
(GAR MEASURE BASED ON TURNOVER)**

Economic activities <i>in millions of euros</i>	31 December 2023					
	TOTAL CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
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		0.00%		0.00%		0.00%
2. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
3. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	241	0.02%	241	0.02%		0.00%
4. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
5. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	9	0.00%	9	0.00%		0.00%
6. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
7. Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	9,005	0.76%	8,888	0.75%	117	0.01%
<b>8 TOTAL APPLICABLE KPI</b>	<b>9,254</b>	<b>0.78%</b>	<b>9,137</b>	<b>0.77%</b>	<b>117</b>	<b>0.01%</b>

► **TEMPLATE 3: TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (NUMERATOR)  
(GAR MEASURE BASED ON TURNOVER)**

Economic activities <i>in millions of euros</i>	31 December 2023					
	TOTAL CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
1. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI		0.00%		0.00%		0.00%
2. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
3. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	241	2.60%	241	2.63%		0.00%
4. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
5. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	9	0.09%	9	0.09%		0.00%
6. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
7. Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	9,005	97.31%	8,888	97.27%	117	100.00%
<b>8 TOTAL AMOUNT AND PROPORTION OF TAXONOMY-ALIGNED ECONOMIC ACTIVITIES IN THE NUMERATOR OF THE APPLICABLE KPI</b>	<b>9,254</b>	<b>100%</b>	<b>9,137</b>	<b>100%</b>	<b>117</b>	<b>100%</b>

➤ **TEMPLATE 4: TAXONOMY-ELIGIBLE BUT NOT TAXONOMY-ALIGNED ECONOMIC ACTIVITIES  
(GAR MEASURE BASED ON TURNOVER)**

Economic activities <i>in millions of euros</i>	31 December 2023					
	TOTAL CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
1. Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
2. Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
3. Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	86	0.01%	86	0.01%		0.00%
4. Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	85	0.01%	85	0.01%		0.00%
5. Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	5	0.00%	5	0.00%		0.00%
6. Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
7. Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	267,740	22.48%	267,258	22.44%	481	0.04%
<b>8 TOTAL AMOUNT AND PROPORTION OF TAXONOMY ELIGIBLE BUT NOT TAXONOMY-ALIGNED ECONOMIC ACTIVITIES IN THE DENOMINATOR</b>	<b>267,915</b>	<b>22.49%</b>	<b>267,434</b>	<b>22.45%</b>	<b>481</b>	<b>0.04%</b>

► **TEMPLATE 5: TAXONOMY NON-ELIGIBLE ECONOMIC ACTIVITIES  
(GAR MEASURE BASED ON TURNOVER)**

Economic activities <i>in millions of euros</i>	31 December 2023	
	TOTAL	
	Amount	%
1. Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%
2. Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%
3. Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	70	0.01%
4. Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%
5. Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%
6. Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%
7. Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	382,811	32.14%
<b>8 TOTAL AMOUNT AND PROPORTION OF TAXONOMY-NON-ELIGIBLE ECONOMIC ACTIVITIES IN THE DENOMINATOR OF THE APPLICABLE KPI</b>	<b>382,881</b>	<b>32.15%</b>

► **TEMPLATE 2: TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (DENOMINATOR)  
(GAR MEASURE BASED ON CAPEX)**

Economic activities <i>in millions of euros</i>	31 December 2023					
	TOTAL CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
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		0.00%		0.00%		0.00%
2. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	51	0.00%	51	0.00%		0.00%
3. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	400	0.03%	400	0.03%		0.00%
4. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
5. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
6. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
7. Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	19,341	1.62%	18,931	1.59%	410	0.03%
<b>8 TOTAL APPLICABLE KPI</b>	<b>19,793</b>	<b>1.66%</b>	<b>19,383</b>	<b>1.63%</b>	<b>410</b>	<b>0.03%</b>

► **TEMPLATE 3 TAXONOMY-ALIGNED ECONOMIC ACTIVITIES (NUMERATOR)**  
**(GAR MEASURE BASED ON CAPEX)**

Economic activities <i>in millions of euros</i>	31 December 2023					
	TOTAL CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
1. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI		0.00%		0.00%		0.00%
2. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	51	0.26%	51	0.27%		0.00%
3. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	400	2.02%	400	2.06%		0.00%
4. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0	0.00%	0	0.00%		0.00%
5. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI		0.00%		0.00%		0.00%
6. Amount and proportion of taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI		0.00%		0.00%		0.00%
7. Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	19,341	97.72%	18,931	97.67%	410	100.00%
<b>8 TOTAL AMOUNT AND PROPORTION OF TAXONOMY-ALIGNED ECONOMIC ACTIVITIES IN THE NUMERATOR OF THE APPLICABLE KPI</b>	<b>19,793</b>	<b>100%</b>	<b>19,383</b>	<b>100%</b>	<b>410</b>	<b>100%</b>

► **TEMPLATE 4: TAXONOMY-ELIGIBLE BUT NOT TAXONOMY-ALIGNED ECONOMIC ACTIVITIES  
(GAR MEASURE BASED ON CAPEX)**

Economic activities <i>in millions of euros</i>	31 December 2023					
	TOTAL CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
1. Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
2. Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
3. Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	52	0.00%	52	0.00%		0.00%
4. Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	26	0.00%	26	0.00%		0.00%
5. Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
6. Amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%		0.00%		0.00%
7. Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	272,289	22.86%	271,367	22.78%	922	0.08%
<b>8 TOTAL AMOUNT AND PROPORTION OF TAXONOMY ELIGIBLE BUT NOT TAXONOMY-ALIGNED ECONOMIC ACTIVITIES IN THE DENOMINATOR</b>	<b>272,367</b>	<b>22.87%</b>	<b>271 445</b>	<b>22.79%</b>	<b>922</b>	<b>0.08%</b>



► **TEMPLATE 5: TAXONOMY NON-ELIGIBLE ECONOMIC ACTIVITIES (GAR MEASURE BASED ON CAPEX)**

Economic activities <i>in millions of euros</i>		31 December 2023	
		TOTAL	
		Amount	%
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%
2.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	378	0.03%
3.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	39	0.00%
4.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%
5.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0	0.00%
6.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI		0.00%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	382,464	32.11%
<b>8</b>	<b>TOTAL AMOUNT AND PROPORTION OF TAXONOMY-NON-ELIGIBLE ECONOMIC ACTIVITIES IN THE DENOMINATOR OF THE APPLICABLE KPI</b>	<b>382,881</b>	<b>32.15%</b>