

APPENDIX 4: DISCLOSURE REQUIREMENTS UNDER THE EUROPEAN TAXONOMY

The following tables relate to detailed tables of GAR and assets under management ratio. The following tables are also available at <https://invest.bnpparibas/en/document/aligned-activities-under-the-meaning-of-the-european-taxonomy-2025>.

► **TABLE NO. 53: ASSETS FOR THE CALCULATION OF GAR (STOCKS, ELIGIBILITY AND ALIGNMENT MEASURED ON A TURNOVER BASIS)**

Stock Million EUR	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Total (gross) carrying amount	Of which Taxonomy-eligible	Of which Taxonomy-aligned	Breakdown per environmental objective						Non-assessed exposures			Of which financing non-material activities of counterparties	Of which exposures financing counterparties reporting in accordance with Article 7 (9)	Of which not assessed considered non-material by the credit institution	
				Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)	Of which Use of Proceeds	Of which transitional	Of which enabling				
1 GAR - Covered assets in both numerator and denominator	338,389	268,515	23,417	23,111	88	13	221	12	-	17,526	7,768	2,688				
2 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	338,223	268,350	23,417	23,111	88	13	221	12	-	17,526	7,768	2,688				
3 Financial undertakings	41,384	10,139	763	755	0	0	12	0	-	-	4	386				
4 Loans and advances	20,703	4,896	467	463	0	0	7	0			3	239				
5 Debt securities, including UoP	15,275	4,391	243	239			5				2	147				
6 Equity instruments	5,407	851	53	53		0	0	0			0	0				
7 Non-financial undertakings	59,808	21,181	5,128	4,830	88	13	209	12	-	-	535	2,302				
8 Loans and advances	55,315	19,930	4,825	4,530	87	12	207	11			534	2,186				
9 Debt securities, including UoP	941	608	227	223	1	0	2	1			1	115				
10 Equity instruments	3,551	643	77	77	0		0				0	2				
11 Households	237,017	237,017	17,526	17,526	-		-			17,526	7,229	-				
12 of which loans collateralised by residential immovable property	206,069	206,069	17,526	17,526						17,526	7,229					
13 of which building renovation loans	4,292	4,292														
14 of which motor vehicle loans	26,657	26,657														
15 Local government financing	14	13	-	-	-	-	-	-	-	-	-	-				
16 Housing financing																
17 Other local government financing	14	13														
18 Collateral obtained by taking possession: residential and commercial immovable properties	165	165														
19 Exposures included on a voluntary basis																
20 Total GAR assets	338,389															
21 Assets not covered for GAR calculation	2,178,206															

Stock Million EUR	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Total [gross] carrying amount	Of which Taxonomy- eligible	Of which Taxonomy aligned	Breakdown per environmental objective						Non-assessed exposures			Of which not assessed			
				Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which financing non-material activities of counterparties	Of which exposures financing counterparties reporting in accordance with Article 7(9)	Of which not assessed considered non-material by the credit institution	
22 Central governments and Supranational issuers	179,739															
23 Central bank exposure	222,960															
24 Trading book	836,348															
25 Undertakings and entities not subject to CSRD	388,082															
26 SMEs and undertakings (other than SMEs) not subject to CSRD disclosure obligations	252,828															
27 Loans and advances	249,571															
28 of which loans collateralised by residential immovable property	69,184															
29 of which building renovation loans																
30 Debt securities	1,099															
31 Equity instruments	2,158															
32 Non-EU country counterparties not subject to CSRD disclosure obligations	135,253															
33 Loans and advances	129,608															
34 Debt securities	5,299															
35 Equity instruments	346															
36 Derivatives	20,040															
37 On demand interbank loans	9,280															
38 Cash and cash-related assets	2,388															
39 Other categories of assets (e.g. Goodwill, commodities etc.)	519,370															
40 Total assets	2,516,594															
Off-balance sheet exposures (stock) to Undertakings subject to CSRD disclosure obligations																
41 Financial guarantees																
42 Assets under management	368,749	56,744	10,615	9,484	109	38	465	54	-			780	5,089	-		
43 Of which debt securities	150,389	9,767	4,232	4,012	73	31	72	44				502	1,788			
44 Of which equity instruments	126,680	22,907	4,907	4,468	29	7	392	10				235	2,717			

► **TABLE NO. 54: ASSETS FOR THE CALCULATION OF GAR (STOCKS, ELIGIBILITY AND ALIGNMENT MEASURED ON A TURNOVER BASIS)**

Flow Million EUR	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Total [gross] carrying amount	Of which Taxonomy-eligible	Of which Taxonomy aligned	Breakdown per environmental objective						Of which Use of Proceeds	Of which transitional	Of which enabling	Non-assessed exposures			
				Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)				Of which financing non-material activities of counterparties	Of which exposures financing counterparties reporting in accordance with Article 7 (9)	Of which not assessed considered non-material by the credit institution	
1 GAR - Covered assets in both numerator and denominator	58,038	33,792	3,754	3,651	28	9	73	4	-	1,663	415	887				
2 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	58,038	33,792	3,754	3,651	28	9	73	4	-	1,663	415	887				
3 Financial undertakings	11,759	2,774	239	239	0	0	0	0	-	-	2	121				
4 Loans and advances	11,759	2,774	239	239	0	0	0	0	-		2	121				
5 Debt securities, including UoP																
6 Equity instruments																
7 Non-financial undertakings	22,676	7,416	1,852	1,749	28	9	73	4	-	-	177	766				
8 Loans and advances	22,676	7,416	1,852	1,749	28	9	73	4	-		177	766				
9 Debt securities, including UoP																
10 Equity instruments																
11 Households	23,596	23,596	1,663	1,663	-	-	-	-	-	1,663	236	-				
12 of which loans collateralised by residential immovable property	18,347	18,347	1,663	1,663						1,663	236					
13 of which building renovation loans	1,402	1,402														
14 of which motor vehicle loans	3,848	3,848														
15 Local governments financing	6	6	-	-	-	-	-	-	-	-	-	-				
16 Housing financing																
17 Other local government financing	6	6														
18 Collateral obtained by taking possession: residential and commercial immovable properties																
19 Exposures included on a voluntary basis																
20 Total GAR assets	58,038															
21 Assets not covered for GAR calculation																

Flow Million EUR	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
	Total (gross) carrying amount	Of which Taxonomy- eligible	Of which Taxonomy aligned	Breakdown per environmental objective						Of which Use of Proceeds	Of which transitional	Of which enabling	Non-assessed exposures				
				Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)				Of which financing non-material activities of counterparties	Of which exposures financing counterparties reporting in accordance with Article 7 (9)	Of which not assessed considered non-material by the credit institution		
22																	31 December 2025
23																	
24																	
25																	
26																	
27																	
28																	
29																	
30																	
31																	
32																	
33																	
34																	
35																	
36																	
37																	
38																	
39																	
40																	
41																	
42																	
43																	
44																	

► **TABLE NO. 55: GAR : SECTOR INFORMATION (STOCKS, ELIGIBILITY AND ALIGNMENT MEASURED ON A TURNOVER BASIS)**

Breakdown by sector (code and label) <i>Million EUR</i>	a	b	c	d	e	f	g	h	i	j
		Total [gross] carrying amount	Of which Taxonomy eligible	Of which Taxonomy aligned	Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)
1 D3511.Production of electricity		2,951	2,339	255	254	1	0	0	0	31 December 2025
2 M70.Activities of head offices, management consultancy activities		5,527	2,026	780	770	1	7	2	0	
3 C29.Manufacture of motor vehicles, trailers and semi-trailers		2,642	1,815	189	175		0	12	0	
4 L68.Real estate activities		5,036	1,482	449	344	76	0	40	1	
5 G46.Wholesale trade, except of motor vehicles and motorcycles		5,000	1,254	143	140	0	0	2	1	
6 C30.Manufacture of other transport equipment		1,671	1,052	286	281	0		5		
7 C33.Repair and installation of machinery and equipment		1,115	936	243	243	0	0	0	0	
8 F41.Construction of buildings		1,664	877	219	210	0	0	28	2	
9 N77.Rental and leasing activities		1,084	812	62	61	0	0	1	0	
10 H52.Warehousing and support activities for transportation		2,142	735	209	207	1	0	1	0	
11 Nuclear activities		6,954	331	328						
12 Fossil and gas activities		13,360	269	5						
13 Of which non-assessed exposures										

► TABLE NO. 56: GAR STOCK KPI (MEASURE BASED ON TURNOVER)

% (compared to corresponding total covered assets in the denominator)	31 December 2025														
	a	b	c			d	e	f	g	h	i	j	k	l	m
	Taxonomy eligible	Taxonomy aligned	Breakdown per environmental objective								Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of Taxonomy aligned in Taxonomy eligible	Non-assessed exposures
			Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)			Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)					
1 GAR - Covered assets in both numerator and denominator	79.35%	6.92%	6.83%	0.03%	0.00%			0.07%	0.00%	-	5.18%	2.30%	0.79%	8.72%	
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	79.34%	6.92%	6.83%	0.03%	0.00%			0.07%	0.00%	-	5.18%	2.30%	0.79%	8.73%	
2 Financial undertakings	24.50%	1.84%	1.82%	0.00%	0.00%			0.03%	0.00%	-	-	0.01%	0.93%	7.53%	
Loans and advances	23.65%	2.26%	2.24%	0.00%	0.00%			0.04%	0.00%			0.01%	1.15%	9.54%	
Debt securities, including UoP	28.75%	1.59%	1.56%					0.03%				0.01%	0.96%	5.54%	
Equity instruments	15.74%	0.98%	0.98%		0.00%			0.00%	0.00%			0.00%	0.00%	6.23%	
3 Non-financial undertakings	35.41%	8.57%	8.08%	0.15%	0.02%			0.35%	0.02%	-	-	0.89%	3.85%	24.21%	
Loans and advances	36.03%	8.72%	8.19%	0.16%	0.02%			0.37%	0.02%			0.97%	3.95%	24.21%	
Debt securities, including UoP	64.59%	24.07%	23.73%	0.07%	0.04%			0.18%	0.07%			0.08%	12.18%	37.26%	
Equity instruments	18.10%	2.16%	2.16%	0.00%				0.00%				0.00%	0.05%	11.93%	
4 Households	100.00%	7.39%	7.39%	-	-			-	-	-	7.39%	3.05%	-	7.39%	
of which loans collateralised by residential immovable property	100.00%	8.51%	8.51%								8.51%	3.51%		8.51%	
of which building renovation loans	100.00%														
of which motor vehicle loans	100.00%														
5 Local government financing	95.25%														
Housing financing															
Other local government financing	95.25%														
6 Collateral obtained by taking possession: residential and commercial immovable properties	100.00%														
7 Exposures included on a voluntary basis															
8 TOTAL GAR ASSETS	79.35%	6.92%	6.83%	0.03%	0.00%			0.07%	0.00%	-	5.18%	2.30%	0.79%	8.72%	

► TABLE NO. 57: GAR FLOW KPI (MEASURE BASED ON TURNOVER)

% (compared to corresponding total covered assets in the denominator)	31 December 2025														
	a	b	c			d	e	f	g	h	i	j	k	l	m
	Taxonomy eligible	Taxonomy aligned	Breakdown per environmental objective							Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of Taxonomy aligned in Taxonomy eligible	Non-assessed exposures	
			Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)			Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)					
1 GAR - Covered assets in both numerator and denominator	58.22%	6.47%	6.29%	0.05%	0.02%			0.13%	0.01%	-	2.87%	0.72%	1.53%	11.11%	
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	58.22%	6.47%	6.29%	0.05%	0.02%			0.13%	0.01%	-	2.87%	0.72%	1.53%	11.11%	
2 Financial undertakings	23.59%	2.03%	2.03%	0.00%	0.00%			0.00%	0.00%	-	-	0.01%	1.03%	8.61%	
Loans and advances	23.59%	2.03%	2.03%	0.00%	0.00%			0.00%	0.00%			0.01%	1.03%	8.61%	
Debt securities, including UoP															
Equity instruments															
7 Non-financial undertakings	32.70%	8.17%	7.71%	0.12%	0.04%			0.32%	0.02%	-	-	0.78%	3.38%	24.97%	
Loans and advances	32.70%	8.17%	7.71%	0.12%	0.04%			0.32%	0.02%			0.78%	3.38%	24.97%	
Debt securities, including UoP															
Equity instruments															
11 Households	100.00%	7.05%	7.05%	-	-			-	-	-	7.05%	1.00%	-	7.05%	
of which loans collateralised by residential immovable property	100.00%	9.07%	9.07%								9.07%	1.29%		9.07%	
of which building renovation loans	100.00%														
of which motor vehicle loans	100.00%														
15 Local government financing	96.56%														
Housing financing															
Other local government financing	96.56%														
18 Collateral obtained by taking possession: residential and commercial immovable properties															
19 Exposures included on a voluntary basis															
20 TOTAL GAR ASSETS	58.22%	6.47%	6.29%	0.05%	0.02%			0.13%	0.01%	-	2.87%	0.72%	1.53%	11.11%	

► TABLE NO. 58: KPI OFF-BALANCE SHEET EXPOSURES (STOCKS, MEASURE BASED ON TURNOVER)

Stock % (compared to corresponding total off-balance sheet assets)	a	b	c	d	e	f	g	h	i	j	k	l
	Taxonomy eligible	Taxonomy aligned	Breakdown per environmental objective			Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)	Of which Use of Proceeds	Of which transitional	Of which enabling	Non-assessed exposures
			Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)							
1 Assets under management (AuM KPI)	15.39%	2.88%	2.57%	0.03%	0.01%	0.13%	0.01%			0.21%	1.38%	31 December 2025

► TABLE NO. 59: KPI OFF-BALANCE SHEET EXPOSURES (FLOWS, MEASURE BASED ON TURNOVER)

Stock % (compared to corresponding total off-balance sheet assets)	a	b	c	d	e	f	g	h	i	j	k	l
	Taxonomy eligible	Taxonomy aligned	Breakdown per environmental objective			Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)	Of which Use of Proceeds	Of which transitional	Of which enabling	Non-assessed exposures
			Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)							
1 Assets under management (AuM KPI)	19.58%	(2.37)%	(1.68)%	0.03%	0.06%	0.71%	0.08%				0.10%	0.75%

► **TABLE NO. 60: ASSETS FOR THE CALCULATION OF GAR (STOCKS, ELIGIBILITY AND ALIGNMENT MEASURED ON A CAPEX BASIS)**

Stock Million EUR	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Total [gross] carrying amount	Of which Taxonomy-eligible	Of which Taxonomy aligned	Breakdown per environmental objective						Of which Use of Proceeds	Of which transitional	Of which enabling	Non-assessed exposures			
				Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)				Of which financing non-material activities of counterparties	Of which exposures financing counterparties reporting in accordance with Article 7(9)	Of which not assessed considered non-material by the credit institution	
1 GAR - Covered assets in both numerator and denominator	338,389	274,887	27,487	27,003	484	11	184	14	0				17,526	8,016	4,852	
2 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	338,223	274,722	27,487	27,003	484	11	184	14	0				17,526	8,016	4,852	
3 Financial undertakings	41,384	11,097	1,708	1,707	0	0	1	0	-				-	50	1,070	
4 Loans and advances	20,703	5,660	904	904	0	0	0	0	0					18	532	
5 Debt securities, including UoP	15,275	4,490	718	718					1					31	533	
6 Equity instruments	5,407	947	85	85	0	0	0	0	0					1	5	
7 Non-financial undertakings	59,808	26,595	8,253	7,769	484	11	183	14	0				-	736	3,783	
8 Loans and advances	55,315	25,117	7,790	7,308	482	11	183	13	0					735	3,557	
9 Debt securities, including UoP	941	733	371	368	2	0	1	1	0					1	221	
10 Equity instruments	3,551	745	93	93	0	0	0	0	0					0	5	
11 Households	237,017	237,017	17,526	17,526	-	-	-	-	-				17,526	7,229	-	
12 of which loans collateralised by residential immovable property	206,069	206,069	17,526	17,526									17,526	7,229		
13 of which building renovation loans	4,292	4,292														
14 of which motor vehicle loans	26,657	26,657														
15 Local government financing	14	13	-	-	-	-	-	-	-				-	-	-	
16 Housing financing																
17 Other local government financing	14	13														
18 Collateral obtained by taking possession: residential and commercial immovable properties	165	165														
19 Exposures included on a voluntary basis																
20 Total GAR assets	338,389															
21 Assets not covered for GAR calculation	2,178,206															

Stock Million EUR	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Total [gross] carrying amount	Of which Taxonomy- eligible	Of which Taxonomy aligned	Breakdown per environmental objective						Non-assessed exposures			Of which not assessed			
				Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which financing non-material activities of counterparties	Of which exposures financing counterparties reporting in accordance with Article 7(9)	Of which not assessed considered non-material by the credit institution	
22	179,739															
23	222,960															
24	836,348															
25	388,082															
26	252,828															
27	249,571															
28	69,184															
29																
30	1,099															
31	2,158															
32	135,253															
33	129,608															
34	5,299															
35	346															
36	20,040															
37	9,280															
38	2,388															
39	519,370															
40	2,516,594															
Off-balance sheet exposures (stock) to Undertakings subject to CSRD disclosure obligations																
41																
42	368,749	41,673	15,582	12,573	416	46	293	90	0				1,021	6,211		
43	150,389	12,904	5,998	5,486	335	46	59	73					586	2,391		
44	126,680	26,606	7,421	7,088	81	1	234	17					435	3,820		

► **TABLE NO. 61: ASSETS FOR THE CALCULATION OF GAR (STOCKS, ELIGIBILITY AND ALIGNMENT MEASURED ON A CAPEX BASIS)**

Flow Million EUR	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Total [gross] carrying amount	Of which Taxonomy- eligible	Of which Taxonomy aligned	Breakdown per environmental objective						Of which Use of Proceeds	Of which transitional	Of which enabling	Non-assessed exposures			
				Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)				Of which financing non-material activities of counterparties	Of which exposures financing counterparties reporting in accordance with Article 7 (9)	Of which not assessed considered non-material by the credit institution	
1 GAR - Covered assets in both numerator and denominator	58,038	36,435	5,374	5,249	125	3	57	5	-	1,663	470	1,688				
2 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	58,038	36,435	5,374	5,249	125	3	57	5	-	1,663	470	1,688				
3 Financial undertakings	11,759	3,188	483	483	0	0	0	0	-	-	11	286				
4 Loans and advances	11,759	3,188	483	483	0	0	0	0	-	-	11	286				
5 Debt securities, including UoP																
6 Equity instruments																
7 Non-financial undertakings	22,676	9,644	3,228	3,103	125	3	57	4	-	-	222	1,402				
8 Loans and advances	22,676	9,644	3,228	3,103	125	3	57	4	-	-	222	1,402				
9 Debt securities, including UoP																
10 Equity instruments																
11 Households	23,596	23,596	1,663	1,663	-	-	-	-	-	1,663	236	-				
12 of which loans collateralised by residential immovable property	18,347	18,347	1,663	1,663	-	-	-	-	-	1,663	236	-				
13 of which building renovation loans	1,402	1,402														
14 of which motor vehicle loans	3,848	3,848														
15 Local government financing	6	6	-	-	-	-	-	-	-	-	-	-				
16 Housing financing																
17 Other local government financing	6	6														
18 Collateral obtained by taking possession: residential and commercial immovable properties																
19 Exposures included on a voluntary basis																
20 Total GAR assets	58,038															
21 Assets not covered for GAR calculation																

Flow Million EUR	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Total [gross] carrying amount	Of which Taxonomy-eligible	Of which Taxonomy aligned	Breakdown per environmental objective						Of which Use of Proceeds	Of which transitional	Of which enabling	Non-assessed exposures			
				Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)				Of which financing non-material activities of counterparties	Of which exposures financing counterparties reporting in accordance with Article 7 (9)	Of which not assessed considered non-material by the credit institution	
22																
23																
24																
25																
26																
27																
28																
29																
30																
31																
32																
33																
34																
35																
36																
37																
38																
39																
40																
41																
42																
43																
44																

► TABLE NO. 62: GAR: SECTOR INFORMATION (STOCKS, ELIGIBILITY AND ALIGNMENT MEASURED ON A CAPEX BASIS)

Breakdown by sector (code and label) <i>Million EUR</i>	a	b	c	d	e	f	g	h	i	j
		Total [gross] carrying amount	Of which Taxonomy eligible	Of which Taxonomy aligned	Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)
1 M70.Activities of head offices, management consultancy activities		5,527	2,953	1,235	1,159	76	1	22	0	31 December 2025
2 D3511.Production of electricity		2,951	2,522	420	409	10	0	0	0	
3 C29. Manufacture of motor vehicles, trailers and semi-trailers		2,642	1,945	477	477	0	0	0	0	
4 G46.Wholesale trade, except of motor vehicles and motorcycles		5,000	1,627	433	429	4	1	1	1	
5 L68. Real estate activities		5,036	1,595	577	518	59	0	19	0	
6 H52. Warehousing and support activities for transportation		2,142	1,013	386	210	176	0	3	0	
7 C33. Repair and installation of machinery and equipment		1,115	985	297	296	1	0	0	0	
8 C351.Electric power generation, transmission and distribution		1,320	971	796	794	2	2	0	0	
9 K64. Financial service activities, except insurance and pension funding		3,413	923	266	263	3	0	2	0	
10 F41. Construction of buildings		1,664	917	226	223	3	0	3	0	
11 Nuclear activities		5,830	309	307						
12 Fossil and gas activities		13,589	159	5						
13 Of which non-assessed exposures										

► TABLE NO. 63: GAR STOCK KPI (MEASURE BASED ON CAPEX)

% (compared to corresponding total covered assets in the denominator)	31 December 2025													
	a	b	c			e	f	g	h	i	j	k	l	m
			Taxonomy eligible	Taxonomy aligned	Breakdown per environmental objective									
			Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)		Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)					
1 GAR - Covered assets in both numerator and denominator	81.23%	8.12%	7.98%	0.14%	0.00%		0.05%	0.00%	-	5.18%	2.37%	1.43%	10.00%	
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	81.23%	8.13%	7.98%	0.14%	0.00%		0.05%	0.00%	-	5.18%	2.37%	1.43%	10.01%	
2 Financial undertakings	26.81%	4.13%	4.13%	0.00%	0.00%		0.00%	0.00%	-	-	0.12%	2.58%	15.39%	
Loans and advances	27.34%	4.37%	4.37%	0.00%	0.00%		0.00%	0.00%			0.09%	2.57%	15.97%	
Debt securities, including UoP	29.39%	4.70%	4.70%				0.00%				0.20%	3.49%	16.00%	
Equity instruments	17.51%	1.58%	1.58%	0.00%				0.00%			0.02%	0.10%	9.01%	
3 Non-financial undertakings	44.47%	13.80%	12.99%	0.81%	0.02%		0.31%	0.02%	-	-	1.23%	6.32%	31.03%	
Loans and advances	45.41%	14.08%	13.21%	0.87%	0.02%		0.33%	0.02%			1.33%	6.43%	31.01%	
Debt securities, including UoP	77.83%	39.38%	39.12%	0.25%	0.05%		0.08%	0.13%			0.13%	23.44%	50.59%	
Equity instruments	20.99%	2.62%	2.62%	0.00%			0.00%				0.01%	0.15%	12.48%	
4 Households	100.00%	7.39%	7.39%	-	-		-	-	-	7.39%	3.05%	-	7.39%	
of which loans collateralised by residential immovable property	100.00%	8.51%	8.51%							8.51%	3.51%		8.51%	
of which building renovation loans	100.00%													
of which motor vehicle loans	100.00%													
5 Local government financing	95.25%													
Housing financing														
Other local government financing	95.25%													
6 Collateral obtained by taking possession: residential and commercial immovable properties	100.00%													
7 Exposures included on a voluntary basis														
8 TOTAL GAR ASSETS	81.23%	8.12%	7.98%	0.14%	0.00%		0.05%	0.00%	-	5.18%	2.37%	1.43%	10.00%	

► TABLE NO. 64: GAR FLOW KPI (MEASURE BASED ON CAPEX)

% (compared to corresponding total covered assets in the denominator)	31 December 2025														
	a	b	c			d	e	f	g	h	i	j	k	l	m
	Taxonomy eligible	Taxonomy aligned	Breakdown per environmental objective								Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of Taxonomy aligned in Taxonomy eligible	Non-assessed exposures
			Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)			Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)					
1 GAR - Covered assets in both numerator and denominator	62.78%	9.26%	9.04%	0.22%	0.01%			0.10%	0.01%	-	2.87%	0.81%	2.91%	14.75%	
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	62.78%	9.26%	9.04%	0.22%	0.01%			0.10%	0.01%	-	2.87%	0.81%	2.91%	14.75%	
2 Financial undertakings	27.11%	4.11%	4.10%	0.00%	0.00%			0.00%	0.00%	-	-	0.09%	2.43%	15.14%	
Loans and advances	27.11%	4.11%	4.10%	0.00%	0.00%			0.00%	0.00%	-	-	0.09%	2.43%	15.14%	
Debt securities, including UoP															
Equity instruments															
7 Non-financial undertakings	42.53%	14.24%	13.68%	0.55%	0.01%			0.25%	0.02%	-	-	0.98%	6.18%	33.47%	
Loans and advances	42.53%	14.24%	13.68%	0.55%	0.01%			0.25%	0.02%	-	-	0.98%	6.18%	33.47%	
Debt securities, including UoP															
Equity instruments															
11 Households	100.00%	7.05%	7.05%	-				-			7.05%	1.00%	-	7.05%	
of which loans collateralised by residential immovable property	100.00%	9.07%	9.07%								9.07%	1.29%		9.07%	
of which building renovation loans	100.00%														
of which motor vehicle loans	100.00%														
15 Local government financing	96.56%														
Housing financing															
Other local government financing	96.56%														
18 Collateral obtained by taking possession: residential and commercial immovable properties															
19 Exposures included on a voluntary basis															
20 TOTAL GAR ASSETS	62.78%	9.26%	9.04%	0.22%	0.01%			0.10%	0.01%	-	2.87%	0.81%	2.91%	14.75%	

► TABLE NO. 65: KPI OFF-BALANCE SHEET EXPOSURES (STOCKS, MEASURE BASED ON CAPEX)

Stock % (compared to corresponding total off-balance sheet assets)	a	b	c	d	e	f	g	h	i	j	k	l
	Taxonomy eligible	Taxonomy aligned	Breakdown per environmental objective						Of which Use of Proceeds	Of which transitional	Of which enabling	Non-assessed exposures
			Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)				
1 Assets under management (AuM KPI)	11.30%	4.23%	3.41%	0.11%	0.01%	0.08%	0.02%			0.28%	1.68%	31 December 2025

► TABLE NO. 66: KPI OFF-BALANCE SHEET EXPOSURES (FLOWS, MEASURE BASED ON CAPEX)

Flow % (compared to corresponding total off-balance sheet assets)	a	b	c	d	e	f	g	h	i	j	k	l
	Taxonomy eligible	Taxonomy aligned	Breakdown per environmental objective						Of which Use of Proceeds	Of which transitional	Of which enabling	Non-assessed exposures
			Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)				
1 Assets under management (AuM KPI)	(4.77)%	2.36%	(1.12)%	(0.13)%	0.07%	0.44%	0.14%			0.21%	1.15%	31 December 2025