

TEMPLATE FOR THE KPIS OF CREDIT INSTITUTIONS

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0. Summary of KPIS to be disclosed by credit institutions under Article 8 Taxonomy Regulation

		Total environmentally sustainable assets	KPI****	KPI*****	% coverage (over total assets)***
Main KPI	Green asset ratio (GAR) stock				
<i>Additional KPIs</i>	<i>GAR (flow)</i>	Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)
	<i>Trading book*</i>				
	<i>Financial guarantees</i>				
	<i>Assets under management</i>				
	<i>Fees and commissions income**</i>				

* 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

Million EUR	Total gross carrying amount	Disclosure reference date T											Disclosure reference date T-1										
		Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)			Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)						
		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 transitional	Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)	Of which transitional	Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)	Of which transitional	Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)	Of which transitional	Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)	Of which transitional	Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)	Of which transitional	Of which enabling				
1	GAR - Covered assets in both numerator and denominator																						
2	Loans and advances, debt securities and equity instruments not NFI eligible for GAR calculation																						
3	Financial corporations																						
4	Credit institutions																						
5	Loans and advances																						
6	Debt securities, including LoP																						
7	Equity instruments																						
8	Other financial corporations																						
9	of which investment firms																						
10	Loans and advances																						
11	Debt securities, including LoP																						
12	Equity instruments																						
13	of which management companies																						
14	Loans and advances																						
15	Debt securities, including LoP																						
16	Equity instruments																						
17	of which insurance undertakings																						
18	Loans and advances																						
19	Debt securities, including LoP																						
20	Equity instruments																						
21	Non-financial corporations																						
22	NFCs subject to NFRD disclosure obligations																						
23	Loans and advances																						
24	Debt securities, including LoP																						
25	Equity instruments																						
26	Households																						
27	of which loans collateralised by residential immovable property																						
28	of which building renovation loans																						
29	of which motor vehicle loans																						
30	Local governments financing																						
31	Collateral obtained by taking possession: residential and commercial immovable properties																						
32	Other local government financing																						
33	Other assets excluded from the numerator for GAR calculation (covered in the denominator)																						
34	Non-financial corporations																						
35	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations																						
36	Loans and advances																						
37	of which loans collateralised by commercial immovable property																						
38	of which building renovation loans																						
39	Debt securities																						
40	Equity instruments																						
41	Non-EU country counterparties not subject to NFRD disclosure obligations																						
42	Loans and advances																						
43	Debt securities																						
44	Equity instruments																						
45	Derivatives																						
46	On demand interbank loans																						
47	Cash and cash-related assets																						
48	Other assets (e.g. Goodwill, commodities etc.)																						
49	Total GAR assets																						
50	Other assets not covered for GAR calculation																						
51	Sovereigns																						
52	Central banks exposure																						
53	Trading book																						
54	Total assets																						
55	Off-balance sheet exposures - Corporates subject to NFRD disclosure obligations																						
56	Financial guarantees																						
57	Assets under management																						
58	Of which debt securities																						
	Of which equity instruments																						

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, home renovation loans and motor vehicle loans only) and local governments/municipalities (these 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 measured at fair value through profit or loss, and real estate collateral obtained by credit institutions by taking possession in exchange in of cancellation of debts.

3. Banks with non-EU subsidiaries 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 methodologies, 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 prudent, 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.

2. GAR sector information

a Breakdown by sector - NACE 4 digits level (code and label)	b		c		e		f		h		i		k		l		n		o		q		r		
	Climate Change Mitigation (CCM)												Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)								
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD				Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD				Non-Financial corporates (Subject to NFRD)				SMEs and other NFC not subject to NFRD				
	Gross carrying amount				Gross carrying amount				Gross carrying amount				Gross carrying amount				Gross carrying amount				Gross carrying amount				
Mn EUR		Of which environmentally sustainable (CCM)		Mn EUR		Of which environmentally sustainable (CCM)		Mn EUR		Of which environmentally sustainable (CCA)		Mn EUR		Of which environmentally sustainable (CCA)		Mn EUR		Of which environmentally sustainable (CCM + CCA)		Mn EUR		Of which environmentally sustainable (CCM + CCA)			
1																									
2																									
3																									
4																									
...																									

1. Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty

2. The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. The distribution of jointly incurred exposures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor. Institutions shall disclose information by NACE codes with the level of disaggregation required in the template.

4. GAR KPI flow

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

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Disclosure reference date T															
	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			TOTAL (CCM + CCA)						Proportion of total new assets covered			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)									
Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)										
% (compared to flow of total eligible assets)			Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which transitional	Of which enabling	
1 GAR - Covered assets in both numerator and denominator																
2 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation																
3 Financial corporations																
4 Credit institutions																
5 Loans and advances																
6 Debt securities, including UoP																
7 Equity instruments																
8 Other financial corporations																
9 of which investment firms																
10 Loans and advances																
11 Debt securities, including UoP																
12 Equity instruments																
13 of which management companies																
14 Loans and advances																
15 Debt securities, including UoP																
16 Equity instruments																
17 of which insurance undertakings																
18 Loans and advances																
19 Debt securities, including UoP																
20 Equity instruments																
21 Non-financial corporations																
22 NFCs subject to NFRD disclosure obligations																
23 Loans and advances																
24 Debt securities, including UoP																
25 Equity instruments																
26 Households																
27 of which loans collateralised by residential immovable property																
28 of which building renovation loans																
29 of which motor vehicle loans																
30 Local governments financing																
31 Collateral obtained by taking possession: residential and commercial immovable properties																
32 Other local government financing																
49 Total GAR assets																

5. KPI off-balance sheet exposures

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o				
	Disclosure reference date T																		
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)								
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-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)								
% (compared to total eligible off-balance sheet assets)																			
				Of which specialised lending	Of which transitional	Of which enabling				Of which specialised lending	Of which transitional	Of which enabling				Of which specialised lending	Of which transitional	Of which enabling	
1 Financial guarantees (FinGuar KPI)																			
2 Assets under management (AuM KPI)																			

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

6. KPI on fees and commissions income from services other than lending and asset management

	a	b	c	e	f	g	h	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	
	F&C KPI - Disclosure reference date T													F&C KPI - Disclosure reference date T-1													
	Total (Million EUR)	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				Total (Million EUR)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		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					Of which environmentally sustainable				Of which environmentally sustainable					Of which environmentally sustainable				Of which environmentally sustainable							
Of which transitional		Of which enabling	Of which adaptation	Of which enabling	Of which adaptation	Of which enabling	Of which adaptation	Of which enabling	Of which adaptation	Of which enabling	Of which adaptation	Of which enabling	Of which adaptation	Of which enabling		Of which adaptation	Of which enabling	Of which adaptation	Of which enabling	Of which adaptation	Of which enabling	Of which adaptation	Of which enabling	Of which transitional/adaptation	Of which enabling	Of which adaptation	Of which enabling
1 Fees and Commission income from NFRD corporates - Services other than lending																											
2 Services towards financial corporations																											
3 Credit institutions																											
4 Other financial corporations																											
5 of which investment firms																											
6 of which management companies																											
7 of which insurance insurance undertakings																											
8 Non-financial corporations																											
9 Counterparties not subject to NFRD disclosure obligations, including third-country counterparties																											

1. Institutions shall disclose in this template information on the percentage (%) of fees and Commission income towards taxonomy relevant sectors and environmentally sustainable (with breakdown for transitional/adaptation and enabling activities) compared to total fees and commission income from NFRD corporates for services other than lending and asset management

7. KPI Trading book portfolio

	a	b	c	Climate Change Mitigation (CCM)				h	Climate Change Adaptation (CCA)				o	TOTAL (CCM + CCA)				v				
				Fair value	Absolute purchases		Absolute purchases plus absolute sales		Trading KPI	Absolute purchases		Absolute purchases plus absolute sales		Trading KPI	Absolute purchases		Absolute purchases plus absolute sales		Trading KPI			
					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 environmentally sustainable (Taxonomy-aligned)	Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)		
Financial assets held for trading (debt securities and equity holdings) - NFRD																						
corporates																						
1 Financial corporations																						
3 Credit institutions																						
4 Debt securities																						
5 Equity instruments																						
6 Other financial corporations																						
7 of which investment firms																						
8 Debt securities																						
9 Equity instruments																						
10 of which asset managers																						
11 Debt securities																						
12 Equity instruments																						
13 of which insurance companies																						
14 Debt securities																						
15 Equity instruments																						
16 NFCs subject to NFRD disclosure obligations																						
17 Debt securities																						
18 Equity instruments																						
Counterparties not subject to NFRD disclosure obligations, including third-country counterparties																						
20 Debt securities																						
21 Equity instruments																						