

## **Nachhaltigkeitserklärung**

### *Umweltinformationen*

**Meldebogen 1: Tätigkeiten in den Bereichen Kernenergie und fossiles Gas**

**KPIs to be disclosed by credit Institutions under article 8 Taxonomy Regulation**

## Meldebogen 1: Tätigkeiten in den Bereichen Kernenergie und fossiles Gas

### Tätigkeiten im Bereich Kernenergie

Das Unternehmen ist im Bereich Erforschung, Entwicklung, Demonstration und Einsatz innovativer Stromerzeugungsanlagen, die bei minimalem Abfall aus dem Brennstoffkreislauf Energie aus Nuklearprozessen erzeugen, tätig, finanziert solche Tätigkeiten oder hält Risikopositionen im Zusammenhang mit diesen Tätigkeiten.	Ja
Das Unternehmen ist im Bau und sicheren Betrieb neuer kerntechnischer Anlagen zur Erzeugung von Strom oder Prozesswärme – auch für die Fernwärmeversorgung oder industrielle Prozesse wie die Wasserstofferzeugung – sowie bei deren sicherheitstechnischer Verbesserung mithilfe der besten verfügbaren Technologien tätig, finanziert solche Tätigkeiten oder hält Risikopositionen im Zusammenhang mit diesen Tätigkeiten.	Ja
Das Unternehmen ist im sicheren Betrieb bestehender kerntechnischer Anlagen zur Erzeugung von Strom oder Prozesswärme – auch für die Fernwärmeversorgung oder industrielle Prozesse wie die Wasserstofferzeugung – sowie bei deren sicherheitstechnischer Verbesserung tätig, finanziert solche Tätigkeiten oder hält Risikopositionen im Zusammenhang mit diesen Tätigkeiten.	Ja

### Tätigkeiten im Bereich fossiles Gas

Das Unternehmen ist im Bau oder Betrieb von Anlagen zur Erzeugung von Strom aus fossilen gasförmigen Brennstoffen tätig, finanziert solche Tätigkeiten oder hält Risikopositionen im Zusammenhang mit diesen Tätigkeiten.	Ja
Das Unternehmen ist im Bau, in der Modernisierung und im Betrieb von Anlagen für die Kraft-Wärme/Kälte-Kopplung mit fossilen gasförmigen Brennstoffen tätig, finanziert solche Tätigkeiten oder hält Risikopositionen im Zusammenhang mit diesen Tätigkeiten	Ja
Das Unternehmen ist im Bau, in der Modernisierung und im Betrieb von Anlagen für die Wärmegewinnung, die Wärme/Kälte aus fossilen gasförmigen Brennstoffen erzeugen, tätig, finanziert solche Tätigkeiten oder hält Risikopositionen im Zusammenhang mit diesen Tätigkeiten.	Ja

## KPIs to be disclosed by credit Institutions under article 8 Taxonomy Regulation

- Summary of KPIs
  1. Assets for the calculation of GAR
  2. GAR section information
  3. GAR KPI stock
  4. GAR KPI flow
  5. KPI off-balance sheet exposures
  6. KPI on fees and commissions income from services other than lending and asset management
  7. KPI trading book portfolio

Summary of KPIs

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) (***)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2 of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)		
Main KPI	Green asset ratio (GAR) stock	871,0959176	6,41%		6,50%	96,59%	15,10%		3,41%
Additional KPIs		Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2 of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)		
	GAR (flow)	37,60965007	2,75%		3,00%	83,10%	41,35%		16,90%
	Trading book (*)	0	0		0				
	Financial guarantees	0	0		0				
	Assets under management	0	0		0				
	Fees and commissions income (**)	0	0		0				

\*) For credit institutions that do not meet the conditions of Article 19(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 forward-looking information for these 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.

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 subj

1. Covered Assets CapEx:

Entity	Sector	2023				2024				2025				2026			
		CapEx	OpEx	Revenue	Profit	CapEx	OpEx	Revenue	Profit	CapEx	OpEx	Revenue	Profit	CapEx	OpEx	Revenue	Profit
[Detailed data table with multiple columns for years 2023-2026 and various financial metrics. Some cells are shaded black.]																	







### 3. GAR KPIs Stock CapEx:

KPI	Capital Expenditure (CapEx)		Operating Profit		Total Return to Shareholders (TRS)		Operating Profit		Capital Expenditure (CapEx)		Operating Profit		Total Return to Shareholders (TRS)	
	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
<b>Operating Profit</b>	1.200.000	1.100.000	1.200.000	1.100.000	1.200.000	1.100.000	1.200.000	1.100.000	1.200.000	1.100.000	1.200.000	1.100.000	1.200.000	1.100.000
<b>Capital Expenditure</b>	500.000	450.000	500.000	450.000	500.000	450.000	500.000	450.000	500.000	450.000	500.000	450.000	500.000	450.000
<b>TRIS</b>	1.700.000	1.550.000	1.700.000	1.550.000	1.700.000	1.550.000	1.700.000	1.550.000	1.700.000	1.550.000	1.700.000	1.550.000	1.700.000	1.550.000

### 3. GAR KPIs Stock Revenue:

KPI	Revenue		Operating Profit		Total Return to Shareholders (TRS)		Operating Profit		Revenue		Operating Profit		Total Return to Shareholders (TRS)	
	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
<b>Revenue</b>	2.500.000	2.300.000	2.500.000	2.300.000	2.500.000	2.300.000	2.500.000	2.300.000	2.500.000	2.300.000	2.500.000	2.300.000	2.500.000	2.300.000
<b>Operating Profit</b>	1.200.000	1.100.000	1.200.000	1.100.000	1.200.000	1.100.000	1.200.000	1.100.000	1.200.000	1.100.000	1.200.000	1.100.000	1.200.000	1.100.000
<b>TRIS</b>	3.700.000	3.400.000	3.700.000	3.400.000	3.700.000	3.400.000	3.700.000	3.400.000	3.700.000	3.400.000	3.700.000	3.400.000	3.700.000	3.400.000



### 4. GAR KPIs flow CapEx:

4. GAR KPI flow

	Disclosure reference date T																				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
	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 Use of Proceeds		Of which Use of Proceeds		Of which Use of Proceeds		Of which Use of Proceeds		
<b>GAR - Covered assets in both numerator and denominator</b>																											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation																				0,344093						
2	<b>Financial undertakings</b>																				0						
3	Credit institutions																				0						
4	Loans and advances																				0						
5	Debt securities, including UoP																				0						
6	Equity instruments																				0,068108						
7	Other financial corporations																				0						
8	of which investment firms																				0						
9	Loans and advances																										
10	Debt securities, including UoP																										
11	Equity instruments																										
12	of which management companies																										
13	Loans and advances																										
14	Debt securities, including UoP																										
15	Equity instruments																										
16	of which insurance undertakings																				0						
17	Loans and advances																										
18	Debt securities, including UoP																										
19	Equity instruments																										
20	<b>Non-financial undertakings</b>																				0,000732						
21	Loans and advances																				0,004258						
22	Debt securities, including UoP																				0,000246887						
23	Equity instruments																				0,008912						
24	<b>Households</b>																				0,980091						
25	of which loans collateralised by residential immovable property																				0,999264						
26	of which building renovation loans																				0,999571						
27	of which motor vehicle loans																				0,03470927						
28	<b>Local governments financing</b>																										
29	Housing financing																										
30	Other local government financing																										
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>																										
32	<b>Total GAR assets</b>																				0,344093						

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

2. Credit institutions shall duplicate this template for revenue-based and CapEx-based disclosures

### 4. GAR KPIs flow Revenue:

4. GAR KPI flow

	Disclosure reference date T																	Proportion of total new assets covered							
	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 enabling	Of which Use of Proceeds	Of which transitional	Of which enabling									
<b>GAR - Covered assets in both numerator and denominator</b>																									
1	0,343944	0,02408993	0,02408993	0,00012208	0,0011734	0	0	0	7,63447E-06	0	0	0	0	0	0	0	0	0,355286489	0,027491995	0,024089925	0,00012208	0,001742246	0,831020803		
2	Financial undertakings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,026803846	0	0	0	0	0	1	
3	Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,030221019	0	0	0	0	0	1	
4	Loans and advances																								
5	Debt securities, including UoP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,072110814	0	0	0	0	0	1	
6	Equity instruments																								
7	Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
8	of which investment firms																								
9	Loans and advances																								
10	Debt securities, including UoP																								
11	Equity instruments																								
12	of which management companies																								
13	Loans and advances																								
14	Debt securities, including UoP																								
15	Equity instruments																								
16	of which insurance undertakings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
17	Loans and advances																								
18	Debt securities, including UoP																								
19	Equity instruments																								
20	Non-financial undertakings	0	0	0	0,000598832	0,008505	0	0	3,74488E-05	0	0	0	0	0	0	0	0	0	0,016687912	0	0,000598832	0,008546103			1
21	Loans and advances																								
22	Debt securities, including UoP	0	0	0	0,003486108	0,049512	0	0	0,000218009	0	0	0	0	0	0	0	0	0	0,097148913	0	0,003486108	0,049751258			1
23	Equity instruments																								
24	Households	0,980091	0,06864581	0,06864581	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,980714921	0,068645811	0,068645811	0	0	0	1
25	of which loans collateralised by residential immovable property	0,999364	0,06999568	0,06999568	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0,069995683	0,069995683	0	0	0	1
26	of which building renovation loans	0,999571	0,03470927	0,03470927	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,999571221	0,034709267	0,034709267	0	0	0	1
27	of which motor vehicle loans																								
28	Local governments financing																								
29	Housing financing																								
30	Other local government financing																								
31	Collateral obtained by taking possession: residential and commercial immovable properties																								
32	<b>Total GAR assets</b>	0,343944	0,02408993	0,02408993	0,00012208	0,0011734	0	0	7,63447E-06	0	0	0	0	0	0	0	0	0	0,355286489	0,027491995	0,024089925	0,00012208	0,001742246	0,831020803	

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

### 5. FinGar, AuM KPIs CapEx:

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)			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				Proportion of total covered assets funding			Proportion of total covered assets funding		Proportion of total covered assets funding			Proportion of total covered assets funding		Proportion of total covered assets funding		Proportion of total covered assets funding taxonomy		
% (compared to total covered off-balance sheet assets)	Proportion of total covered assets funding taxonomy			Proportion of total covered assets			Proportion of total covered assets		Proportion of total covered			Proportion of total covered		Proportion of total covered		Proportion of total covered assets funding			
	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 enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	
1 Financial guarantees (FinGuar KPI)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 Assets under management (AuM KPI)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

### 5. FinGar, AuM KPIs Revenue:

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)			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				Proportion of total covered assets funding			Proportion of total covered assets funding		Proportion of total covered assets funding			Proportion of total covered assets funding		Proportion of total covered assets funding		Proportion of total covered assets funding taxonomy		
% (compared to total covered off-balance sheet assets)	Proportion of total covered assets funding taxonomy			Proportion of total covered assets			Proportion of total covered assets		Proportion of total covered			Proportion of total covered		Proportion of total covered		Proportion of total covered assets funding			
	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 enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	
1 Financial guarantees (FinGuar KPI)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 Assets under management (AuM KPI)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



### 7. Trading KPI CapEx:

KPI	Definition	2023				2022				2021				2020				2019							
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4				
Trading KPI CapEx																									

### 7. Trading KPI Revenue:

KPI	Definition	2023				2022				2021				2020				2019							
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4				
Trading KPI Revenue																									