EN Annex VI

### Annex VI - Template for the KPIs of credit institutions

Template number	Name
0	Summary of KPIs
1	Assets for the calculation of GAR
2	GAR sector 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

#### **0. Summary of KPIs to be disclosed by credit institut**

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Main KPI	Green asset ratio (GAR) stock		
	•		
Additional KPIs	GAR (flow)		
	Trading book*		
	Financial guarantees		
	Assets under management		
	Fees and commissions income**		

\* For credit institutions that do not meet the conditions of Article \*\*Fees and commissions income from services other than lending Instutitons shall dislcose forwardlooking information for this KPIs \*\*\* % 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 lenc Note 1: Across the reporting templates: cells shaded in black sh Note 2: Fees and Commissions (sheet 6) and Trading Book (shee

### ions under Article 8 Taxonomy Regulation

Total environmentally sustainable assets	KPI****	KPI****
Total environmentally sustainable activities	KPI	KPI

94(1) of the CRR or the conditions set out in Article 325a(1) of the CRR

g and AuM

, including information in terms of targets, together with relevant explanations on the methodology applied.

ding activities where for general lending Turnover KPI is used **ould not be reported.** 

et 7) KPIs shall only apply starting 2026. SMEs' inclusion in these KPI will only apply subject to a positive result of an imp

% coverage (over total assets)\*\*\*

% coverage (over total assets)

pact assessment.

# 1.Assets for the calculation of GAR

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Off-balance sheet exposures - Corpora
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1. This template shall include information for loa corporates (NFC), including SMEs, households (in (house financing).

2. The following accounting categories of financia income, investments in subsidiaries, joint venture fair value through profit or loss, and real estate c

3. Banks with non-EU subsidiary should provide t challenges in terms of absence of common disclo exposures for those credit institutions with non-E estimates and ranges, using proxies, and explaini

4. For motor vehicle loans, institutions shall only

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Million EUR	Total gross	
	carrying amount	
GAR - Covered assets in both numerator and denominator		
Loans and advances, debt securities and equity instruments not HfT		
eligible for GAR calculation		
Financial corporations		
Credit institutions		
Loans and advances		
Debt securities, including UoP		
Equity instruments		
Other financial corporations		
of which investment firms		
Loans and advances		
Debt securities, including UoP		
Equity instruments		
of which management companies		
Loans and advances		
Debt securities, including UoP		
Equity instruments		
of which insurance undertakings		
Loans and advances		
Debt securities, including UoP		
Equity instruments		
Non-financial corporations		
NFCs subject to NFRD disclosure obligations		
Loans and advances		
Debt securities, including UoP		
Equity instruments		
Households		
of which loans collateralised by residential immovable property		
of which building renovation loans		
of which motor vehicle loans		
Local governments financing		

	· · · · · · · · · · · · · · · · · · ·	
Collateral obtained by taking possession: residential and commercial		
immovable properties		
Other local government financing		
Other assets excluded from the numerator for GAR calculation (covered		
in the denominator)		
Non-financial corporations		
SMEs and NFCs (other than SMEs) not subject to NFRD disclosure		
obligations		
Loans and advances		
of which loans collateralised by commercial immovable		
property		
of which building renovation loans		
Debt securities		
Equity instruments		
Non-EU country counterparties not subject to NFRD disclosure		
obligations		
Loans and advances		
Debt securities		
Equity instruments		
Derivatives		
On demand interbank loans		
Cash and cash-related assets		
Other assets (e.g. Goodwill, commodities etc.)		
Total GAR assets		
Other assets not covered for GAR calculation		
Sovereigns		
Central banks exposure		
Trading book		
Total assets		
tes subject to NFRD disclosure obligations		
Financial guarantees		
Assets under management		
Of which debt securities		
Of which equity instruments		

ns and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial icluding residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities

al assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive es and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at collaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts. this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional usure requirements and methodology, as the EU taxonomy and the NFRD apply only at EU level, given the relevance of these EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of ing the assumptions, caveats and limitations

include those exposures generated after the date of application of the disclosure

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Disclosure reference date T							
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Climate Change Ada		Climate Change Mitigation (CCM)				
h towards taxonomy relevar	Of which	hich towards taxonomy relevant sectors (Taxonomy-eligible)				
Of which environmenta	[	xonomy-aligned)	ly sustainable (Ta	h environmenta	Of whicl	
Of which specialised lending		Of which enabling	Of which transitional	Of which specialised lending		

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		1	
	1	1	

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	-	-		-	-	-		
tation (CCA)				TOTAL (CCM +	CCA)			
sectors (Taxor	iomy-eligible)	Of whic	Of which towards taxonomy relevant sectors (Taxonomy-eligible)					
ly sustainable ( (ned)	(Taxonomy-		Of which environmentally sustainable (Taxonomy-aligned					
Of which Of which adaptation enabling				Of which specialised lending	Of which transitional/ad aptation	Of which enabling		

r			Charge Mitte	ation (CCM)			
		Climate	e Change Mitig				
Total gross	Of which towards taxonomy relevant sectors (Taxonomy-eligible)						
carrying amount	Of which environmentally sustainable (Taxonomy-aligned)						
			Of which specialised lending	Of which transitional	Of which enabling		


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Disclo	osure reference d	ate T-1					
Clin	nate Change Ada	ptation (CCA)			Т	OTAL (CCM + CCA	
ch towards t	axonomy relevan	t sectors (Taxono	omy-eligible)	Of	which towards taxon	omy relevant sect	
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Of which e	Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sust		
	Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	
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tors (Taxonomy-	eligible)
nable (Taxonom	y-aligned)
Of which transitional/ad aptation	Of which enabling

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# 2. GAR sector information

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			Climate Change N
		Non-Financial co	rporates (Subject
		Gross carry	ing amount
	Breakdown by sector - NACE 4 digits level (code and label)	Mn EUR	Of which environmentally sustainable (CCM)
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Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors
The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The

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/litigation (CCM)	•	Climate Change A	daptation (CCA)		
SMEs and othe	r NFC not subject	Non-Financial co	rporates (Subject	SMEs and other	NFC not subject
Gross carr	ying amount	Gross carry	ing amount	Gross carry	ing amount
Mn EUR	Of which environmentally sustainable (CCM)		Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentall y sustainable (CCA)

covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of t classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obl

n	0	q	r				
TOTAL (CCM + CCA)							
Non-Financial co	rporates (Subject	SMEs and other	NFC not subject				
Gross carry	ing amount	Gross carry	ving amount				
Mn EUR	Of which environmentally sustainable (CCM + CCA)		Of which environmentally sustainable (CCM + CCA)				

:he counterparty

ligor that was the more relevant, or determinant, for the institution to grant the exposure. The distribution of jointly incurred exp

osures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor. Institutions shall disclose inform

mation by NACE codes with the level of disaggregation required in the template.

#### 3. GAR KPI stock

1. Institution shall dislcose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template

2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR

3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmetnally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentatlly sustainable assets compared to total covered assets

		а
	% (compared to total covered assets in the denominator)	Proportic
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	
21	immovable properties	
32	Other local government financing	
49	Total GAR assets	

b	С	d	е	f	g	h	i
						Disclosure re	eference date T
Climate	Change Mitiga	tion (CCM)			Climate	Change Adap	tation (CCA)
		nding taxonomy	relevant	Proportio			unding taxonomy
	sectors (Taxonomy-eligible)				r	ors (Taxonomy	
		d assets funding	-		-		ed assets funding
relev		axonomy-aligne	d)		rele		Taxonomy-aligne
	Of which	Of which	Of which			Of which	Of which
	specialised	transitional	enabling			specialised	transitional
	lending		-			lending	

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/ relevant	TOTAL (CCM + CCA)							
/ relevant	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						Proport	
taxonomy			Proportion					
ed)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
.u)			Of which	assets	I			
Of which			specialised	Of which	Of which	covered		
enabling			lending	transitional	enabling			

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						Disclosure r
	hange Mitigat				Climate	Change Adapta
		iding taxonomy r	relevant	Proporti		ered assets fur
	s (Taxonomy-e					rs (Taxonomy-e
		assets funding ta			-	f total covered
releva		xonomy-aligned	)		relev	ant sectors (Ta
	Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending

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eference date T	-1					
ation (CCA)			тоти	AL (CCM + CCA	)	
nding taxonomy	relevant	Proportio	on of total covered as			nt sectors
eligible)				onomy-eligible		
assets funding			Proportion of to			onomy
axonomy-aligne	d)		relevan	t sectors (Taxo Of which	nomy-aligned)	
Of which	Of which			specialised	Of which	Of which
transitional	enabling			lending	transitional	enabling



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## 4. GAR KPI flow

1. Institution shall dislcose 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

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			Climate (
		Proporti	on of total cov
		Tioporti	sector
			5000
	% (compared to flow of total eligible assets)		<b>.</b>
			Proportion o
			relev
			1
1	CAP Covered access in both numerator and denominator		
1	<u>GAR - Covered assets in both numerator and denominator</u> Loans and advances, debt securities and equity instruments not HfT		
2			
3	eligible for GAR calculation 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	
21	immovable properties	
32	Other local government financing	
49	Total GAR assets	

C	d	е	f	g	h	i	j
			Disclosure reference date T				
Change Mitiga	tion (CCM)			Climate	Change Adap	tation (CCA)	
ered assets fu rs (Taxonomy-	nding taxonomy eligible)	relevant	Proportio		vered assets f ors (Taxonomy	unding taxonom <sub>/</sub> -eligible)	y relevant
	d assets funding axonomy-aligne					ed assets funding Taxonomy-aligne	
Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which transitional	Of which enabling

TOTAL (CCM + CCA)     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 new assets covered     Of which specialised lending   Of which transitional   Of which enabling     Image: Sector se	k	I	m	n	0	р				
Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)   Proportion     Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)   Proportion of total new assets covered     Of which specialised   Of which transitional   Of which enabling										
sectors (Taxonomy-eligible) Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) Of which specialised Speciali		TOTAL (CCM + CCA)								
Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) of total new assets covered Of which specialised Of which transitional enabling	Proporti				relevant					
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## 5. KPI off-balance sheet exposures

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	% (compared to total eligible off-balance sheet assets)	Proportic
1	Financial guarantees (FinGuar KPI)	
2	Assets under management (AuM KPI)	

1. Institution shall dislcose 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

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Climate Change Mitigation (CCM) Climate Change A					Change Adap	tation (CCA)		
on of total cov	ered assets fu	nding taxonomy	relevant	Proportio	n of total co	vered assets f	unding taxonomy	
secto	rs (Taxonomy-	eligible)			sectors (Taxonomy-eligible)			
	roportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Proportion of total covered assets fundi relevant sectors (Taxonomy-alig			-	
	Of which specialised lending	Of which transitional	Of which enabling	¢		Of which specialised lending	Of which transitional	

j	k		m	n	0	
		T	OTAL (CCM + 0	CCA)		
/ relevant	Proportio		vered assets fu rs (Taxonomy·	inding taxonomy -eligible)	relevant	
taxonomy १d)		Proportion of total covered assets funding taxonom relevant sectors (Taxonomy-aligned)				
Of which enabling			Of which specialised lending	Of which transitional	Of which enabling	

## 6. KPI on fees and commissions inclome from services other than lending and asset mai

		а
		Total (Million EUR)
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 unertakings	
8	Non-financial corporations	
9	Counterparties not subject to NFRD disclosure obligations, including third-country counterparties	

1. Institutions shall dislcose in this tempalte infroamtion 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 informe from NFRD corporates for services other than lending and asset management nagement

	b	С	е	f	b	h	j	k
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F&C KPI - Disclosure reference date T

C	limate Change	Mitigation (CCN	<b>v</b> I)	Cli	mate Chang	e Adaptation (Co	CA)
Of which	towards taxo	nomy relevant se	ectors (%)	Of which towards taxonomy relevant sectors			sectors (%)
	Of which en	vironmentally su	istainable		Of which e	nvironmentally s	ustainable
		Of which transitional	Of which enabling			Of which adaptation	Of which enabling

	m	n	0	р	q	r	S
	TOTAL (	CCM + CCA)			(	Climate Change	Mitigation (CCM
Of which	towards taxo	nomy relevant se	ectors (%)	Total	Of whic	h towards taxon	omy relevant sec
	Of which en	vironmentally su	istainable	(Million		Of which env	vironmentally sus
		Of which	Of which	EUR)			Of which
		adaptation	enabling				transitional

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F&C KPI - Disclosure reference date T-1

)	C	limate Change	Adaptation (CC	4)		TOTAL (CCM
:tors (%)	Of which	towards taxor	nomy relevant se	ctors (%)	Of wh	ich towards taxonom
tainable		Of which en	vironmentally su	stainable		Of which enviro
Of which enabling			Of which adaptation	Of which enabling		

аа	ab
I + CCA)	
iy relevant secto	ors (%)
nmentally susta	inable
Of which transitional/ad aptation	Of which enabling

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<b>19</b> 20	
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## 7. KPI Trading book portfolio

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	Fair value
Financial assets held for trading (debt securities and equity holdings) - NFRD corporates	
Financial corporations	
Credit institutions	
Debt securities	
Equity instruments	
Other financial corporations	
of which investment firms	
Debt securities	
Equity instruments	
of which asset managers	
Debt securities	
Equity instruments	
of which insurance companies	
Debt securities	
Equity instruments	
NFCs subject to NFRD disclosure obligations	
Debt securities	
Equity instruments	
Counterparties not subject to NFRD disclosure obligations, including third-country	
counterparties	
Debt securities	
Equity instruments	

b	С	d	е	f
		Climate Chai	nge Mitigation (CC	M)
Absolute p	urchases	Absolute	e sales	Absolute purchases p
	Of which environmentally sustainable (Taxonomy- aligned)		Of which environmentally sustainable (Taxonomy- aligned)	

g	h	i	i	k	
				Climate Char	nge Adaptation (CC
lus absolute sales		Absolute purchases		Absolute sales	
Of which environmentally sustainable (Taxonomy- aligned)	Trading KPI		Of which environmentally sustainable (Taxonomy- aligned)		Of which environmentally sustainable (Taxonomy- aligned)

m	n	0	р	q	
A)					
Absolute purchases p	olus absolute sales		Absolute purchases		
	Of which environmentally sustainable (Taxonomy- aligned)	Trading KPI		Of which environmentally sustainable (Taxonomy- aligned)	

r	S	t	u	v
	L (CCM + CCA)	<u> </u>	ŭ	
Absolute sales		Absolute purchases plus absolute sales		
	Of which environmentally sustainable (Taxonomy- aligned)		Of which environmentally sustainable (Taxonomy- aligned)	Trading KPI