

Erste Bank Hungary Zrt.
Disclosure Report
2023

Correction

This document was prepared as a rectification of the "Disclosure Report 2023" published on April 26, 2024.

(Availability of the original document: <https://www.erstebank.hu/hu/ebh-nyito/bankunkrol/erste-bank-hungary-zrt/vallalatiranyitas/hivatalalos-kozzetetelek/2024/04/26/summary-disclosure-report-pursuant-to-the-capital-requirements>)

The following tables were modified:

- "Liquidity risk" chapter Table 55: EU LIQ2 - Net stable funding ratio (Consolidated)
- "Environmental, social and governance (ESG) risks" chapter Table 62: Summary of GAR KPIs (Consolidated)
- "Environmental, social and governance (ESG) risks" chapter Table 63: Mitigating actions: Assets for the calculation of GAR (Consolidated)
- "Environmental, social and governance (ESG) risks" chapter Table 64: GAR (%) - KPIs on stock (Consolidated)
- "Environmental, social and governance (ESG) risks" chapter Table 65: GAR (%) - KPIs on flows (Consolidated)
- Annex II, Table 114: Summary of GAR KPIs (Solo)
- Annex II, Table 115: Mitigating actions: Assets for the calculation of GAR (Solo)
- Annex II, Table 116: GAR (%) - KPIs on stock (Solo)
- Annex II, Table 117: GAR (%) - KPIs on flows (Solo)

The current document only contains the modified figures.

The "Solo" signifies that the data contains only the data of Erste Bank Hungary Zrt., while the "Consolidated" signifies that the data includes all companies belonging to the Bank's consolidation.

Jelasity Radován

CEO

Zsiga Krisztina

CRO

Modified tables

in HUF million	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items					
Capital items and instruments	459,592	-	-	130,490	590,082
Own funds	459,592	160	-	130,490	590,082
Other capital instruments		-	-	-	-
Retail deposits		1,704,165	21,642	64,928	1,660,366
Stable deposits		824,600	19,625	64,928	866,942
Less stable deposits		879,565	2,017	-	793,424
Wholesale funding:		1,659,306	51,887	933,323	1,480,777
Operational deposits		136,018	-	-	58,203
Other wholesale funding		1,523,289	51,887	933,323	1,422,574
Interdependent liabilities		-	-	-	-
Other liabilities:	5,119	-	70,351	19,758	54,934
NSFR derivative liabilities	5,119	-	-	-	-
All other liabilities and capital instruments not included in the above categories		-	70,351	19,758	54,934
Total available stable funding (ASF)					3,786,158
Required stable funding (RSF) Items					
Total high-quality liquid assets (HQLA)					305,013
Assets encumbered for a residual maturity of one year or more in a cover pool		5,058	5,288	198,172	177,240
Deposits held at other financial institutions for operational purposes		-	-	-	-
Performing loans and securities:		577,777	139,083	1,655,787	1,739,473
Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		18,718	-	-	-
Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		69,055	28,957	280,405	301,789
Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		461,943	82,175	831,699	1,021,031
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		148,715	12,763	64,885	122,925
Performing residential mortgages, of which:		12,898	12,578	381,705	311,466
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		4,268	3,915	128,605	-
Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		15,163	15,373	161,978	159,834
Interdependent assets		-	-	-	-

in HUF million	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Other assets:		98,053	42,483	128,245	165,504
Physical traded commodities				-	-
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
NSFR derivative assets		5,130	-	-	5,130
NSFR derivative liabilities before deduction of variation margin posted		29,104	-	-	1,455
All other assets not included in the above categories		63,820	42,483	128,245	158,919
Off-balance sheet items		220,568	74,387	184,997	34,150
Total RSF					2,421,381
Net Stable Funding Ratio (%)					156.36%

Table 55: Net stable funding ratio (Art. 451a (3) CRR, EU LIQ2 (EU) 2021/637)

	KPI			% coverage (over total assets)*
	Climate change mitigation	Climate change adaptation	Total (Climate change mitigation + Climate change adaptation)	
GAR stock	0.49%	0.00%	0.49%	42.28%
GAR flow	6.58%	0.00%	6.58%	10.72%

Table 62: Summary of GAR KPIs

in HUF million	Total gross carrying amount	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 environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)					
		Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional/adaptation	Of which enabling		
GAR - Covered assets in both numerator and denominator																
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	2,010,823	514,519	9,837	-	-	-	-	-	-	-	-	514,519	9,837	-	-	-
Financial corporations	671,087	4,156	527	-	-	-	-	-	-	-	-	4,156	527	-	-	-
Credit institutions	611,149	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans and advances	218,115	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities, including Up	393,034	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity instruments	-	-	-		-	-	-	-		-	-	-	-		-	-
Other financial corporations	59,938	4,156	527	-	-	-	-	-	-	-	-	4,156	527	-	-	-
of which investment firms	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans and advances	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities, including Up	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity instruments	-	-	-		-	-	-	-		-	-	-	-		-	-
of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities, including Up	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity instruments	-	-	-		-	-	-	-		-	-	-	-		-	-
of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities, including Up	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

in HUF million	Total gross carrying amount	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 environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
			Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which adaptation	Of which enabling		Of which specialised lending	Of which transitional/adaptation	Of which enabling
Equity instruments	-	-	-		-	-	-		-	-	-		-
Non-financial corporations (subject to NFRD disclosure obligations)	139,866	17,310	9,310	-	-	-	-	-	-	17,310	9,310	-	-
Loans and advances	106,755	12,042	7,976	-	-	-	-	-	-	12,042	7,976	-	-
Debt securities, including Up	33,111	5,267	1,334	-	-	-	-	-	-	5,267	1,334	-	-
Equity instruments	-	-	-		-	-	-		-	-	-		-
Households	1,199,870	493,054	-	-	-					493,054	-	-	-
of which loans collateralised by residential immovable property	567,437	493,054	-	-	-					493,054	-	-	-
of which building renovation loans	-	-	-	-	-					-	-	-	-
of which motor vehicle loans	-	-	-	-	-					-	-	-	-
Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-
Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-
Other local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL GAR ASSETS	957,032	-	-	-	-	-	-	-	-	-	-	-	-
Assets excluded from the numerator for GAR calculation (covered in the denominator)													
EU Non-financial corporations (not subject to NFRD disclosure obligations)	807,633												
Loans and advances	771,167												
Debt securities	36,047												

in HUF million	Total gross carrying amount	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 environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)		
		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which adaptation	Of which enabling	Of which specialised lending	Of which transitional/adaptation	Of which enabling
Equity instruments	420									
Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	62									
Loans and advances	62									
Debt securities	-									
Equity instruments	-									
Derivatives	-									
On demand interbank loans	5,227									
Cash and cash-related assets	21,361									
Other assets (e.g. Goodwill, commodities etc.)	122,749									
TOTAL ASSETS IN THE DENOMINATOR (GAR)	2,967,855									
Other assets excluded from both the numerator and denominator for GAR calculation										
Sovereigns	1,052,525									
Central banks exposure	625,529									
Trading book	110,486									
TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR	1,788,541									
TOTAL ASSETS	4,756,396									

Table 63: Mitigating actions: Assets for the calculation of GAR

% (compared to total covered assets in the denominator)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)					
	Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors				Proportion of total assets covered	
	Of which environmentally sustainable				Of which environmentally sustainable				Of which environmentally sustainable					
		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which adaptation	Of which enabling		Of which specialised lending	Of which transitional/ adaptation	Of which enabling		
GAR	25.59%	0.49%	-	-	-	-	-	-	-	25.59%	0.49%	-	-	42.28%
Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	25.59%	0.49%	-	-	-	-	-	-	-	25.59%	0.49%	-	-	42.28%
Financial corporations	0.62%	0.08%	-	-	-	-	-	-	-	0.62%	0.08%	-	-	14.11%
Credit institutions	0.00%	0.00%	-	-	-	-	-	-	-	0.00%	0.00%	-	-	12.85%
Other financial corporations	6.93%	0.88%	-	-	-	-	-	-	-	6.93%	0.88%	-	-	1.26%
of which investment firms	0.00%	0.00%	-	-	-	-	-	-	-	0.00%	0.00%	-	-	0.01%
of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
Non-financial corporations subject to NFRD disclosure obligations	12.38%	6.66%	-	-	-	-	-	-	-	12.38%	6.66%	-	-	2.94%
Households	41.09%	0.00%	-	-	-	-	-	-	-	41.09%	0.00%	-	-	25.23%
of which loans collateralised by residential immovable property	86.89%	0.00%	-	-	-	-	-	-	-	86.89%	0.00%	-	-	11.93%
of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 64: GAR (%) - KPIs on stock

% (compared to total covered assets in the denominator)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)					Proportion of total new assets covered
	Proportion of new eligible assets funding taxonomy relevant sectors				Proportion of new eligible assets funding taxonomy relevant sectors				Proportion of new eligible assets funding taxonomy relevant sectors					
	Of which environmentally sustainable				Of which environmentally sustainable				Of which environmentally sustainable					
		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which adaptation	Of which enabling		Of which specialised lending	Of which transitional/adaptation	Of which enabling		
GAR	17.97%	6.58%	-	-	-	-	-	-	-	17.97%	6.58%	-	-	10.72%
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	17.97%	6.58%	-	-	-	-	-	-	-	17.97%	6.58%	-	-	10.72%
Financial corporations	26.55%	3.76%	-	-	-	-	-	-	-	26.55%	3.76%	-	-	0.53%
Credit institutions	0.00%	0.00%	-	-	-	-	-	-	-	0.00%	0.00%	-	-	0.22%
Other financial corporations	44.60%	6.31%	-	-	-	-	-	-	-	44.60%	6.31%	-	-	0.32%
of which investment firms	0.00%	0.00%	-	-	-	-	-	-	-	0.00%	0.00%	-	-	0.00%
of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
Non-financial corporations subject to NFRD disclosure obligations	13.54%	9.40%	-	-	-	-	-	-	-	13.54%	9.40%	-	-	7.29%
Households	27.54%	0.00%	-	-	-					27.54%	0.00%	-	-	2.89%
of which loans collateralised by residential immovable property	92.79%	0.00%	-	-	-					92.79%	0.00%	-	-	0.86%
of which building renovation loans	-	-	-	-	-					-	-	-	-	-
of which motor vehicle loans	-	-	-	-	-					-	-	-	-	-
Local government financing	-	-	-	-	-					-	-	-	-	-
Housing financing	-	-	-	-	-					-	-	-	-	-
Other local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-					-	-	-	-	-

Table 65: GAR (%) - KPIs on flows

	KPI			% coverage (over total assets)*
	Climate change mitigation	Climate change adaptation	Total (Climate change mitigation + Climate change adaptation)	
GAR stock	0.46%	0.00%	0.46%	43.70%
GAR flow	6.53%	0.00%	6.53%	10.72%

Table 114: Summary of GAR KPIs

in HUF million	Total gross carrying amount	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 environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)			
		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional/adaptation	Of which enabling	
GAR - Covered assets in both numerator and denominator														
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	2,085,611	512,809	9,569	-	-	-	-	-	-	512,809	9,569	-	-	-
Financial corporations	750,022	4,119	379	-	-	-	-	-	-	4,119	379	-	-	-
Credit institutions	690,084	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans and advances	297,050	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities, including UoP	393,034	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity instruments	-	-	-		-	-	-	-	-	-	-		-	-
Other financial corporations	59,938	4,119	379	-	-	-	-	-	-	4,119	379	-	-	-

in HUF million	Total gross carrying amount	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 environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which adaptation	Of which enabling		Of which specialised lending	Of which transitional/adaptation	Of which enabling	
of which investment firms	500	-	-	-	-	-	-	-	-	-	-	-	-
Loans and advances	500	-	-	-	-	-	-	-	-	-	-	-	-
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 (subject to NFRD disclosure obligations)	139,866	17,279	9,190	-	-	-	-	-	-	17,279	9,190	-	-
Loans and advances	106,755	12,042	7,976	-	-	-	-	-	-	12,042	7,976	-	-
Debt securities, including UoP	33,111	5,237	1,214	-	-	-	-	-	-	5,237	1,214	-	-
Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	1,195,723	491,411	-	-	-	-	-	-	-	491,411	-	-	-
of which loans collateralised by residential immovable property	565,794	491,411	-	-	-	-	-	-	-	491,411	-	-	-

in HUF million	Total gross carrying amount	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 environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				
		Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional/adaptation	Of which enabling		
of which building renovation loans	-	-	-	-	-	-				-	-	-	-	-	-	-
of which motor vehicle loans	-	-	-	-	-	-				-	-	-	-	-	-	-
Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL GAR ASSETS	966,867	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assets excluded from the numerator for GAR calculation (covered in the denominator)																
EU Non-financial corporations (not subject to NFRD disclosure obligations)	843,476															
Loans and advances	770,240															
Debt securities	36,047															
Equity instruments	37,189															
Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	62															
Loans and advances	62															
Debt securities	-															
Equity instruments	-															
Derivatives	-															

in HUF million	Total gross carrying amount	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 environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)		
		Of which specialised lending	Of which transitional	Of which enabling	Of which specialised lending	Of which adaptation	Of which enabling	Of which specialised lending	Of which transitional/adaptation	Of which enabling
On demand interbank loans	5,227									
Cash and cash-related assets	21,361									
Other assets (e.g. Goodwill, commodities etc.)	96,742									
TOTAL ASSETS IN THE DENOMINATOR (GAR)	3,052,478									
Other assets excluded from both the numerator and denominator for GAR calculation										
Sovereigns	991,488									
Central banks exposure	625,529									
Trading book	103,003									
TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR	1,720,020									
TOTAL ASSETS	4,772,498									

Table 115: Mitigating actions: Assets for the calculation of GAR

% (compared to total covered assets in the denominator)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)						
	Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors				Proportion of total assets covered		
	Of which environmentally sustainable				Of which environmentally sustainable				Of which environmentally sustainable						
		Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling		Of which specialised lending	Of which transitional/adaptation		Of which enabling	
<u>GAR</u>	24.59%	0.46%	-	-	-	-	-	-	-	24.59%	0.46%	-	-	-	43.70%
Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	24.59%	0.46%	-	-	-	-	-	-	-	24.59%	0.46%	-	-	-	43.70%

Financial corporations	0.55%	0.05%	-	-	-	-	-	-	-	-	0.55%	0.05%	-	-	-	15.72%
Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.46%
Other financial corporations	6.87%	0.63%	-	-	-	-	-	-	-	-	6.87%	0.63%	-	-	-	1.26%
of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01%
of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations subject to NFRD disclosure obligations	12.35%	6.57%	-	-	-	-	-	-	-	-	12.35%	6.57%	-	-	-	2.93%
Households	41.10%	-	-	-	-						41.10%	-	-	-	-	25.05%
of which loans collateralised by residential immovable property	86.85%	-	-	-	-						86.85%	-	-	-	-	11.86%
of which building renovation loans	-	-	-	-	-						-	-	-	-	-	-
of which motor vehicle loans	-	-	-	-	-						-	-	-	-	-	-
Local government financing	-	-	-	-	-						-	-	-	-	-	-
Housing financing	-	-	-	-	-						-	-	-	-	-	-
Other local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-						-	-	-	-	-	-

Table 116: GAR (%) - KPIs on stock

% (compared to total covered assets in the denominator)	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)					Proportion of total new assets covered
	Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors					
	Of which environmentally sustainable					Of which environmentally sustainable					Of which environmentally sustainable					
			Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional/adaptation	Of which enabling	
GAR	17.95%	6.53%	-	-	-	-	-	-	-	-	17.95%	6.53%	-	-	-	10.72%
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	17.95%	6.53%	-	-	-	-	-	-	-	-	17.95%	6.53%	-	-	-	10.72%
Financial corporations	26.29%	2.68%	-	-	-	-	-	-	-	-	26.29%	2.68%	-	-	-	0.53%
Credit institutions	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	0.22%
Other financial corporations	44.14%	4.50%	-	-	-	-	-	-	-	-	44.14%	4.50%	-	-	-	0.32%
of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00
of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations subject to NFRD disclosure obligations	13.54%	9.40%	-	-	-	-	-	-	-	-	13.54%	9.40%	-	-	-	7.29%
Households	27.54%	-	-	-	-						27.54%	-	-	-	-	2.89%
of which loans collateralised by residential immovable property	92.79%	-	-	-	-						92.79%	-	-	-	-	0.86%
of which building renovation loans	-	-	-	-	-						-	-	-	-	-	-
of which motor vehicle loans	-	-	-	-	-						-	-	-	-	-	-
Local government financing	-	-	-	-	-						-	-	-	-	-	-
Housing financing	-	-	-	-	-						-	-	-	-	-	-
Other local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-						-	-	-	-	-	-

Table 117: GAR (%) - KPIs on flows