

**Additional Information –
EU Taxonomy Disclosure Tables**

2023

Additional Information – EU Taxonomy Disclosure Tables

Introduction

These disclosures represent the EU Taxonomy disclosures of Bank of Cyprus Holdings Public Limited Company ('the Group') as at 31 December 2023. They have been prepared in accordance with the requirements of Article 8 of Regulation (EU) 2020/852 which requires undertakings that are subject to Articles 19a or 29a of Directive 2013/34/EU of the European Parliament and of the Council to disclose how and to what extent their activities are associated with environmentally sustainable economic activities.

The information and all the tables included are unaudited and have been prepared in line with current available guidance and market practice.

Information based on Annex VI in the Disclosures Delegated Act - Regulation (EU) 2021/2178

Credit institutions shall disclose the information referred to in Article 8(1) of Regulation (EU) 2020/852 as specified in Annexes V and XI of the Disclosures Delegated Act - Regulation (EU) 2021/2178 which supplements Regulation (EU) 2020/852. Article 8(1) of Regulation (EU) 2020/852 requires undertakings that are subject to Articles 19a or 29a of Directive 2013/34/EU of the European Parliament and of the Council to disclose how and to what extent their activities are associated with environmentally sustainable economic activities. Article 8(2) of Regulation (EU) 2020/852 requires non-financial undertakings to disclose information on the proportion of the turnover, capital expenditure and operating expenditure of their activities related to assets or processes associated with environmentally sustainable economic activities. That provision, however, does not specify equivalent key performance indicators for financial undertakings, that is credit institutions, asset managers, investment firms and insurance and reinsurance undertakings. For credit institutions this information shall be presented in tabular form by using the template set out in Annex VI in the Disclosures Delegated Act - Regulation (EU) 2021/2178.

Additional Information – EU Taxonomy Disclosure Tables (continued)

1.1 Assets for the calculation of GAR (Turnover Based)																		
Million EUR		31st December 2023																
		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 Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling			
	GAR - Covered assets in both numerator and denominator																	
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	7,249	3,881	-	-	-	-	-	-	-	-	-	-	3,881	-	-	-	-
2	Financial undertakings	2,279	148	-	-	-	-	-	-	-	-	-	-	148	-	-	-	-
3	Credit institutions	1,971	146	-	-	-	-	-	-	-	-	-	-	146	-	-	-	-
4	Loans and advances	505	5	-	-	-	-	-	-	-	-	-	-	5	-	-	-	-
5	Debt securities, including UoP	1,465	141	-	-	-	-	-	-	-	-	-	-	141	-	-	-	-
6	Equity instruments	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	308	2	-	-	-	-	-	-	-	-	-	-	2	-	-	-	-
8	of which investment firms	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Non-financial undertakings	154	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Loans and advances	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Debt securities, including UoP	111	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	4,781	3,732	-	-	-	-	-	-	-	-	-	-	3,732	-	-	-	-
25	of which loans collateralised by residential immovable property	3,726	3,726	-	-	-	-	-	-	-	-	-	-	3,726	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	139	6	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-
28	Local governments financing	35	1	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-
29	Housing financing	1	1	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-
30	Other local government financing	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	560	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	TOTAL GAR ASSETS	7,809	3,881	-	-	-	-	-	-	-	-	-	-	3,881	-	-	-	-

Additional Information – EU Taxonomy Disclosure Tables (continued)

1.1 Assets for the calculation of GAR (Turnover Based) (continued)																
Million EUR		31st December 2023														
		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 Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o		
	Assets excluded from the numerator for GAR calculation (covered in the denominator)	6,688	-	-	-	-	-	-	-	-	-	-	-	-	-	
33	Non-financial undertakings	4,900														
34	EU SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	4,576														
35	Loans and advances	4,565														
36	of which loans collateralised by commercial immovable property	3,706														
37	of which building renovation loans	-														
38	Debt securities	-														
39	Equity instruments	11														
40	Non-EU country counterparties not subject to NFRD disclosure obligations	324														
41	Loans and advances	324														
42	Debt securities	-														
43	Equity instruments	-														
44	Derivatives	49														
45	On demand interbank loans	275														
46	Cash and cash-related assets	93														
47	Other categories of assets (e.g. Goodwill, commodities etc.)	1,371														
48	TOTAL ASSETS IN THE DENOMINATOR (GAR)	14,497	3,881	-	-	-	-	-	-	-	-	3,881	-	-	-	
49	Assets not covered for GAR calculation	11,444														
50	Central governments and Supranational issuers	1,920														
51	Central banks exposure	9,522														
52	Trading book	2														
53	Total assets	25,941														
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations																
54	Financial guarantees	451	7	-	-	-	-	-	-	-	-	-	-	-	-	
55	Assets under management¹	4,031	-	-	-	-	-	-	-	-	-	-	-	-	-	
56	Of which debt securities															
57	Of which equity instruments															

¹ For the 2023 report Assets Under Management has been provided. Future reports will provide detail on AUM split across Debt Securities and Equity Instruments. In addition, EU Taxonomy Eligible and EU Taxonomy Aligned information will be provided, where possible, after collaboration with third party data vendors regarding existing data limitations faced in the area of EU Taxonomy.

Additional Information – EU Taxonomy Disclosure Tables (continued)

1.2 Assets for the calculation of GAR (CapEx Based)																
Million EUR		31st December 2023														
		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 Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o		
	GAR – Covered assets in both numerator and denominator															
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	7,249	3,886	1	1	1	-	-	-	-	-	3,886	1	1	1	-
2	Financial undertakings	2,279	150	-	-	-	-	-	-	-	-	150	-	-	-	-
3	Credit institutions	1,971	146	-	-	-	-	-	-	-	-	146	-	-	-	-
4	Loans and advances	505	5	-	-	-	-	-	-	-	-	5	-	-	-	-
5	Debt securities, including UoP	1,465	141	-	-	-	-	-	-	-	-	141	-	-	-	-
6	Equity instruments	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	308	4	-	-	-	-	-	-	-	-	4	-	-	-	-
8	of which investment firms	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Non-financial undertakings	154	4	1	1	1	-	-	-	-	-	4	1	1	1	-
21	Loans and advances	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Debt securities, including UoP	111	4	1	1	1	-	-	-	-	-	4	1	1	1	-
23	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	4,781	3,732	-	-	-	-	-	-	-	-	3,732	-	-	-	-
25	of which loans collateralised by residential immovable property	3,726	3,726	-	-	-	-	-	-	-	-	3,726	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	139	6	-	-	-	-	-	-	-	-	6	-	-	-	-
28	Local governments financing	35	1	-	-	-	-	-	-	-	-	1	-	-	-	-
29	Housing financing	1	1	-	-	-	-	-	-	-	-	1	-	-	-	-
30	Other local government financing	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	560	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	TOTAL GAR ASSETS	7,809	3,886	1	1	1	-	-	-	-	-	3,886	1	1	1	-

Additional Information – EU Taxonomy Disclosure Tables (continued)

1.2 Assets for the calculation of GAR (CapEx Based) (continued)																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		31st December 2023														
Million EUR		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 Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which transitional
	Assets excluded from the numerator for GAR calculation (covered in the denominator)	6,688	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Non-financial undertakings	4,900														
34	EU SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	4,576														
35	Loans and advances	4,565														
36	of which loans collateralised by commercial immovable property	3,706														
37	of which building renovation loans	-														
38	Debt securities	-														
39	Equity instruments	11														
40	Non-EU country counterparties not subject to NFRD disclosure obligations	324														
41	Loans and advances	324														
42	Debt securities	-														
43	Equity instruments	-														
44	Derivatives	49														
45	On demand interbank loans	275														
46	Cash and cash-related assets	93														
47	Other categories of assets (e.g. Goodwill, commodities etc.)	1,371														
48	TOTAL ASSETS IN THE DENOMINATOR (GAR)	14,497	3,886	1	1	1	-	-	-	-	-	3,886	1	1	1	-
49	Assets not covered for GAR calculation	11,444														
50	Central governments and Supranational issuers	1,920														
51	Central banks exposure	9,522														
52	Trading book	2														
53	Total assets	25,941														
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations																
54	Financial guarantees	451	7	-	-	-	-	-	-	-	-	-	-	-	-	-
55	Assets under management ¹	4,031	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	Of which debt securities															
57	Of which equity instruments															

¹ For the 2023 report Assets Under Management has been provided. Future reports will provide detail on AUM split across Debt Securities and Equity Instruments. In addition, EU Taxonomy Eligible and EU Taxonomy Aligned information will be provided, where possible, after collaboration with third party data vendors regarding existing data limitations faced in the area of EU Taxonomy.

Additional Information – EU Taxonomy Disclosure Tables (continued)

1.3 GAR sector information (Turnover Based)																			
		a	b		c	d		e	f		g	h		i	j		k	l	
Breakdown by sector - NACE 4 digits level (code and label)		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	C.10.5 - Manufacture of dairy products	5	-						-	-				5	-				
2	C.11.0 - Manufacture of beverages	10	-						-	-				10	-				
3	C.14.1 - Manufacture of wearing apparel, except fur apparel	5	-						-	-				5	-				
4	C.20.4 - Manufacture of soap and detergents, cleaning and polishing preparations, perfumes and toilet preparations	20	-						-	-				20	-				
5	C.21.1 - Manufacture of basic pharmaceutical products	20	-						-	-				20	-				
6	C.26.2 - Manufacture of computers and peripheral equipment	10	-						-	-				10	-				
7	C.26.3 - Manufacture of communication equipment	10	-						-	-				10	-				
8	G.47.1 - Retail sale in non-specialised stores	11	-						-	-				11	-				
9	J.60.2 - Television programming and broadcasting activities	10	-						-	-				10	-				
10	J.61.3 - Satellite telecommunications activities	10	-						-	-				10	-				

Additional Information – EU Taxonomy Disclosure Tables (continued)

1.4 GAR sector information (CapEx Based)												
	a	b	c	d	e	f	g	h	i	j	k	l
Breakdown by sector - NACE 4 digits level (code and label)	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	C.10.5 - Manufacture of dairy products	5	-			-	-			5	-	
2	C.11.0 - Manufacture of beverages	10	-			-	-			10	-	
3	C.14.1 - Manufacture of wearing apparel, except fur apparel	5	0.2			-	-			5	0.2	
4	C.20.4 - Manufacture of soap and detergents, cleaning and polishing preparations, perfumes and toilet preparations	20	-			-	-			20	-	
5	C.21.1 - Manufacture of basic pharmaceutical products	20	0.4			-	-			20	0.4	
6	C.26.2 - Manufacture of computers and peripheral equipment	10	-			-	-			10	-	
7	C.26.3 - Manufacture of communication equipment	10	-			-	-			10	-	
8	G.47.1 - Retail sale in non-specialised stores	11	-			-	-			11	-	
9	J.60.2 - Television programming and broadcasting activities	10	-			-	-			10	-	
10	J.61.3 - Satellite telecommunications activities	10	-			-	-			10	-	

Additional Information – EU Taxonomy Disclosure Tables (continued)

1.5 GAR KPI stock (Turnover Based)																
31 December 2023																
% (compared to total covered assets in the denominator)	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)					Proportion of total 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)					
			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 transitional	Of which enabling		
	GAR - Covered assets in both numerator and denominator															
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation															
	54%	0%	0%	0%	0%	0%	0%	0%	0%	0%	54%	0%	0%	0%	0%	28%
2	Financial undertakings															
3	Credit institutions															
4	Loans and advances															
5	Debt securities, including UoP															
6	Equity instruments															
7	Other financial corporations															
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															
17	Loans and advances															
18	Debt securities, including UoP															
19	Equity instruments															
20	Non-financial undertakings															
21	Loans and advances															
22	Debt securities, including UoP															
23	Equity instruments															
24	Households															
25	of which loans collateralised by residential immovable property															
26	of which building renovation loans															
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	Total GAR assets															

Additional Information – EU Taxonomy Disclosure Tables (continued)

1.6. GAR KPI stock (CapEx Based)																
31 December 2023																
% (compared to total covered assets in the denominator)	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)					Proportion of total 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)					
			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 transitional	Of which enabling		
	GAR - Covered assets in both numerator and denominator															
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	54%	0%	0%	0%	0%	0%	0%	0%	0%	54%	0%	0%	0%	28%	
2	Financial undertakings	7%	0%	0%	0%	0%	0%	0%	0%	0%	7%	0%	0%	0%	9%	
3	Credit institutions	7%	0%	0%	0%	0%	0%	0%	0%	0%	7%	0%	0%	0%	8%	
4	Loans and advances	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	2%	
5	Debt securities, including UoP	10%	0%	0%	0%	0%	0%	0%	0%	0%	10%	0%	0%	0%	6%	
6	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
7	Other financial corporations	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	
8	of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
9	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
10	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
11	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
12	of which management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
13	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
14	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
15	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
16	of which insurance undertakings	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
17	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
18	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
19	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
20	Non-financial undertakings	2%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	1%	
21	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
22	Debt securities, including UoP	3%	1%	1%	1%	0%	0%	0%	0%	3%	1%	1%	1%	0%	0%	
23	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
24	Households	78%	0%	0%	0%	0%	0%	0%	0%	0%	78%	0%	0%	0%	18%	
25	of which loans collateralised by residential immovable property	100%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	14%	
26	of which building renovation loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
27	of which motor vehicle loans	4%	0%	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	1%		
28	Local governments financing	2%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%		
29	Housing financing	100%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%		
30	Other local government financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
31	Collateral obtained by taking possession: residential and commercial immovable properties	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%		
32	Total GAR assets	27%	0%	0%	0%	0%	0%	0%	0%	0%	27%	0%	0%	0%	30%	

Additional Information – EU Taxonomy Disclosure Tables (continued)

1.7 GAR KPI flow (Turnover Based)																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		31 December 2023														
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)				
% (compared to total covered assets in the denominator)		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 assets covered
		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 transitional	Of which enabling	
GAR – Covered assets in both numerator and denominator																
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	30%	0%	0%	0%	0%	0%	0%	0%	0%	30%	0%	0%	0%	0%	45%
2	Financial undertakings	4%	0%	0%	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	24%
3	Credit institutions	4%	0%	0%	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	22%
4	Loans and advances	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	13%
5	Debt securities, including UoP	9%	0%	0%	0%	0%	0%	0%	0%	0%	9%	0%	0%	0%	0%	9%
6	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7	Other financial corporations	2%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	2%
8	of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
9	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
10	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
11	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
12	of which management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
13	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
14	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
15	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
16	of which insurance undertakings	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
17	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
18	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
19	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20	Non-financial undertakings	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
21	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
22	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
23	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
24	Households	64%	0%	0%	0%	0%	0%	0%	0%	0%	64%	0%	0%	0%	0%	20%
25	of which loans collateralised by residential immovable property	100%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%	13%
26	of which building renovation loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
27	of which motor vehicle loans	12%	0%	0%	0%	0%	0%	0%	0%	0%	12%	0%	0%	0%	0%	1%
28	Local governments financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
29	Housing financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
30	Other local government financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
32	Total GAR assets	18%	0%	0%	0%	0%	0%	0%	0%	0%	18%	0%	0%	0%	0%	46%

Additional Information – EU Taxonomy Disclosure Tables (continued)

1.8 GAR KPI flow (CapEx Based)																	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		31 December 2023															
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)					Proportion of total assets covered
% (compared to total covered assets in the denominator)		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)					
			Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which transitional	
GAR - Covered assets in both numerator and denominator																	
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	31%	0.04%	0.04%	0.04%	0%	0%	0%	0%	0%	31%	0%	0%	0%	0%	45%	
2	Financial undertakings	4%	0%	0%	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	24%	
3	Credit institutions	4%	0%	0%	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	22%	
4	Loans and advances	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	13%	
5	Debt securities, including UoP	9%	0%	0%	0%	0%	0%	0%	0%	0%	9%	0%	0%	0%	0%	9%	
6	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
7	Other financial corporations	5%	0%	0%	0%	0%	0%	0%	0%	0%	5%	0%	0%	0%	0%	2%	
8	of which investment firms	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
9	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
10	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
11	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
12	of which management companies	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
13	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
14	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
15	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
16	of which insurance undertakings	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
17	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
18	Debt securities, including UoP	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
19	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
20	Non-financial undertakings	10%	2%	2%	2%	0%	0%	0%	0%	0%	10%	2%	2%	2%	0%	1%	
21	Loans and advances	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
22	Debt securities, including UoP	20%	3%	3%	3%	0%	0%	0%	0%	0%	20%	3%	3%	3%	0%	1%	
23	Equity instruments	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
24	Households	64%	0%	0%	0%	0%	0%	0%	0%	0%	64%	0%	0%	0%	0%	20%	
25	of which loans collateralised by residential immovable property	100%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%	13%	
26	of which building renovation loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
27	of which motor vehicle loans	12%	0%	0%	0%	0%	0%	0%	0%	0%	12%	0%	0%	0%	0%	1%	
28	Local governments financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
29	Housing financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
30	Other local government financing	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
31	Collateral obtained by taking possession: residential and commercial immovable properties	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
32	Total GAR assets	19%	0%	0%	0%	0%	0%	0%	0%	0%	19%	0%	0%	0%	0%	46%	

Additional Information – EU Taxonomy Disclosure Tables (continued)

1.9 KPI stock off-balance sheet exposures (Turnover Based)															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
% (compared to total eligible off-balance sheet assets)		31 December 2023													
		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)			
				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 transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	2%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%
2	Assets under management (AuM KPI) ¹	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

¹ Future reports will provide detail on AUM EU Taxonomy Eligible and Aligned information, where possible, after collaboration with third party data vendors regarding existing data limitations.

1.10 KPI stock off-balance sheet exposures (CapEx Based)															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
% (compared to total eligible off-balance sheet assets)		31 December 2023													
		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)			
				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 transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	2%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%
2	Assets under management (AuM KPI) ¹	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

¹ Future reports will provide detail on AUM EU Taxonomy Eligible and Aligned information, where possible, after collaboration with third party data vendors regarding existing data limitations.

Additional Information – EU Taxonomy Disclosure Tables (continued)

1.11 KPI flow off-balance sheet exposures (Turnover Based)															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
% (compared to total eligible off-balance sheet assets) ¹		31 December 2023													
		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)			
				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 transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	3%	0%	0%	0%	0%	0%	0%	0%	0%	3%	0%	0%	0%	0%
2	Assets under management (AuM KPI) ¹	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

¹ Future reports will provide detail on AUM EU Taxonomy Eligible and Aligned information, where possible, after collaboration with third party data vendors regarding existing data limitations. Due to data limitations flow eligibility ratio for Financial Guarantees is aligned to stock ratio in this disclosure.

1.12 KPI flow off-balance sheet exposures (CapEx Based)															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
% (compared to total eligible off-balance sheet assets) ¹		31 December 2023													
		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)			
				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 transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	3%	0%	0%	0%	0%	0%	0%	0%	0%	3%	0%	0%	0%	0%
2	Assets under management (AuM KPI) ¹	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

¹ Future reports will provide detail on AUM EU Taxonomy Eligible and Aligned information, where possible, after collaboration with third party data vendors regarding existing data limitations. Due to data limitations flow eligibility ratio for Financial Guarantees is aligned to stock ratio in this disclosure.

Additional Information – EU Taxonomy Disclosure Tables (continued)

Information based on Annex XII in the Disclosures Delegated Act - Regulation (EU) 2021/2178

The disclosure requirements of Article 8(6) and (7) along with Annex XII of Regulation (EU) 2021/2178 were inserted by the Complimentary Climate Delegated Act and applied from 1 January 2023. This Act included specific nuclear and gas energy activities in the list of economic activities covered by the EU taxonomy. The criteria for the specific gas and nuclear activities are in line with EU climate and environmental objectives and will help accelerate the shift from solid or liquid fossil fuels, including coal, towards a climate-neutral future.

Row	Nuclear energy related activities	
1	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	NO
2	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	NO
3	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	NO
Fossil gas related activities		
4	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	YES
5	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	YES
6	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	NO

The Group does not carry out any nuclear and fossil gas related activities. The Group has limited funding to fossil gas related activities.

Templates 2 and 3 of Annex XII of the Complementary Climate Delegated Act are not applicable and accordingly have not been included as none of the exposures to nuclear energy and fossil gas related activities are Taxonomy-aligned. Templates 4 and 5 of Annex XII of the Complementary Climate Delegated Act have not been included due to limitations on availability of data. Data limitations and their impacts will be reduced in future reports through collaboration with our third-party data vendors.