

PRESS RELEASE

Bucharest, April 24, 2025

Decisions of the General Shareholders Assembly of BRD - Groupe Société Générale

BRD's General Ordinary and Extraordinary Shareholders Assembly took place on April 24, 2025, at BRD Tower, 1-7 Bd. Ion Mihalache, 1st district, Bucharest (1st floor, Auditorium Room). According to the convening notice, were entitled to participate and to vote the persons having the quality of shareholder on the reference date of April 10, 2025. At the OGSM meeting participated the shareholders representing 91,57 % of the share capital of the Bank, and at EGSM meeting participated the shareholders representing 91,57 % of the share capital of the Bank.

The Ordinary General Shareholders Assembly approved:

- the separate and consolidated annual financial statements, prepared according to International Financial Reporting Standards, as adopted by the European Union, for the financial year ended as at December 31, 2024, accompanied by the Annual Board of Directors' Report at separate and consolidated level as well as by the financial auditor report. The Annual Board of Directors' Report includes also the Sustainability Statement prepared in accordance with European Sustainability Reporting Standards complemented by the limited assurance report issued by the external auditor;
- the executive officers' and non-executive directors' remuneration report for the financial year 2024;
- the Directors' discharge for the fiscal year 2024;
- the distribution as dividends of the amount of LEI 737,391,496 representing 50 % from the financial result of 2024 (the gross dividend is of 1.0581 lei / share). The dividends will be paid on May 22, 2025 and the deferred payment date will be November 28, 2025;
- the income and expenditure budget for 2025 and of the Business Plan for the fiscal year 2025;
- the executive officers' and non-executive directors' remuneration policy;
- the remuneration due to the directors for the fiscal year 2025, as well as of the general limits for the directors' remunerations and the officers' remunerations;
- confirmation and ratification of the resolution approved by Decision no. 15 of the Ordinary General Meeting of Shareholders no. 137 dated April 25, 2024 on appointment of PricewaterhouseCoopers Audit S.R.L., headquartered in Bucharest, District 1, Bd. Poligrafiei no. 1A, Ana Tower, floor 24/3, EUID ROONRC.J40/17223/1993, C.I.F. RO4282940, as financial auditor of the Bank for the financial years 2024 – 2026, both for carrying out the statutory audit and for the purpose of assurance for sustainability reporting for the period concerned by the above-mentioned Decision.

Also, the Ordinary General Shareholders Assembly approved the election and the designation of Mr. Didier Albert Yves HAUGUEL as independent director, for a four-year mandate, subject to the National Bank of Romania's prior approval to start the fulfilment of her tasks, as per the legal provisions in force. The four-year mandate starts running beginning with the 3rd working day after the reception of the National Bank of Romania prior approval;

The Extraordinary General Shareholders Assembly had on its agenda and approved:

- the renewal of the envelope for the issuance of eligible additional tier 1 instruments in accordance with EU Regulation no 575/2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 up to a maximum ceiling of 300 million EUR or RON equivalent, in the form of one or several loans (the Loans). The envelope will have a validity of 2 years until 31/12/2026.

The Loans shall be perpetual (including call options for the issuer), denominated in EURO or RON, having a fixed or variable interest rate, an annually or semi-annually frequency, through one or several issuances, until the maximum ceiling is reached.

- mandating the Board of Directors to establish the terms and conditions specific to the issuances of the Loans, and to perform all the operations and/or procedures regarding the implementation of the resolutions adopted above, including but not limited to:

i) decide upon:

- a. the value of the issuance of additional tier 1 instruments, in the form of one or several loans
- b. the legislation governing the Loans and the jurisdiction of the issuances;
- c. the type and rate or calculation method of the interest in relation to the Loans

- d. all other terms and conditions of the issuance of additional tier 1 instruments that are not specifically mentioned above
- ii) adopting all resolutions, approval of all documents and issuance of all statements which are necessary or recommendable for preparing and implementing the Loans, including the Loans agreements which will be drawn up in accordance with the applicable legislation and best practices and, submitted for approval, as the case may be, to relevant competent authorities
- iii) approval of any updates/supplements/amendments in relation to the Loans agreements, if necessary, and submission for the approval if applicable to relevant competent authorities
- iv) empowering one or several persons to fulfil the legally required formalities including the negotiation and the sign-off of the documents needed in relation to the Loans agreements.
 - the modification of the Articles of incorporation of the bank according to the proposals in the annex to the convocation.

Also, the General Shareholders Assembly approved May 12, 2025, as ex-date and respectively, May 13, 2025, as registration date.

The annual report containing the financial statements as of 2024 approved by the General Shareholders Assembly was sent to the Financial Supervisory Authority - Financial Instruments and Investments Department and to the Bucharest Stock Exchange, according to the financial communication calendar published in the beginning of this year and is available to public and investors on the website of the bank: www.brd.ro. Copies of the report can be obtained on demand and free of charge at BRD Groupe Société Générale headquarters, situated in 1-7 Ion Mihalache Boulevard, 1st district, Bucharest.

Annual Board of Directors' Report

2024

Prepared in accordance with the National Bank of Romania Order no. 27/2010, the Financial Supervisory Authority Regulation no.5/2018, the National Bank of Romania Regulation no. 5/2013
Contains both Annual Board of Directors' Report and Consolidated Annual Board of Directors' Report

CONTENTS

1.	THE COMPANY AND ITS SHAREHOLDERS.....	3
2.	CORPORATE GOVERNANCE	8
3.	HUMAN RESOURCES	33
4.	GROUP ACTIVITY AND RESULTS.....	39
5.	RISK MANAGEMENT	49
6.	CAPITAL MANAGEMENT AND ADEQUACY.....	57
7.	INTERNAL CONTROL FRAMEWORK.....	62
8.	CONSOLIDATED SUSTAINABILITY STATEMENT	64
9.	CONCLUSIONS AND PERSPECTIVES FOR 2024	332
10.	BOARD OF DIRECTORS' PROPOSALS.....	333

Note: Due to rounding, numbers presented throughout this document may not add up precisely to the totals provided and percentages may not precisely reflect the absolute figures.

1. THE COMPANY AND ITS SHAREHOLDERS

BRD – GROUPE SOCIÉTÉ GÉNÉRALE PROFILE

BRD - Groupe Société Générale ("BRD" or "the Bank") was set up on December 1st, 1990 as an independent bank with the legal status of a joint-stock company and with the share capital mainly held by the Romanian State, by acquiring assets and liabilities of the former Banca de Investitii ("the Investment Bank").

In March 1999, Société Générale ("SG") bought a stake representing 51% of the share capital, increasing its holding to 58.32% in 2004, through the acquisition of the residual stake from the Romanian State. As at December 31, 2024, SG was holding 60.17% of the share capital.

BRD–Groupe Société Générale has been quoted on Bucharest Stock Exchange ("BVB") with the symbol "BRD" since January 15, 2001

BRD identification data are the following:

- **Head Office:** 1-7 Blvd. Ion Mihalache, sect. 1, Bucharest
- **Phone/Fax:** 021.3016100 / 021.3016800
- **Sole registration number with the Trade Registry:** 361579/10.12.1992
- **Fiscal Code:** RO 361579/10.12.1992
- **Order number with the Trade Registry:** J40-608-1991
- **Number and date of registration in the Credit Institutions Register:** RB - PJR - 40 – 007/18.02.1999
- **Share capital subscribed and paid:** 696,901,518 RON
- **Regulated market on which the issued securities are traded:** Bucharest Stock Exchange Premium Tier
- **The main characteristics of securities issued by the Bank:** ordinary shares with a nominal value of 1 RON

EXTERNAL RATING

As at December 31, 2024, the Bank had the following ratings:

Fitch (last rating update: December-2024*)	Rating
Foreign-Currency Short-Term Issuer Default Rating	F2
Foreign-Currency Long-Term Issuer Default Rating	BBB+

Moody's (last rating update: April-2024**)	Rating
Domestic Currency Short-Term Deposit	Prime-2
Domestic Currency Long-Term Deposit	Baa1
Foreign Currency Short-Term Deposit	Prime-2
Foreign Currency Long-Term Deposit	Baa1

* Fitch affirmed LT IDR at 'BBB+' with Negative Outlook

** Moody's affirmed Bank's LT and ST foreign currency deposit rating to Baa1/Prime-2 in May 2023 with stable outlook. On the last periodic review, on April 2024, rating and outlook remained unchanged.

BRD GROUP („GROUP”) consolidates the following entities:

- BRD - Groupe Société Générale SA;
- BRD Sogelease IFN SA;
- BRD Finance IFN SA;
- BRD Asset Management SAI SA.

SOCIÉTÉ GÉNÉRALE PROFILE

Société Générale was set up in 1864 as a banking company, registered in France. Its registered office is located on 29 Boulevard Haussmann, 75009, Paris, France, and its shares are listed on the Paris Stock Exchange.

Société Générale is one of the largest European financial services groups. Based on a diversified integrated banking model, the Group combines financial strength and proven expertise in innovation with a strategy of sustainable growth and aims to be the trusted partner for its clients, committed to the positive transformations of the world.

Active in the real economy for over 160 years, with a solid position in Europe and connected to the rest of the world, Société Générale has more than 126,000 members of staff in 65 countries and supports on a daily basis around 25 million individual clients, businesses and institutional investors around the world by offering a wide range of advisory services and tailored financial solutions.

The Group operates in three complementary business areas, incorporating ESG offers for all its clients:

- *French Retail Banking, Private Banking and Insurance*, with leading retail bank SG and insurance franchise, premium private banking services, and the leading digital Bank Boursorama.
- *Global Banking and Investor Solutions*, a top tier wholesale bank offering tailored-made solutions with distinctive global leadership in Equity Derivatives, Structured Finance and ESG.
- *Mobility, International Retail Banking and Financial Services*, comprising well-established universal banks (in Romania, Czech Republic and several African countries), and Ayvens (the new ALD LeasePlan brand), a global player in sustainable mobility, as well as specialized financing activities.

The latest credit ratings of Société Générale are available at <https://investors.societegenerale.com/en/financial-and-non-financial-information/ratings/credit-ratings>

In 2024, the National Bank of Romania (NBR) requested all banks in the Romanian banking system to assess the fulfilment by the significant shareholder/significant shareholders of the legal and regulatory requirements regarding integrity, financial soundness and influence over the management of the credit institution, according to the provisions of Regulation no. 12/2020 Section 2, Articles 16 - 50.

The assessment of Société Générale S.A. as the sole significant shareholder of BRD, carried out by the Risk Management Committee No. 33 dated 11.09.2024 and presented to the Board of Directors in the meeting no. 537 dated 19.09.2024, did not identify any issues that contravene the above-mentioned legal provisions on integrity, professional skills and compliance with prudential regulations, Société Générale's influence on the BRD's management body, Société Générale's financial soundness.

BRD POSITION WITHIN SOCIÉTÉ GÉNÉRALE

SG has been present in Romania since 1980, being the only significant bank from Western Europe that was present in Romania during the communist era.

In 1999, it takes part in the process of privatization of Banca Romana pentru Dezvoltare and acquires 51% of the Bank's share capital.

Starting with this period, BRD lined up its operational procedures and business practices to those of the SG Group.

BRD is part of the international network of Société Générale, managed by Mobility, International Retail Banking and Financial Services (MIBS) that aims to offer a broad range of products and services to individuals, professionals and corporates.

KEY FIGURES

	The Group	2023	2024	Change
Financial results	Net banking income (RONm)	3,834	4,032	+5.2%
	Operating expenses (RONm)	(1,895)	(2,023)	+6.8%
	Net impairment gain/(loss) on financial instruments (RONm)	57	(145)	+2.5x
	Profit for the period (RONm)	1,656	1,524	-8.0%
	Cost / Income ratio	49.4%	50.2%	+0.8 pt
	ROE	20.9%	16.6%	-4.3 pt
	RON bn	Dec-23	Dec-24	Change
Loans and deposits	Total loans and advances to customers (incl. Finance Lease receivables)	41.7	49.7	+19.1%
	Total due to customers	62.4	67.9	+8.9%

	The Bank	2023	2024	Change
Financial results	Net banking income (RONm)	3,723	3,895	+4.6%
	Operating expenses (RONm)	(1,815)	(1,965)	+8.2%
	Net impairment gain/(loss) on financial instruments (RONm)	48	(128)	+2.7x
	Profit for the period (RONm)	1,634	1,475	-9.8%
	Cost / Income ratio	48.8%	50.4%	+1.7 pt
	ROE	21.7%	16.9%	-4.9 pt
	RON bn	Dec-23	Dec-24	Change
Loans and deposits	Total loans and advances to customers	39.6	47.4	+19.5%
	Total due to customers	62.6	68.2	+8.9%

	RON m	Dec-23	Dec-24	Change
Capital adequacy	Own funds (RONm)	8,103	9,680	+19.5%
	RWA (RON bn)	35,291	35,506	0.6%
	CAR*	23.0%	27.3%	+4.3 pt
Franchise	No of branches	423	388	(35)

Notes:

CAR for Dec'24 end includes the impact of the new regulatory temporary treatments (implemented through art 468 and art 500a of CRR3 in July 2024). CAR excluding the impact of new regulatory temporary treatments stands at near 23%.

As of December 31, 2024 the BRD Finance SA financial statements have no longer been prepared as a going concern basis. The entity has been included in the consolidated financial statements of the Group on this basis.

BRD SHARE

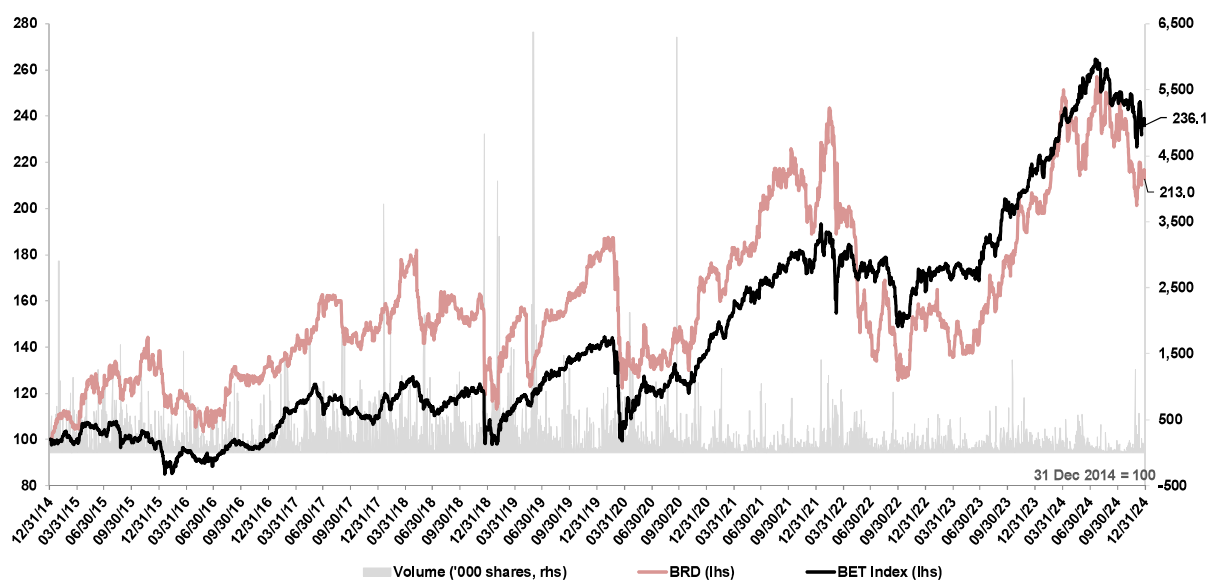
Starting with January 15th, 2001, the Bank's shares are listed in the Premium category of the Bucharest Stock Exchange. The shares are included in the BET, BET Plus, BET-XT, BET-XT-TR, BET-BK, BET-TR and ROTX indexes. The Bank's shares are ordinary, nominative, dematerialized and indivisible. According to the Articles of Incorporation, article 17, letter k, the Extraordinary General Shareholders Meeting („EGSM”) decides the capital markets on which the Banks' share are listed and traded while complying with the legislation on the trade of shares issued by bank institutions.

The closing price for BRD share as at December 31, 2024, was of RON 18.64 /share (RON 17.92 /share at December 31, 2023). On the same date, the market capitalization was RON 12,990.24 million (RON 12,488.48 million at December 31, 2023).

During January – December 2024, neither the Bank, nor its subsidiaries bought back own shares.

As of December 31, 2024 neither the Bank, nor its subsidiaries held own shares.

Evolution of BRD's share price versus the BET Index and BRD's volume of shares for the period December 31, 2014 – December 31, 2024



Source: Bloomberg

DIVIDENDS

According to the Romanian legislation and the Articles of Incorporation, dividends are paid from the funds created for this purpose after the approval of the General Shareholders Meeting, within maximum 6 months from the date of the General Shareholders Meeting for deciding the dividends. In case the General Shareholders Meeting does not establish the date when dividends are paid, these shall be paid in 30 days from the date when the decision of the General Shareholders Meeting to establish dividends has been published in the Official Gazette of Romania, Part IV.

The distribution of dividends is made according to the General Shareholders Meeting' decision, upon the Board of Directors' proposal and depends on the distributable profit and of the future capitalization needs of the Bank.

The change in the volume of approved and distributed dividends for the last three years is presented below:

Dividends	2023	2022	2021
Distributable profit (RON million)	1,634.2	1,285.9	1,279.3
Total dividends (RON million)	817.1	643.0	895.5
Number of shares (millions)	696.9	696.9	696.9
Dividend per share (RON), gross	1.17250	0.9226	1.2850
Distribution rate from distributable profit	50.0%	50.0%	70.0%
Amount of dividends effectively paid by 31.12.2024 (RON million)	814.0	641.0	893.2
Percentage of dividends effectively paid by 31.12.2024	99.6%	99.8%	99.8%

The BRD's Ordinary General Shareholders Meeting (OGSM) on December 14, 2023, approved the distribution as dividends of the amount of RON 642,961,341, representing 50% from the retained profit of 2022 as an extraordinary payment. The gross dividend approved was of 0.9226 lei /share. The dividends were paid on January 26, 2024 and the deferred payment date was November 29th, 2024.

Further, the BRD's Ordinary General Shareholders Meeting (OGSM) on April 25, 2024, approved the distribution as dividends of the amount of RON 817,117,030, representing 50% from the financial result of 2023. The gross dividend was of 1.17250 lei / share. The dividends were paid on June 6, 2024 and the deferred payment date was November 29, 2024.

The number of shares remained unchanged in the last 3 years.

DIVIDEND PAYMENT

The dividends are distributed to the shareholders proportionally to their participation in the share capital. The dividend income is subject to withholding tax.

Dividends are paid in accordance with the legal provisions and the General Shareholders Meeting's resolution regarding profit distribution, dividend setting, and the dividend payment procedure made available to the shareholders on the Bank's website.

Unclaimed dividends are prescribed within 3 years from the payment start date, according to legal provisions.

RESEARCH AND DEVELOPMENT ACTIVITIES

There are no development and research activities performed by the Bank or by the BRD Group.

2. CORPORATE GOVERNANCE

The BRD-Groupe Société Générale S.A.'s Corporate Governance Model is aligned with that of the parent company.

The Corporate Governance Model adopted by BRD ensures:

- observance of the shareholders' equal rights and treatment, by protecting and enforcing their prerogatives;
- setting of the role and observance of the rights of the groups of interest, other than the shareholders;
- setting the liability of the Board of Directors towards the credit institution and the shareholders, as well as its responsibility of supervising the activity of the Executive Committee;
- transparency and access to information, by the periodical publication, in a correct and real manner, of the relevant financial and operational information.

Constantly concerned by the principles of corporate governance, BRD - Groupe Société Générale has adopted and applied the provisions of Corporate Governance Code of the Bucharest Stock Exchange (BSE) since 2012. "The statement of compliance with the provisions of Corporate Governance Code of the BSE as of December 31, 2024" is presented in Appendix 1.

BRD-Groupe Société Générale has its own Corporate Governance Code available to the interested parties on institutional site in section: <https://www.brd.ro/en/about-brd/shareholders-and-investors/corporate-governance>.

The corporate governance of BRD-Groupe Société Générale represents an ongoing process in which integrity, responsibility and transparency are fundamental elements in making correct decisions and setting goals that contribute to increasing the confidence of shareholders in the Bank, economic efficiency, sustainable growth and financial stability.

As at December 31, 2024, Société Générale is the only significant shareholder of the Bank, holding 60.1684% of the share capital.

THE GENERAL SHAREHOLDERS MEETING

The General Shareholders Meetings are an occasion for the members of the Board of Directors and the senior management (Executive Officers acting together in the Executive Committee), to present to the shareholders the results obtained during their office, based on the responsibilities entrusted to them.

General Shareholders Meetings are ordinary and extraordinary. The Ordinary General Shareholders Meeting is held at least once a year, within no more than 4 months from the end of the financial year, and the Extraordinary General Shareholders Meeting is held whenever necessary.

The Bank makes the best efforts, in compliance with the legal provisions in the field, to facilitate the shareholders' participation at the works of the General Shareholders Meetings, as well as the full exercise of their rights.

The Ordinary General Shareholders Meeting decides on: the consolidated and separate financial statements (based on the reports presented by the Board of Directors and by the financial auditor), the dividend, election/ revocation of the members of the Board of Directors and of the financial auditor, fixing the minimum duration of the financial audit contract, the remuneration due to the members of the Board of Directors for the current financial year, the budget and the business plan for the following financial year.

The Extraordinary General Shareholders Meeting decides on: change of the Bank duration, increase, decrease or completion of the share capital by issuance of new shares, change of the headquarters, merger or division, early dissolution of the Bank, issuance of bonds, conversion of a category of bonds into another category or into shares, approval by the Bank executive officers' of the legal papers regarding the acquisition, alienation, rental, change or transformation into collaterals of the assets in the Bank's patrimony, the value of which exceeds the limits set forth by the applicable laws, designation

of the capital markets on which the Bank's shares will be listed and traded, change of the main activity area and main activity.

The decisions on the amendment of the Articles of Incorporation shall be adopted in accordance with the principles of competence laid down in the Articles of Incorporation of the Bank.

In order to ensure equal treatment and full and equitable exercise of the shareholders' rights, the Bank makes available to them all the information related to the General Shareholders Meeting and to the adopted decisions, both by mass communication means and in the special section on its own Internet page (<https://www.brd.ro/en/about-brd/investors-and-shareholders>).

The procedures regarding the works of the General Shareholders Meeting are available to shareholders and other interested parties on the institutional site in section <https://www.brd.ro/en/about-brd/investors-and-shareholders/gsm-brd/procedure-organizing-and-running-gsm>.

Within the General Shareholders Meeting, dialogue between the shareholders and the members of the Board of Directors and/or executive management is encouraged. Each shareholder can ask the directors questions regarding the activity of the Bank.

In 2024, there were two General Shareholders Meetings (one Ordinary General Shareholders Meeting on April 25, 2024 and Extraordinary General Shareholders Meeting on April 25, 2024).

ADMINISTRATION AND MANAGEMENT OF THE BANK

BRD - Groupe Société Générale adopted a unitary management system that is fully consistent with the principles of good corporate governance, transparency of relevant corporate information, protection of shareholders and of other categories of concerned persons (stakeholders), as well as of an efficient operation on the banking market.

The management body, the Board of Directors and the Executive Officers (acting together in the Executive Committee), operate under rules of organization and functioning clearly defined in the "Directive on the organization and functioning of the Management Body".

The Management Body promotes high ethical and professional standards and a strong internal control culture.

The Board of Directors annually assesses the adequacy of the Management Body, and its members based on the reports of the Nomination Committee, prepared in accordance with "The policy of suitability of the members of the Management Body and persons holding key functions and the policy of induction and training of the members of the Management Body".

The composition, the size and the skills of the Management Body are well suited for the dimension and the complexity of the Bank's activity.

The members of the Management Body meet the eligibility conditions and criteria established in the "The policy of suitability of the members of the Management Body and persons holding key functions and the policy of induction and training of the members of the Management Body", required for an efficient administration/management of BRD-Groupe Société Générale:

- Have a good reputation and the necessary expertise to carry out their responsibilities in compliance with the rules of prudent and healthy banking practices;
- Have the professional experience that implies theoretical and practical knowledge adequate to the nature, extent and complexity of the banking business and of the entrusted responsibilities, as well as experience in a management position, acquired in an entity comparable, in terms of size and activity, to the Bank;
- Ensure the conditions of the collective competence of the management body for an efficient and highly performing administration of the Bank's activity;
- Commit sufficient time to their responsibilities as stipulated by the law and the statutory bodies;
- Show commitment and involvement in exercising their responsibilities conferred by the law and by the statutory bodies.

The selection of candidates for positions within the Management Body is made through a rigorous process as defined in "The policy of suitability of the members of the Management Body and persons holding key functions and the policy of induction and training of the members of the Management Body".

The main objective of the selection process is to ensure the suitable candidates for the vacant positions in the Management Body or to ensure the succession of the existing members.

The selection of the candidates excludes any discrimination on gender, age, ethnicity or any other kind of discrimination, stipulated by the law.

Criteria such as reputation, theoretical knowledge and practical professional experience in specific areas of BRD's activities, diversity, ensure a suitable structure of the Management Body.

The Bank recognizes and supports the benefits of the diversity of the members of the Management Body and considers that it is an essential element in protecting and extending the competitive advantage considering that, through diversity, maximum efficiency and performance, increasing innovation and cooperation will be achieved within the Management Body, as well as within the Bank.

In this context, from the moment of the selection process, the aim must be to ensure diversity within the Management Body from the perspective of educational and professional skills, competencies, ensuring that the decision-making process of the Management Body is not dominated by any person or small group of people, in a way that is detrimental to the Bank's interests.

Gender diversity, age and geographical origin are important elements, as they determine different developments in terms of understanding cultural values, specific aspects of the financial-banking sector and legislative framework that has an impact on the activity, so as to consciously facilitate the decisional process regarding the Bank's strategy. The parameters mentioned above must be taken into account in determining the best component of the Management Body.

In order to ensure diversity within the Management Body and to achieve the established target regarding the representation of the under-represented gender, the Nomination Committee considers the following actions:

- incorporating the principles of diversity in the succession resources;
- career guidance / support and planning according to targets;
- encouraging diversity and resource preparation campaigns;
- the annual evaluation and whenever necessary of the Management Body.

The principle of diversity aims to achieve the goal of gender representation, male or female, poorly represented. In this sense, the policy also aims to ensure equal opportunities for selection within the Management Body based on their qualifications and professional experience. In the process of selecting the members of the Management Body, all candidates will be evaluated based on the same criteria, regardless of their gender.

Educational and professional training is another important element in order to achieve the diversity of the Management Body, including from the perspective of collectively understanding all procedural, economic, legal, financial, risk aspects etc.

In this sense, the existence of balance is pursued so that the members of the Management Body have theoretical knowledge and practical experience regarding:

- financial markets;
- regulatory framework and requirements;
- strategic planning and understanding of the Bank's strategy and business plan and their implementation;
- risk management (identification, evaluation, monitoring, control and reduction of the main types of risk, including previous activity / responsibilities in this regard);
- accounting and audit;
- evaluating the effectiveness of the governance framework, establishing effective governance, supervision and control mechanisms;
- interpreting the financial information of a credit institution, identifying the fundamental aspects based on this information and appropriate controls and measures.

The selection of independent directors is subject to compliance with the criteria stipulated by the Companies' Law no. 31/1990, the NBR Regulation no. 5/2013 on prudential requirements for credit institutions and by the Bucharest Stock Exchange Code of Corporate Governance.

The exercise of the responsibilities by members of the Management Body is subject to obtaining NBR approval.

BOARD OF DIRECTORS

Starting with April 18, 2015, the Board of Directors is composed of 9 members, elected by the Ordinary General Shareholders Meeting for a 4-year mandate.

The structure of the Board of Directors ensures a balance between executive and non-executive members, so that no person or limited group of persons can dominate, in general, the decision-making process of the Board of Directors.

As at December 31, 2024, the Board of Directors includes 4 independent members.

The year 2024 brought changes to the composition of the Board of Directors, as follows:

- ✓ the election of Mr. Jean – Pierre Georges VIGROUX as Independent Chairman of the Board of Directors, starting to December 8, 2023 until May 30, 2024, on the vacant position existent in the Board following Mr. Giovanni Luca SOMA's renunciation to his mandate.
- ✓ Mrs. Aurore Brigitte Micheline GASPAR's renunciation to her mandate as member of the Board of Directors, starting to July 1st, 2024;
- ✓ NBR approved Mrs. Maria ROUSSEVA as Interim member of the Board of Directors, until the first Ordinary General Shareholders Meeting on April 25, 2024 (starting to March 21, 2024 until April 25, 2024);
- ✓ The Ordinary General Shareholders' Meeting held on April 25, 2024 approved:
 - the election of Mrs. Delphine Mireille GARCIN - MEUNIER as director (4 years mandate, starting to the 3rd working day after the reception of the NBR prior approval);
 - the election of Mrs. Maria ROUSSEVA as director (4 years mandate, starting to the 3rd working day after the reception of the NBR prior approval);
 - the election of Mr. Mathieu Jacques Paul Michel Mary VEDRENNE as director (4 years mandate, starting to the 3rd working day after the reception of the NBR prior approval);
 - the renewal Mrs. Valerie Marcelle Paule VILLAFRANCA's mandate as director (4 years mandate, starting to July 13, 2024);
 - the renewal Mr. Jean – Pierre Georges VIGROUX's mandate as Independent director (4 years mandate, starting to May 30, 2024).
- ✓ The Board of Directors, held on April 25, 2024 approved the election of Mrs. Delphine Mireille GARCIN - MEUNIER as Chairman of the Board of Directors, following the cessation of Mr. Jean – Pierre Georges VIGROUX's quality as Independent Chairman of the Board of Directors, by reaching the term, starting to May 30, 2024. The nomination was subject to obtain the NBR approval.
- ✓ NBR approved the nomination of:
 - Mrs. Delphine Mireille GARCIN – MEUNIER as member of the Board of Directors, respectively as Chairman of the Board of Directors (4 years mandate, starting to June 6, 2024);
 - Mrs. Maria ROUSSEVA as member of the Board of Directors (4 years mandate, starting to June 6, 2024);
 - Mr. Mathieu Jacques Paul Michel Mary VEDRENNE as member of the Board of Directors (4 years mandate, starting to December 6, 2024).

Also, pursuant the provisions of NBR Regulation no. 5/2013 on prudential requirements for credit institutions and EBA Guidelines, structure of the Committees set up in its support the Board of Directors was reviewed according to the modifications in the Board of Directors.

MEMBERS OF THE BOARD OF DIRECTORS AS AT DECEMBER 31, 2024

Delphine Mireille GARCIN-MEUNIER¹

Chairman of the Board of Directors

Member of the Audit Committee

Member of the Remuneration Committee

Date of birth: June 30, 1976;

Year of the appointment as member in the BRD-Groupe Société Générale's Board of Directors: 2024;

Year of the election as Chairman of BRD-Groupe Société Générale's Board of Directors: 2024;

Term of mandate expires in: 2028;

She has no shares in BRD-Groupe Société Générale's capital.

Information on mandates held

According to the information provided through the statement of affiliation, she fulfils the conditions regarding the number of mandates established by the law – three ongoing mandates (one executive mandate and two non-executive mandates), all in Société Générale Group, treated as one mandate.

Biography

She holds a master's degree in international finance from HEC School of Management Paris and a DEA in Econometrics from the University of Paris, Panthéon Sorbonne.

She is a person with is a person with 25 years' experience in financial- banking field out of which over 20 years in management positions in Société Générale such as: Head of Mobility, International Retail Banking & Financial Services (MIBS) and Member of the Group Executive Committee (starting May, 2023), Head of Group Strategy and Member of the Group Strategic Committee and of the Group Management Committee (November 2020 to May 2023), Group Head of Investor Relations, Financial Communication and Rating (March 2017 to November 2020), Managing Director Group Strategy & Development (2015 to March 2017), Managing Director Corporate Finance (2013 -2015), Director Corporate Finance (2008 to 2013), Vice – President Equity Capital Markets (2004-2008). Other positions occupied: Equity Capital Markets in Société Générale: Associate (2001-2004) and Associate –Corporate Finance Rothschild (1999 -2001).

Currently, she is Head of Mobility, International Retail Banking & Financial Services (MIBS) and Member of the Group Executive Committee (starting May, 2023).

Supplementary, she is Member of the Board of Directors of Ayvens (previously ALD Automotive, a Société Générale subsidiary specialized in automotive operational leasing and fleet management, since November 2019), Chairman of Komerčni Banka Supervisory board (since February 2024).

Jean – Pierre Georges VIGROUX

Independent Member of the Board of Directors

Chairman of the Audit Committee

Member of the Remuneration Committee

Date of birth: 31 July 1953;

Year of the appointment as Independent member in the BRD-Groupe Société Générale's Board of Directors: 2016;

Latest renewal of the mandate as Independent member: 2024;

Term of mandate expires in: 2028

Other functions exercised in the BRD-Groupe Société Générale's Board of Directors: Independent Chairman

Term of mandate as Independent Chairman: December 8, 2023 - May 30, 2024;

¹ Starting to June 6, 2024.

He has no shares in BRD-Groupe Société Générale's capital.

Information on mandates held

According to the information provided through the statement of affiliation, he fulfils the conditions regarding the number of mandates established by the law - two non-executive mandates: he holds one within BRD-Groupe Société Générale and one outside the Société Générale Group (Sole director of NUFERILOR 22A IMO SRL).

He is also member of the Management Board of "Fundatia 9".

Biography

He graduated ESSEC France. He also studied Financial Audit at the CAFR University.

Until September 2014, Mr. Jean – Pierre Georges Vigroux held various management positions such as: CEO Mazars Romania (2008-2014), partner responsible for Southeast Europe, Chairman of the Supervisory Board of Pricewaterhouse Coopers Central and Eastern Europe (2001-2004 and 2004-2006), founder and CEO of the Pricewaterhouse Coopers – Romania, member of the Pricewaterhouse Coopers's Executive Committee and Board of Directors – Central and Oriental Europe (1996-2001), Chairman of The Foreign Investors Council (2003-2004).

Benoît Jean Marie OTTENWAEALTER

Independent Member of the Board of Directors
Chairman of Risk Management Committee

Date of birth: December 28, 1954;
Year of the appointment as Member in the BRD-Groupe Société Générale's Board of Directors: 2017;
Latest renewal of the mandate as Member of the Board of Directors: 2021;
Year of the designation as Independent member in BRD-Groupe Société Générale's Board of Directors: 2023
Term of mandate expires in: 2025;
He has no shares in BRD-Groupe Société Générale's capital.

Information on mandates held

According to the information provided through the statement of affiliation, he has no executive and non-executive positions in not-for-profit institutions and fulfils the conditions regarding the number of mandates established by the law - he holds two non-executives mandate within Société Générale Group, treated as one mandate.

Biography

He graduated the "French Ecole Polytechnique" and the "French Ecole Nationale de la Statistique et de l'Administration Economique (ENSAE)". He has a vast experience acquired within Groupe Société Générale, over 36 years, in areas such as risk management, capital markets and treasury and in interaction with the international banking regulators.

During his career, he held top management positions such as: Group Chief Risk Officer, Member of the Executive Committee at Société Générale Group (2009-June 2016), Deputy then Co-Head of the Corporates, Institutions and Advisory Division, Member of the Group Management Committee at Société Générale Corporate and Investment Banking Paris (2004-2009), Head of Fixed Income, Currencies and Commodities Division of Société Générale Corporate and Investment Banking Paris (2001-2004), Deputy Head then Head of Treasury and Foreign Exchange of Société Générale Capital Markets Division Paris (1994-2000), Chief Administrative and Financial Officer then Head of

Derivatives Department of Société Générale Strauss Turnbull London (1990-1994), Back-office manager in Société Générale Paris (1988-1990).

Other positions occupied: within the French Ministry Of Economy And Finance (1979 -1988), Professor of Statistics and Econometrics, Director of Graduate Studies at Ecole Nationale de la Statistique et de l'Administration Economique (1985-1988), Economic Forecaster at INSEE - French National Statistical Office (1981-1985), Researcher in Econometrics, Research Unit at INSEE - French National Statistical Office (1979-1981).

He is currently also a Member of SOGECAP's Board of Directors.

Liliana IONESCU – FELEAGA

Independent Member of the Board of Directors
Chairman of the Remuneration Committee
Member of the Audit Committee
Member of the Nomination Committee

Date of birth: October 31, 1969;
Term of mandate as interim independent member of BRD-Groupe Société Générale's Board of Directors; December 20, 2018 – April 18, 2019;
Year of the appointment as Independent member of BRD-Groupe Société Générale's Board of Directors: 2019;
Latest renewal of the mandate as Independent member of the Board of Directors: 2023;
Term of mandate as Independent member expires in: 2027;
She has no shares in BRD-Groupe Société Générale's capital.

Information on mandates held

According to the information provided through the statement of affiliation, she fulfils the conditions regarding the number of mandates established by the law - one non-executive mandate within BRD-Groupe Société Générale.

She is also Dean and member of ASE's Board of Directors and Member of the Board of Directors and Vice-President of Romanian Chamber of Financial Auditors.

Biography

She graduated from the Bucharest University of Economic Studies, Finance and Accounting (ASE). Starting 2003 she is University Professor Doctor and starting 2005, she is PhD supervisor. She has also an International Management Degree obtained at Toulouse University.

She has a vast academic experience (over 31 years in Bucharest University of Economic Studies - ASE). Currently Mrs. Feleaga is Dean of Accounting and Management Information Systems Faculty, member of the ASE's Board of Directors, member of Chamber of Financial Auditors of Romania, Member of International Association for Accounting Education and Research.

Bogdan-Alexandru DRĂGOI

Independent Member of the Board of Directors
Chairman of the Nomination Committee
Member of the Risk Management Committee

Date of birth: May 27, 1980;
Year of the appointment in the BRD-Groupe Société Générale's Board of Directors: 2019;
Latest renewal of the mandate as Independent member of the Board of Directors: 2023;
Term of mandate expires in: 2027;
He has no shares in BRD-Groupe Société Générale's capital.

Information on mandates held

According to the information provided through the statement of affiliation, he has no executive and non-executive positions in not-for-profit institutions and fulfils the conditions regarding the number of mandates established by the law – he holds one executive mandate outside Société Générale Group and two non-executive mandates – one within BRD-Groupe Société Générale and one outside Société Générale Group.

Biography

He graduated from the Tufts University, Fletcher, Boston, Massachusetts, specialization International Relations and Economics, graduated Magna cum Laude. Is member of Golden Key Honor Society, has Order of the Star of Romania – rank of Knight and Sovereign Order of the Knights of Malta – Mare Cruce pro Merito Melitensi.

He has 22 years' experience in areas such as finance, capital market and banks. He has also experience in relation with public state authorities.

Currently, he is Chairman of the Board of Directors of LION CAPITAL S.A., current name of SIF Banat - Crişana (starting March 2015) and CEO (starting July 2015).

Other ongoing mandates: member of the Board of Directors of Vrancart SA (since December 2015), Biofarm SA (since December), Administrare Imobiliare SA (since September 2015) and Firos SA (since November 2015).

Through his previous positions, he acquired experience and expertise in different areas of activity (Presidential Adviser – The Administration of the President of Romania, May 2012 - December 2014; Ministry of Public Finance, February 2012 - May 2012; Secretary of State – Ministry of Public Finance, January 2009 - February 2012; CEC Bank – Member of the Board, April 2009 - February 2012; EximBank – President of Interministerial Committee for Financing, Warranties and Insurance (CIFGA), January 2009 - February 2012; Fondul Proprietatea – Member of the committee for selecting the manager of Fondul Proprietatea, March 2008 - October 2009; President of the Committee of the representatives of Fondul Proprietatea SA, September 2010 - February 2012; European Investment Bank – Member of the Board, January 2009 - February 2012; Council of Europe Development Bank – Member of the Board, January 2009 – February 2012; General Director, Economic Dept. – Bucharest Municipality, November 2007 - June 2008 etc.).

Valerie Marcelle Paule VILLAFRANCA

Member of the Board of Directors
Member of Nomination Committee

Date of birth: July 1, 1970;
Year of the appointment as member of BRD-Groupe Société Générale's Board of Directors: 2020;
Latest renewal of the mandate as Independent member of the Board of Directors: 2024;
Term of mandate expires in: 2028;
She has no shares in BRD-Groupe Société Générale's capital.

Information on mandates held

According to the information provided through the statement of affiliation, she fulfils the conditions regarding the number of mandates established by the law - one non-executive mandate within BRD-Groupe Société Générale.

Biography

She graduated Classe préparatoire aux grandes écoles, Lycée du Parc, Lyon (France) and has a Master degree in Finance from Paris IX Dauphine University and another Master in business administration with a specialization in Finance from Bordeaux Business School.

She has an experience of 30 years as strategy and business consultant of which over 25 years in top management positions such as Director - Head of Risk and Compliance practice for WESA region - Western Europe, South America and Africa in Boston Consulting Group (01/03/2014–17/03/2018), Managing Director - EMEA (Europe, Middle East and Africa) Head of Risk Management practice in Accenture (01/10/2010–28/02/2014), Managing Director - Founder and Global Head of Aon (01/05/2006–30/09/2010), Senior Manager in the Risk Management Practice of Ernst & Young, Paris (01/05/2002–31/03/2006), Manager in the Risk Management practice of Arthur Andersen, Paris (01/09/2000–30/04/2002), Manager in the business consulting practice - Head of Treasury services of Arthur Andersen, Paris (01/09/1998–31/08/2000).

In March 18, 2018, she joined Société Générale as Group Head KYC Transformation, CPLE/KTP Société Générale and she occupied this position until the end of October 2021.

Currently, since November 2021, she is Group Head of ESG Transformation (ESG by Design program).

Veronique SCHREIBER LOCTIN

Member of the Board of Directors

Date of birth: August 10, 1966

Term of mandate as Interim member of BRD-Groupe Société Générale's Board of Directors; January 5, 2023 – April 27, 2023;

Year of the appointment as member of BRD-Groupe Société Générale's Board of Directors: 2023

Term of mandate expires in: 2027;

She has no shares in BRD-Groupe Société Générale's capital.

Information on mandates held

According to the information provided through the statement of affiliation, she fulfils the conditions regarding the number of mandates established by the law - four non -executive mandates within Société Générale Group, treated as one mandate.

Biography

She has a master's degree from Ecole de Management de Lyon (EM Lyon), specialization Finance, Accounting, Economy, marketing.

She is a person with over 37 years experience in banking field, in Société Générale, in management positions such as: Co-Head of Coverage France, Member of Société Générale Group Management Committee (January 2021-March 2022), Head of Corporate Accounts for Société Générale Retail Banking in France, Member of Société Générale Group Management Committee (July 2018 –December 2021), General Delegate of the Regional Direction of Lille, France (June 2014 –June 2018), Chief Operating Officer of Société Générale Retail Banking Activities in France (October 2010 to May 2014), Director of Trade Services within Société Générale Global Transaction and Payment Services (2007 to September 2010), Commercial Director of Corporate Clients for the French Retail Network (2003 to 2007), Commercial Director of Corporate Clients within SG Chambéry Branch (2000 to 2003), Corporate Relationship Manager within SG Grenoble Branch (1997 to 2000), Head of Oil and Metals structured Financing – Corporate and Investment Banking (1993 to 1997); Head of Multisource Export Financing - Corporate and Investment Banking (1987 -1993).

Since April 2022, she is Head of CSR Program for the French Retail Banking Network, Member of Société Générale Group Committee. In addition, currently she is member of the Boards of Directors of Genefim & Sogefimur (companies specialised in leasing) and member of the Supervisory Committee of Lumo Glba 3.

Maria ROUSSEVA²

Executive Member of the Board of Directors

Date of birth: April 24, 1972;

Term of mandate as Interim member of BRD-Groupe Société Générale's Board of Directors: March 21, 2024 until April 25, 2024

Information on mandates held

According to the information provided through the statement of affiliation, she fulfils the conditions regarding the number of mandates in companies established by the applicable law - she holds one executive mandate and two non-executive mandates within Société Générale Group treated as one mandate.

At the same time, since December 2023, she has been a Member of the Board of Directors of Council of Banking Employers in Romania and, since May 24, 2024, she has been a Member of the Board of Directors of Romanian Association of Banks.

Biography

She studied at the University of National and World Economy, Sofia, Bulgaria, with a major in International Economic Relations, and she graduated from Leipzig University, Germany, with a master degree in Business studies.

She is a person with over 25 years' experience in the banking field, out of which over 22 in management positions, outside and inside the SG Group, such as: Relationship Manager, Corporate Clients at HypoVereinsbank Bulgaria (April 2000 – March 2002, Head of Multinational Corporates at HVB Bank Biochim, Bulgaria (April 2002 – October 2005); Head of Corporate and Investment Banking at Société Générale Expressbank, Bulgaria (November 2005 – October 2011); Member of the Management Board / Head of Corporate and Financial Markets at Société Générale Expressbank, Bulgaria (November 2011 – November 2012); Deputy CEO/ Deputy Chairman of the Management Board, Head of Corporate and Financial Markets at Société Générale Expressbank, Bulgaria (November 2012 – June 2015); CEO/ Chairman of the Executive Board at Société Générale Bank Serbia (July 2015 – July 2019); Member of the Supervisory Board at Ohridska Banka, Société Générale Group (February 2012 – December 2019); Member of the Board of Directors at SKB Banka Slovenia, Société Générale Group (May 2018 – December 2019), Member of the Board of Directors at Rusfinance Bank LLC, Rosbank Group (August 27, 2019 - March 1st, 2021), First Deputy CEO/ First Deputy Chairman of the Management Board at PJSC Rosbank, Société Générale Group (August 21, 2019 - April 29, 2022), Member of the Board of Directors of Société Générale Insurance LLC and Société Générale Life Insurance LLC (September 18, 2019 – May 31, 2022), Chairman of the Board of Directors of BRD Sogelease IFN S.A. (July 28, 2022 - February 1st, 2024).

In 2021, she joined the Board of Directors of BRD Groupe Société Générale S.A. as a non-executive member and held this mandate between July 26, 2021 and June 9, 2022.

Subsequently, between October 4, 2022 and November 23, 2023, she held the position of Deputy CEO, Global Corporates.

Between March 21, 2024 and April 25, 2024 she was Interim member of the Board of Directors of BRD.

Currently, since November 24, 2023, she has been holding the position as CEO of BRD, and since June 6, 2024, she holds the position of Member of the Board of Directors of BRD.

Supplementary, since March 7, 2024, she is member of the Board of Directors of ALD Automotive SRL.

At the same time, since December 2023, she has been a Member of the Board of Directors of Council of Banking Employers in Romania and, since May 24, 2024, she has been a Member of the Board of Directors of Romanian Association of Banks.

² Since June 6, 2024.

**Mathieu Jacques Paul Michel Mary
VEDRENNE**

Member of the Board of Directors
Member of the Risk Management Committee

Date of birth: August 24, 1972;
Year of the appointment as member of BRD-Groupe
Société Générale's Board of Directors: 2024;
Term of mandate expires in: 2028;
She has no shares in BRD-Groupe Société Générale's
capital.

Information on mandates held

According to the information provided through the statement of affiliation, he fulfils the conditions regarding the number of mandates established by the law – four mandates (one executive mandate and three non – executive mandates), all inside Société Générale, treated as one mandate :

Biography

He has a Master in Physique from the "Ecole polytechnique fédérale de Lausanne – Switzerland (EPFL)", as well as a Physique degree from the "Ecole supérieure de Physique et de Chimie industrielles de la Ville de Paris, France". He is also a Lauréat promotion 2012 from the 40 under 40 - European Young Leader Program. In 2018, he obtained a Professional Certification from the French Financial Markets Authority (AMF). Finally, he is an Auditor / Promotion 2011 from the "Institut des Hautes Etudes de l'Entreprise (INHES) ".

He is a person with over 23 years' experience in banking field out of which over 19 years in management positions such as: Deputy CEO of SG Private Banking (2023 – November 2024), Member of the SOCIÉTÉ GÉNÉRALE Group Management Committee (Since 2020), Head of SG Private Banking France – Paris (2019 - 2023), Chief Commercial Officer, SG Private Banking France (2017 – 2019), Head of Wealth Management Solutions, SG Private Banking France (2015 – 2017), Deputy CEO of SG Private Banking Switzerland – Geneva, Member of the Executive Committee and Secretary to the Board of Directors (2012 – 2015), Chief of Staff to the Chairman & CEO of the Group, Frédéric Oudea (2008 – 2012), Strategic Studies Manager, Corporate Strategy Department of the Group (2005 - 2008).

Other functions occupied in banking field: Team Manager, General Inspection Department (2001 – 2005).

The functions occupied in specialized field: Investor Manager for PriceLab in PriceWaterhouseCoopers (PwC) - Paris (2000 - 2001) and Senior Consultant, Banking and Insurance practice (1998 – 2000).

Currently, he is CEO of SG Private Banking (since November 2024).

Supplementary, he has other three mandates in force, all inside SG Group - as Member of the Board of directors of SOGECAP (Insurance subsidiary of SG Group, 4th Life insurance company in France), SOGEPROM (Real Estate subsidiary of SG Group, 13th real estate developer in France) and as Member of the Supervisory Committee KWIPER (digital platform of wealth planning).

ATTRIBUTIONS AND RESPONSIBILITIES OF THE BOARD OF DIRECTORS

The main competences of the Board of Directors, including those that cannot be delegated to members of the executive management, are set by law, by the Articles of Incorporation, Internal Regulations of the Bank, the "Directive on management of credit authorities within BRD", and also by the Directive "Regulation of organization and functioning of the Management Body". In cases permitted by the law, the General Shareholders Meeting may delegate other attributions to the Board of Directors as well.

The Board of Directors sets the main business and development directions of the Bank and supervises the activity of the Bank and of the executive management, and also has the ultimate responsibility for the operations and the financial strength of the Bank. The Board of Directors decides on the accounting and financial control systems and approves the financial planning.

The Board of Directors approves the Bank's business and risks management strategy, and makes sure that the activity of the executive management complies with the approved strategy and policies.

The Board of Directors approves the organisational structure of the Bank, the risk management policy, the general remuneration policy of the employees, directors and officers of the Bank.

MEETINGS OF THE BOARD OF DIRECTORS

The Board of Directors meets whenever necessary, but at least once every 3 months.

The notices of the Board of Directors' meetings specify the place, date and the draft agenda for the meeting, and no decision can be made regarding unexpected issues, except for emergency cases and provided they are ratified by the absent members at the next meeting.

Minutes are drafted for each meeting and include the names of the participants, the order of the deliberations, the decisions made, the number of votes cast and the separate opinions.

On February 10, 2016, Mrs. Flavia Popa – Corporate Secretary was nominated as Secretary of the Board of Directors.

ACTIVITY OF THE BOARD OF DIRECTORS IN 2024

In 2024, 38 meetings of the Board of Directors took place, and the decisions of the Board were generally made with unanimity of votes. In specific cases where certain directors were in conflict of interest, they abstained from voting.

The Directors attended to the Board of Directors' meetings as follows:

- Mr. Jean-Pierre Georges Vigroux³ (Independent Member of the Board of Directors) and Mr. Benoît Jean Marie Ottenwaelter (Independent Member) attended to all the Board's meetings (38),
- Mrs. Delphine Garcin Meunier attended to 29 out of the 30 meetings organized after the entry into force of her mandate as Chairman of the Board of Directors;
- Mrs. Maria Rousseva⁴ (Member) attended to all 33 Board's meetings organised during the period when she held the mandate as Interim member of the Board of Directors, i.e. after the entry into force of her mandate as Member of the Board of Directors;
- Mr. Bogdan-Alexandru Drăgoi (Independent Member) attended to 37 Board's meetings;
- Mrs. Liliana Ionescu - Feleaga (Independent Member) and Mrs. Valerie Marcelle Paule Villafranca (Member) attended to 36 Board's meetings;
- Mrs. Aurore Brigitte Micheline Gaspar⁵ (Member) attended to 18 Board's meetings out of the 22 Board's meetings organised until her renunciation;
- Mrs. Veronique Schreiber Loctin attended to 35 Board's meetings;
- Mr. Mathieu Jacques Paul Michel Mary Vedrenne attended to all Board's meetings organised after the entry into force of his mandate (2).

On the Board of Directors' agenda, the following main subjects were included: credits and other engagements in its area of competence, Consolidated and Separate Financial Statements, 2023

³ Mr. Jean – Pierre Georges VIGROUX occupied the function as Independent Chairman of the Board of Directors, starting to December 8, 2023 until May 30, 2024 and Independent Member of the Board of Directors, starting to May 30, 2024.

⁴ Mrs. Maria ROUSSEVA occupied the function as Interim Member of the Board of Directors between March 21, 2024 to April 25, 2024 and currently she is Member of the Board of Directors starting to June 6, 2024.

⁵ Mrs. Aurore Brigitte Micheline GASPAR renounced to her mandate as member of the Board of Directors, starting to July 1st, 2024.

Sustainability Report, Information on the internal audit activity carried out within the Bank and 2024 Audit Plan, the report regarding the 2023 internal control, approval of the Liquidity Risk Management Framework, Risk assessment and Risk Appetite Framework, Risk Appetite Statement, Approval of ICLAAP framework and Internal Capital and Liquidity Adequacy Assessment Process (ICLAAP) for December 31, 2023, The results of the annual reporting campaign of monitoring the outsourced services, Information regarding the outsourcing of the activities and approvals for the significant outsourcing activity, Report on Transparency and Disclosure Requirements, BRD Contribution to Société Générale Group Recovery Plan 2024, the main axes for the Bank's transformation, Update on Horizons 2027 strategy and BRD Acceleration presentation, changes in the Bank's management body, annual reports on adequacy of the members of the management body and the key functions, changes in the structure of the committees set up to support the activity of the Board of Directors, modifications in internal regulations in its specific power, changes in the organizational structure, calls of the shareholders' meetings organized in 2024 and all the notes related to the items on the agenda, Remuneration Policy, quarterly compliance reports, 2023 Safeguarding Annual Activity Report - MiFID 2, 2023 Markets Compliance Activity Report and 2024 control plan for supervised activities under Financial Supervisory Authority Regulation 5/2019 perimeter, Approval of the 2024 Plan for the sale of unused buildings. During its meetings, the Board of Directors is regularly updated on the economic, monetary and financial environment, on the evolution of the regulations in force, Bank's financial and commercial results, significant risks, on the main events that took place within BRD, the measures disposed by the supervisory authorities and the status of their implementation, as well as on the activity of committees set up to support the activity of the Board of Directors: the Audit Committee, Risks Management Committee, Nomination Committee and Remuneration Committee.

COMMITTEES SET UP IN SUPPORT OF THE BOARD OF DIRECTORS

In order to develop and maintain good practices of business administration, the Board of Directors set up four committees that assist it in performing its attributions. The structure, the organisation and operation rules as well as the attributions of these committees are set and defined in the Committee Directive set up to support the Board of Directors.

AUDIT COMMITTEE

The Audit Committee consists of 3 non-executive directors, of which 2 are independent.

As at December 31, 2024, the members of the Audit Committee were: Mr. Jean-Pierre Georges Vigroux (Independent Chairman), Mrs. Liliana Ionescu - Feleaga (Independent Member) And Mrs Delphine Garcin Meunier⁶ (Member).

The year 2024 brought the following changes to the composition of the Audit Committee:

- ✓ Mrs. Delphine Garcin Meunier nomination as member of this committee entered into force starting to June 6, 2024.

The members of the Audit Committee have the experience required for their specific attributions within the committee.

The Audit Committee meets on a quarterly basis or whenever necessary.

The Audit Committee assists the Board of Directors in performing its responsibilities in terms of internal control and financial audit. To this effect, the Audit Committee makes recommendations to the Board of Directors regarding the strategy and policy of the credit institution in the field of internal control and financial audit. The Audit Committee's responsibilities are presented in the Bank's Corporate Governance Code available to the interested parties on institutional site in section: <https://www.brd.ro/en/about-brd/shareholders-and-investors/corporate-governance>.

In 2024, 10 meetings of the Audit Committee took place, in which there were analysed the activity and reports of internal control and conformity, internal audit and external audit.

The attendance was as follows:

⁶ Starting to June 6, 2024.

- Mr. Jean-Pierre Georges Vigroux and Mrs. Liliana Ionescu - Feleaga attended to all the Audit Committee's meetings (10 meetings);
- Mrs. Delphine Garcin Meunier attended to 4 out of the 7 meetings organized after the entry into force of her mandate.

After each meeting, minutes were drafted, specifying the aspects that required improvements, as well as recommendations for their application.

REMUNERATION COMMITTEE

The Committee consisted of 3 non-executive directors, of which 2 are independent directors. As at December 31, 2024, the members were: Liliana Ionescu – Feleaga (Independent Chairman), Mr. Jean-Pierre Georges Vigroux (Independent member) and Mrs. Delphine Garcin Meunier (Member)⁷.

The year 2024 brought the following changes to the composition of the Remuneration Committee:

- ✓ Mrs. Delphine Garcin Meunier nomination as a member of this committee entered into force starting to June 6, 2024.

The Remuneration Committee meets annually, or whenever necessary. In 2024, 9 meetings of the Remuneration Committee took place.

The attendance was as follows:

- Mr. Jean-Pierre Georges Vigroux and Mrs. Liliana Ionescu - Feleaga attended to all the Audit Committee's meetings (9 meetings);

Mrs. Delphine Garcin Meunier attended to all 6 meetings organized after the entry into force of her mandate. In order to perform the attributions entrusted, the Remuneration Committee analyses the Bank's remuneration policy which it submits to the Board of Directors for approval; it submits proposals regarding the individual remuneration of non-executive directors and the additional individual compensation of the directors entrusted with specific functions within the Board as well as the individual remuneration of the officers; it supervises directly the remuneration of the coordinators of the risks' management and compliance functions; and it supervises the application of the principles of the staff remuneration policy and informs the Board of Directors in this respect.

The Remuneration Committee responsibilities are presented in the Bank's Corporate Governance Code available to the interested parties on institutional site in section: <https://www.brd.ro/en/about-brd/shareholders-and-investors/corporate-governance>.

RISKS MANAGEMENT COMMITTEE

The Committee consisted of 3 non-executive directors. As at December 31, 2024, the members were: Mr. Benoît Jean Marie Ottenwaelter (Chairman), Mr. Bogdan-Alexandru Drăgoi (Independent Member) and Mr. Jacques Paul Michel Mary Vedrenne (Member)⁸.

The Risks' Management Committee meets on a quarterly basis or whenever necessary.

In 2024, 4 meetings of the Risks' Management Committee took place.

The attendance was as follows:

- Mr. Benoît Jean Marie Ottenwaelter and Mr. Bogdan-Alexandru Drăgoi attended to all the Risks' Management Committee's meetings (4 meetings);

⁷ Starting June 6, 2024.

⁸ Mrs. Aurore Brigitte Micheline Gaspar was member of this committee until July 1st, 2024 and Mr. Jacques Paul Michel Mary Vedrenne has become member starting to December 6, 2024.

- Mrs. Aurore Brigitte Micheline Gaspar did not attend the 2 meetings organized during her membership;
- Mr. Jacques Paul Michel Mary Vedrenne did not attend the meeting of December 2024 organized after he became a member of this committee.

At the meetings of the Risks' Management Committee may participate, as permanent guests, the members of the Executive Committee, Chief Financial Officer, Risk Piloting Pole Executive Officer/Risk Deal Flow Pole Executive Officer, Retail Distribution Executive Officer, Top Corporates Executive Officer/Sales Manager Top Corporates, DPF Executive Officer, BIS Director and Corporate Secretary.

The Risks' Management Committee assists the Board of Directors in defining the global risks strategy of the Bank and the risk appetite and assists the Board of Directors in overseeing the implementation of such strategy.

Its objective is the management of significant risks, risks with high impact on the assets and/or image of the Bank (credit risk, market risk, liquidity risk, operational risk and reputational risk), as well as the risks associated to the outsourced activities.

The Risks' Management Committee's responsibilities are presented in the Bank's Corporate Governance Code available to the interested parties on institutional site in section: <https://www.brd.ro/en/about-brd/shareholders-and-investors/corporate-governance>

NOMINATION COMMITTEE

As at December 31, 2024, the Committee was composed of 3 non-executive directors of the Board of Directors: Mr. Bogdan-Alexandru Drăgoi (Chairman), Mrs. Liliana Ionescu-Feleaga (Independent Member) and Mrs. Valerie Marcelle Paule Villafranca (Member).

The Nomination Committee meets half-yearly or whenever necessary.

In 2024, 8 meetings of the Nomination Committee took place.

The attendance was of 100%;

In exercising its powers, the Nomination Committee identifies, makes proposals and submits for approval by the Board of Directors, the nominees to fill positions within the management body; is involved in formulating the policy on the selection, evaluation and sequencing of the management body members, which it submits to the Board of Directors for approval; it assesses periodically and at least once a year the structure, size, composition and performance of the management body and makes recommendations to the Board of Directors on any modifications which it considers necessary.

The Nomination Committee's responsibilities are presented in the Bank's Corporate Governance Code available to the interested parties on institutional site in section:

<https://www.brd.ro/en/about-brd/shareholders-and-investors/corporate-governance>

EXECUTIVE MANAGEMENT

The management and the coordination of the current activity of the Bank is delegated by the Board of Directors to the executive officers.

The executive officers of the Bank are elected by the Board of Directors, among directors or from outside the Board, and act together in the Executive Committee.

The term of mandate is of 4 years and can be renewed.

The Executive Committee is composed of the CEO and six⁹ Deputy CEOs. The Executive Committee is led by the CEO.

The year 2024 brought changes to the composition of the Executive Committee, as follows:

⁹ Starting November 24, 2023.

- ✓ Mr. Philippe Yves Henri Pierre Marie THIBAUD's mandate as Deputy CEO Risks, was renewed, for a 4 years period, starting to February 18, 2024;
- ✓ NBR approved Mr. Jean-Philippe GUILLAUME as Deputy CEO Global Corporates. for a 4 years period starting to May 23, 2024;
- ✓ Mrs. Mirela-Virginia MEDELEAN's mandate as Deputy CEO Projects and Operations ceased as of June 21, 2024;
- ✓ Mr. Etienne Jean LOULERGUE's mandate as Deputy CEO Finance Treasury ceased starting to August 31, 2024. He took over a new position within the Société Générale Group;
- ✓ Mr. Jean-Philippe TALEC was nominated by the BoD on September 3rd, 2024, as Deputy CEO Projects and Operations, for a 4 years mandate, starting to the 3rd working day after the reception of the NBR prior approval;
- ✓ NBR approved Mr. Vladimir POJER as Deputy CEO Finance Treasury, for a 4 years period starting to November 15, 2024.

MEMBERS OF THE EXECUTIVE COMMITTEE AS OF DECEMBER 31, 2024

Maria ROUSSEVA
CEO

Date of birth: April 24, 1972;
Year of the appointment as CEO: 2023;
Term of mandate expires in: 2027;
She has no shares in BRD-Groupe Société Générale's capital.

Compliance Officer, person responsible for coordinating the implementation of internal policies and procedures for the application of "Law No. 129/2019 for the prevention and combating of money laundering and terrorist financing" and of the "NBR Regulation no. 2/2019 on preventing and combating money laundering and terrorism financing"

Structures coordinated: General Secretariat, Compliance Department¹⁰, Human Resources Department, Legal Department¹¹, Internal Audit Department, Transformation Department¹² and Security Division¹³.

Member of various decisional and consultative Committees (Member of the following decisional committees: Governance and Data Quality Committee, Innovation Committee and Chairman of the following decisional committees: Compliance Committee, Asset and Liability Management Committee, Pricing Committee, Crisis Committee, Projects Review Committee, Sustainability Committee - ESG,

¹⁰ On October 29,2024, Mrs. Rousseva received the NBR prior approval for the exercise of the additional responsibilities generated by the modifications in the Compliance Department.

¹¹ On April 30, 2024, Mrs. Rousseva received the NBR prior approval for the exercise of the additional responsibilities generated by the transfer of the Legal Department in the coordination of the CEO.

¹² On April 30, 2024, Mrs. Rousseva received the NBR prior approval for the exercise of the additional responsibilities generated by the creation of the Transformation Department under the coordination area of CEO and on October 29,2024, she received the NBR prior approval for the exercise of the additional responsibilities generated by the modifications in the Transformation Department.

¹³ On October 29,2024, Mrs. Rousseva received the NBR prior approval for the exercise of the additional responsibilities generated by the transfer of the Security Division in the coordination of the CEO.

Legal Entities Review Committee; Member of the following consultative committees: Benchmarks and Market Conduct Oversight Committee and Chairman of the following consultative committees: Internal Control Committee, Human Resources Committee, Risk Retail Committee, Non-Retail Risk Committee, Follow-Up Committee, Communication Committee, Customer Board Committee). Also, she is member of Quarterly Business Review of Objectives within the Tribes.

Other information: please see the section “Board of Directors” of the present Report.

Alexandru-Claudiu CERCEL-DUCA

Deputy CEO - Financial Markets

Date of birth: February 17, 1968;
Year of the appointment as Deputy CEO: 2008;
Term of mandate expires in: 2025;
He has 1,030 shares in BRD-Groupe Société Générale's capital.

Coordinated the Financial Markets Pole including the following structures Financial Markets Division, Titles Division, Financial Markets Solutions and Governance Division, Markets AI Hub, Markets' Analysis Service Unit.

Member of various decisional and consultative Committees (Member of the following decisional committees: Compliance Committee, Governance and Data Quality Committee, Asset and Liability Management Committee, Pricing Committee, Crisis Committee, Projects Review Committee, Innovation Committee, Sustainability Committee - ESG, Legal Entities Review Committee; Member of the following consultative committees: Internal Control Committee, Human Resources Committee, Communication Committee, Customer Board Committee, Correspondent Banking Committee (CBC) and Chairman of the Benchmarks and Market Conduct Oversight Committee. Also, he is member of Quarterly Business Review of Objectives within the Tribes.

Information on mandates held

According to the information provided through the statement of affiliation, he has no executive and non-executive positions in not-for-profit institutions and fulfils the conditions regarding the number of mandates established by the law- one executive mandate within BRD-Groupe Société Générale.

Biography

Graduated the Economic Studies Academy - Cybernetics Faculty, in 1992, as well as various management and leadership training courses organized both by Société Générale and other banking institutions: Nomura Bank (London), Bank of America (San Francisco), or the Montreal University and London Business School.

He graduated the Executive Master of Business Administration (EMBA) - ASEBUSS Bucharest / University of Washington, USA. Between 1992 and 1993, he was a sales manager in the field of communications products.

He has worked within BRD-Groupe Société Générale since 1993, and occupied the positions of Treasury Officer, FX technical analyst, FX trader, Treasury Deputy Manager, Market Operations Manager and Executive Officer of Financial Markets.

**Philippe Yves Henri Pierre Marie
THIBAUD
Deputy CEO Risks**

Date of birth: February 5, 1968
Year of the appointment as Deputy CEO: 2020;
Latest renewal of the mandate: 2024
Term of mandate expires in: 2028;
He has no shares in BRD-Groupe Société Générale's capital.

Structures coordinated: Risk Piloting Pole Financial Risks, Risk Piloting Pole – Non - Financial Risks, The Level 2 Control Unit, Risk Deal Flow Pole and the Special Credit Management Department.,

Member of various decisional and consultative Committees (Member of the following decisional committees: Compliance Committee, Governance and Data Quality Committee, Asset and Liability Management Committee, Pricing Committee, Crisis Committee, Projects Review Committee, Innovation Committee, Sustainability Committee -ESG, Legal Entities Review Committee; Member of the following consultative committees: Internal Control Committee, Human Resources Committee, Risk Retail Committee, Non - Retail Risk Committee, Communication Committee, Customer Board Committee, Correspondent Banking Committee (CBC), and Co-Chairman of the New Products Committee. Also, he is member of IT Risk Management Committee (COITRM) and of the Quarterly Business Review of Objectives within the Tribes.

Information on mandates held

According to the information provided through the statement of affiliation, he has no executive and non-executive positions in not-for-profit institutions and fulfils the conditions regarding the number of mandates established by the law- one executive mandate within BRD-Groupe Société Générale and two non-executive mandates – one inside BRD-Groupe Société Générale Group and one outside Société Générale Group.

Biography

He graduated from Université Paris I - Panthéon Sorbonne, has a diploma from Ecole Normale Supérieure de Cachan, qualification on Aggregation Economics and Management and also a diploma from Université Paris XI – Val de Marne Créteil - Postgraduate (DEA) Management.

Mr. Thibaud has 24 years of experience in risk management and credit analysis field.

During his career, Mr. Thibaud acquired a significant expertise in various fields of risk management: credit risk, operational risk, market risks, experience in all markets from retail to very large CIB clients, LOD2 as well as LOD1 positions held in France as well as in The Netherlands, management of large teams.

Mr. Thibaud held the following positions in banking field: Deputy Head of Risk France with Société Générale, Paris (January 2018-August 2019), Head of Risk North of France at Société Générale, Paris / based in Lille (September 2014-December 2017), Co-Head of Credit Société Générale, Paris CIB – France (March 2008-August 2014), Relationship Manager, CIB - The Netherlands at Société Générale, Amsterdam branch (September 2001-February 2008), Credit Manager at GE Access –European headquarters (May 2000-August 2001).

He also has academic expertise as Allocataire Moniteur Normalien (Lecturer / Researcher) at the Université Paris XII, Université Paris I Pantheon-Sorbonne and at the Institut Universitaire de Technologies de Sceaux (September 1994-August 1996), Teacher of Accounting and Management, Training co-coordinator of the Chartered Accountant Preparation at Ecole Nationale de Commerce de Bessieres (September 1996-April 2000).

In September 1st, 2019, he joined BRD - Groupe Société Générale as Advisor of BRD's CEO and since February 18, 2020, he holds the position of Deputy CEO Risks.

Mădălina - Otilia TEODORESCU

Deputy CEO Retail

Date of birth: May 24, 1974

Year of the appointment as Deputy CEO: 2023

Term of mandate expires in: 2027;

She has no shares in BRD-Groupe Société Générale's capital.

Coordinates Retail Pole including the following structures: Retail Customers Value Management Department, Retail Distribution Department, Contact Centre Department, Retail Digital Transformation Department, European Funds, National Programs and Partnership Department, Alternative Channels Sales Division and Network Regions Retail.

Member of various decisional and consultative Committees (Member of the following decisional committees: Compliance Committee, Governance and Data Quality Committee, Asset and Liability Management Committee, Pricing Committee, Crisis Committee, Projects Review Committee, Innovation Committee, Sustainability Committee ESG, Legal Entities Review Committee; Member of the following consultative committees: Internal Control Committee, Human Resources Committee, Risk Retail Committee, Communication Committee, Customer Board Committee. Also, she is member of Quarterly Business Review of Objectives within the Tribes.

Information on mandates held

According to the information provided through the statement of affiliation, he has no executive and non-executive positions in not-for-profit institutions and fulfils the conditions regarding the number of mandates in companies established by the applicable law - one executive mandate within BRD- Groupe Société Générale and two non - executive mandates (one inside Société Générale Group and one outside Société Générale Group).

Biography

She graduated from Faculty of Finance, Banking and Trade Relations of the Romanian-American University.

She has over 29 years of experience in the banking field, out of which 24 in management positions such as: Manager - Citibank Romania (Sept 2000 – June 2002); Head of department for VIP Sales and Strategic Partnerships; Retail Area – Raiffeisen Bank SA (June 2002 – Dec.2003); Director of Consumer Division, Retail Area – Raiffeisen Bank SA (January 2004 –October 2005); Executive Director of Private Individuals Lending Division, Retail Area – Raiffeisen Bank SA (October 2005 –June 2008); Executive Director – Chief Commercial Officer – Raiffeisen Bank SA (June 2008 –Aug. 2014); Deputy General Manager - Piraeus Bank Romania (Sept. 2014 – June 2018); Vice President - First Bank Romania, Member of Executive Management Committee (since June 2018 - March 3, 2023).

Other positions occupied in the banking industry: Member of the Board of Directors, Raiffeisen Asset Management (September 14, 2009 – August 31, 2014); Member of the Board of Directors, Raiffeisen Leasing (December 8, 2011- August 31, 2014); Advisor to the Chairman, Romanian Commercial Bank - BCR - Head-office (Sept. 1999 - Sept. 2000); Head-office – Documentary Operations - Documentary Affairs officer, Victoria Branch – Documentary Operations – Senior Economist Head office - Corporate Banking Department - Relationship Manager BANCOREX (1995 –Sept. 1999).

Since June 9, 2023, she holds the position of Deputy CEO Retail BRD - Groupe Société Générale S.A.

Supplementary, currently, she is member of the BRD Asigurări de Viață S.A. Board of Directors (since September 16, 2024) and of Biroul de Credit S.A. (since March 25, 2024).

Jean-Philippe GUILLAUME¹⁴

Deputy CEO Global Corporates

Date of birth: June 27, 1968

Year of the appointment as Deputy CEO: 2024;

Term of mandate expires in: 2028;

He has no shares in BRD-Groupe Société Générale's capital.

Coordinates the Global Corporates Pole including the following structures: Environmental Social and Positive Impact Financing Division, Corporates Transversal Management Center, Top Corporates Coverage Department, SME Coverage Department, Corporate Marketing & Sales Management Department, Corporates Credit Group Department, Structured Finance Division, Corporate Finance Division, Global Transaction Banking Department, Corporates Digital Transformation Division;

Member of various decisional and consultative Committees (Member of the following decisional committees: Compliance Committee, Governance and Data Quality Committee, Asset and Liability Management Committee, Pricing Committee, Crisis Committee, Projects Review Committee, Innovation Committee, Sustainability Committee ESG, Legal Entities Review Committee; Member of the following consultative committees: Internal Control Committee, Human Resources Committee, Non-Retail Risk Committee, Communication Committee, Customer Board Committee, Correspondent Banking Committee (CBC). Also, he is member of Quarterly Business Review of Objectives within the Tribes.

Information on mandates held

According to the information provided through the statement of affiliation, he has no executive and non-executive positions in not-for-profit institutions and fulfils the conditions regarding the number of mandates established by the law- one executive mandate within BRD- Groupe Société Générale S.A.

Biography

He graduated from Institut d'Etudes Politiques de Paris (Sciences-Po) with two Master degrees: in Economics and Finance, as well as in Corporate Finance and Capital Markets.

Also, he holds a Master degree from Conservatoire National des Arts et Métiers (CNAM), in Wealth Management.

He has 31 years of experience in the banking field, out of which over 24 in management positions, inside Société Générale Group, such as: Deputy Head of International Retail Banking for Europe Société Générale - Business Unit covering SG's commercial activities in Romania (BRD), Czech Republic (KB), Germany (BDK and Hanseatic Bank), Italy (Fiditalia), France (CGI) (August 19, 2019 to December 31, 2023); Member of the Board of Directors of SG Montenegro (July 26, 2018 to July 16, 2019); Chairman of the Board of Directors of SKB, SG Group, Slovenia (April 18, 2018 to December 13, 2019); Chairman of the Supervisory Board of Ohridska Banka, SG Group, North Macedonia (April 12, 2017 to December 27, 2019); Regional Head Société Générale for the Balkans (including Serbia, Bulgaria, Slovenia, Albania Montenegro, Moldova, Macedonia) (July 15, 2015 to August 18, 2019); Chief Executive Officer of SG Cameroon - Universal bank, subsidiary of Société Générale Group in Cameroon (January 1, 2012 - July 14, 2015); Member of the Board of Directors of Compagnie Générale d'Affacturage (CGA) - SG Group Factoring subsidiary (March 10, 2010 to April 7, 2021); Head of Commercial and Marketing of the Retail banking Division outside France (March 8, 2010 to December 31, 2011); Head of the Region South Picardy in the French Network (September 17, 2007 to April 1, 2010); Chief Executive Officer of Compagnie Générale d'Affacturage (July 1, 2002 to September 16, 2007); Deputy Chief Executive Officer of Compagnie Générale d'Affacturage (May 25, 1999 to June 30, 2002).

Other positions occupied: Banking Inspector Société Générale (internal audit and advisory) from September 7, 1992 to May 24, 1999.

¹⁴ Since May 23, 2024.

Other mandates in the financial field: Chairman of the Advisory Board of ALD Lease Finanz, SG Group, Germany (July 1, 2022 – December 31, 2023) and outside the financial field: Member of the Supervisory Board of Reezocar, SG Group, France (December 15, 2021– December 31, 2023).

In January 2024, he joined BRD - Groupe Société Générale by taking over the position of Advisor to the CEO.

Since May 23, 2024, he holds the position of Deputy CEO, Global Corporates.

Vladimir POJER¹⁵

Deputy CEO Finance/Treasury

Date of birth: September 16, 1983

Year of the appointment as Deputy CEO: 2024;

Term of mandate expires in: 2028;

He has no shares in BRD-Groupe Société Générale's capital.

Structures coordinated: Financial Department, Level 2 Financial Control Service, Acquisitions Division, Logistic Division, Real Estate Management and Transversal Activities Department, Cash Administration Department.

He is member of various decisional and consultative Committees (Member of the following decisional committees: Compliance Committee, Governance and Data Quality Committee, Asset and Liability Management Committee, Pricing Committee, Crisis Committee, Projects Review Committee, Innovation Committee, Sustainability Committee ESG, Legal Entities Review Committee; Member of the following consultative committees: Internal Control Committee, Human Resources Committee, Communication Committee, Customer Board and Chairman of the Occupational Safety And Health Committee). Also, he is member of Quarterly Business Review of Objectives within the Tribes.

Information on mandates held

According to the information provided through the statement of affiliation, he has no executive and non-executive positions in not-for-profit institutions and fulfils the conditions regarding the number of mandates established by the law- one executive mandate within BRD- Groupe Société Générale and one non-executive mandate outside Société Générale Group.

Biography

He holds a Master of Science degree in Monetary Economics and Banking & International Business at the University of Economics, Faculty of Accounting, Prague and a Bachelor of Science in International Business at University of Economics, Faculty of International Relations, Prague.

Mr. Vladimir POJER is a person with over 18 years' experience in the banking field, out of which more than 13 years in management positions within Komerční Banka a.s, such as: Head of Planning & Reporting Department / CIB Top Corporations (June 1st, 2011 to October 31st, 2012), Manager of Planning and Reporting / Strategy & Finance (November 1st, 2012 to March 31st, 2016), Director of Management Accounting / Strategy & Finance (April 1st, 2016 to March 31st, 2020) and within Modra Pyramida a.s. as CFO - Member of the Executive Board of Directors (April 1st, 2020 – August 31st, 2024).

¹⁵ Since November 15, 2024.

Other functions occupied in Komerční Banka a.s: Sales promotion specialist / CIB Top Corporations (June 1st, 2007 to May 31st, 2011), Management steering & controlling specialist / CIB Corporate Banking (September 1st, 2006 to May 31st, 2007).

In the non – financial sector, he was Non-executive Chairman of the Supervisory Board of Foundation Nadace Komerční Banky Jistota (July 15th, 2018 to May 27th, 2021).

Starting September 1st, 2024, he has been a member of the Supervisory Board of CIT ONE SA.

In September 2024, he joined BRD - Groupe Société Générale by taking over the position of Advisor to BRD's CEO and since November 15th, 2024, he has been holding the position of Deputy CEO, Finance - Treasury.

ATTRIBUTIONS AND RESPONSIBILITIES

The executive officers are in charge of taking all the measures in relation to the Bank's management, within the limits of the Bank's object of activity and in compliance with the powers exclusively reserved by law or by the Articles of Incorporation to the Board of Directors and the General Shareholders Meeting.

Each executive officer is vested with all the powers to act on behalf of the Bank and to represent it in the relationships with third parties, in any circumstances related to the activities that they coordinate, in compliance with the legal provisions, the Articles of Incorporation and the Internal Regulations of the Bank.

Within the limit of the powers and responsibilities set forth by the Board of Directors, the executive officers act jointly, organised in the Executive Committee, for a series of activities / operations specific to the activity of the Bank, detailed in the Articles of Incorporation, in the Internal Regulations of the Bank, the "Directive on the management of credit authorities within BRD" and in the Directive "Regulation of organization and functioning of the management body".

MEETINGS OF THE EXECUTIVE COMMITTEE

The meetings of the Executive Committee are held at least once every two weeks, or any time the activity of the Bank requires it.

In 2024, 126 meetings of the Executive Committee took place.

The decisions of the Executive Committee are made with votes "FOR" of at least four members of the Executive Committee.

Voting cannot be delegated within the meetings of the Executive Committee.

The minutes of the meeting are signed by the executive officers who attended the meeting immediately after their drafting.

The Executive Committee provided the Board of Directors, regularly and comprehensively, detailed information about all the major aspects of the Bank's activity, including risk management, potential risk assessment and compliance matters, measures taken and recommended, irregularities found while performing its attributions. Any major event is communicated immediately to the Board of Directors.

COMMITTEES SET UP WITHIN THE BANK (OTHER THAN THE COMMITTEES SET UP IN SUPPORT OF THE BOD)

In order to develop and maintain good practices in the management of its activities, the Executive Committee decided to set up Committees to assist it in carrying out its responsibilities.

These Committees may have a decisional or consultative role, as described in the mission and responsibilities of each committee.

The Committees will decide on aspects that do not fall within the competence of other statutory bodies according to the legislation in force, internal regulations or the Bank's Articles of Incorporation.

The Executive Committee will be informed annually or as often as necessary of the decisions taken by the decisional committees.

In terms of their consultative role, the Committees will forward the elements analysed/discussed to the Executive Committee for information or decision, if deemed necessary.

Other Committees may also be set up at Bank level in order to improve the efficiency of the activity.

Interaction between committees will be ensured by the Secretariat of the Committees, who will send the relevant extracts from the minutes of committee meetings to the corresponding Secretariat.

These committees are:

- ✓ **DECISIONAL COMMITTEES:** Compliance Committee, Governance and Data Quality Committee, Assets and Liabilities Committee, Pricing Committee, Crisis Committee (Crisis Cell), Projects review committee, Innovation Committee, Sustainability Committee- ESG, Legal Entities Review Committee;
- ✓ **CONSULTATIVE COMMITTEES:** Internal Control Committee, New Product Committee, Human Resources Committee, Occupational Safety and Health Committee, Risk Retail Committee, Non-Retail Risk Committee, Follow-Up Committee, Communication Committee, Customer Board, Benchmarks and Market Conduct Oversight Committee, Correspondent Banking Committee;
- ✓ **OTHER COMMITTEES:** IT Risk Management Committee, Quarterly business review of objectives within the tribes.

BRD - GROUPE SOCIÉTÉ GÉNÉRALE'S SHARES HELD BY THE MEMBERS OF THE BOARD OF DIRECTORS AND OF THE EXECUTIVE COMMITTEE AS AT DECEMBER 31,2024:

NAME	NUMBER OF SHARES
ALEXANDRU-CLAUDIU CERCEL -DUCA	1,030

RIGHTS OF SHAREHOLDERS

BRD-Groupe Société Générale respects the rights of its shareholders and ensures equal treatment for all of them.

VOTING RIGHT

The Bank's shares are indivisible and confer equal rights to their holders, each share entitling to one vote in the General Shareholders Meeting.

General Shareholders Meetings are called by the Board of Directors.

The notice of meeting is sent at least 30 days before the date set, in compliance with the legal provisions regarding the publicity and notification of the Financial Supervisory Authority - Financial Instruments and Investments Sector and of the Bucharest Stock Exchange ("BVB").

The shareholders can attend the General Shareholders Meetings in person, through a representative, they can vote by correspondence or voting by electronic means using AGABRD.VOTING.ro platform.

Voting by electronic means in General Shareholders Meetings will be possible only under the conditions of proper compliance with the provisions of Law no. 31/1990 on companies, republished, as amended and supplemented, as well as with the special provisions of Law no. 24/2017 and Regulation 5/2018, including those relating to the application of the cumulative voting method.

Shareholders registered in the Register of Shareholders of BRD kept by the Central Depository S.A. on the reference date, may participate and vote at the General Shareholders Meeting by using electronic means of voting, both in circumstances where shareholders are not physically present at the meeting and in circumstances where shareholders are physically present at General Shareholders Meetings. Voting shall be carried out through an online web platform subject to the requirements and constraints necessary to ensure the identification of shareholders and the security of electronic communication and only to the extent that they are proportionated to the achievement of those objectives.

Forms of power of attorney and vote by correspondence are made available to the shareholders in the special section on the Bank's own Internet page.

The procedures regarding the works of the General Shareholders Meeting are available to shareholders and other interested parties on the institutional site.

RIGHT TO DIVIDENDS

Each share of the Bank, held by a shareholder at the registration date (set according to the specific regulations and approved by the General Shareholders Meeting) entitles the shareholder to dividends for the prior financial year, in the quantum and conditions established by the General Shareholders Meeting.

The Dividend Policy is available to shareholders and other stakeholders on institutional site in Corporate Governance section:

<https://www.brd.ro/en/about-brd/investors-and-shareholders/corporate-governance/dividend-policy>

The dividend policy reconfirms the engagement of the Board of Directors to offer shareholders the opportunity to obtain a return for the invested capital and for the Bank the opportunity for a sustainable development.

RIGHT TO INFORMATION

BRD makes sure its shareholders have access to relevant information, so that they may exercise all their rights in an equitable manner. The communication strategy of the Bank relies on the following principles:

- Equal access to information for all shareholders and immediate availability of relevant information;
- Meeting deadlines for the publication of the results;
- Transparency and coherence of the provided information.

BRD-Groupe Société Générale sets up and maintains a dedicated structure managing the relation with investors and other stakeholders.

Shareholders / investors may send their requests to the Bank through e-mail or over the telephone, at the contact data displayed on the institutional site. The relevant information is published on the Bank's internet page, both in Romanian and in English.

For the information of shareholders and investors, the Bank sets at the beginning of the year a financial reporting calendar, which it sends to the Bucharest Stock Exchange and to the Financial Supervisory Authority. The quarterly financial reporting is prepared according to International Financial Reporting Standards as adopted by the European Union - and in compliance with the regulations specific to the capital markets.

In order to communicate on its financial results, BRD-Groupe Société Générale organizes meetings/ live audio webcasts with financial analysts, investment consultants, brokers and investors. These meetings during which the results of the Bank are presented, are an opportunity for Bank's management and the financial market analysts to exchange opinions. The same policy of transparency has been

adopted regarding the communication with the rating agencies and with capital markets institutions. In 2024, BRD Group organised 4 live audio webcasts for presenting its financial results.

2025 financial calendar

Publication of the preliminary financial results December 31, 2024	February 6, 2025
General Shareholders Meeting	April 24, 2025
Publication of the Annual Report 2024 – financial results as of December 31, 2024	April 24, 2025
Communication of results as of Q1 2025	April 30, 2025
Communication of results as of 1 st half of 2025	July 31, 2025
Communication of results as of Q3- 2025	October 30, 2025

3. HUMAN RESOURCES

KEY FIGURES 2024

- **5,670** active employees in BRD, with:
 - **516** external recruitments
 - **658** functional mobility
 - **9.9%** total turnover, out of which **7.4%** voluntary turnover.

The number of active employees of the Group as of 2024 end was 5,840 (2023 end: 6,070), while the number of active employees of the Bank as of 2024 end was 5,670 (2023 end: 5,854). Active employees are those present at work (excluding maternity leave and long - term sick leave).

In 2024, the Human Resources Department (HR) continued to deliver projects and actions in line with the strategic HR axes: career management, managerial development, employee engagement, efficiency and communication.

BUSINESS SUPPORT AND CONTINUOUS IMPROVEMENT

Throughout 2024, the Human Resources Department continued to support the business, by sustaining the evolution of the business model. The Bank's goal was to ensure efficient and dynamic structures, in order to better respond to customer needs (increased focus on remote banking operations) and to maximize the results obtained. Among the main projects we mention: optimizing the structure of the different departments at the Head Office level with a focus on span of control and layering to create a stronger empowerment and to increase the ownership of each employee, increasing the limits of competences for the corporate commercial structure, territorial reorganizations at network level (relocations and mergers of agencies) etc.

CAREER MANAGEMENT

Throughout 2024, the Human Resources Department continued individual meetings with employees (4246 meetings in total, out of which 3002 for career management) to identify their potential as well as their expectations related to career development, based on their skills and abilities. Also, meetings were held with all new employees to accompany them efficiently in the onboarding process.

Over 600 employees changed their position as a result of the Bank's internal mobility policy, changes that required specific trainings for each role, with different learning methods.

516 people were recruited from abroad in 2024, mostly at the network level, to fill vacancies, expand commercial capacity and achieve the Bank's sales objectives, but also certain highly specialized positions in the headquarters, with a focus on the IT area to support the omni-channel and digital strategy as well as Anti-Fraud, Risk, Level 2 control for better risk management.

90% of our employees have graduate studies and 10%, undergraduate studies.

TRAINING & RISK AWARENESS

In order to support the professional development of employees in line with business objectives, we are implementing a comprehensive annual training plan.

The 2024 training strategy aimed both at developing commercial, technical (business strategy), managerial and specific regulatory skills through risk management and compliance for BRD employees.

Throughout the year, compulsory training courses have been allocated to all staff or certain populations on various topics such as: conformity, conduct, ethics, internal control, financial regulations, reporting standards, culture and conduct, etc.

The training plan is diversified, adapted to meet the needs of employees at all levels (junior, senior/expert) and focuses on supporting the development of role-specific skills through a balanced approach to theoretical and practical learning. Employees are encouraged to actively participate in the selection of training initiatives, working with their managers to assess and address their individual training requirements.

The e-learning project developed with the CPBR (Romanian Banking Employers' Council), the Trade Union representatives (via the FSAB) and the 4 Member Banks (BCR, Raiffeisen, ING and Unicredit), continued. The project has as its main objective the development of employees' skills so that we can adapt more easily to in the labor market and the challenges of the digital future.

The main development axes in the training programs were:

- Development of the risk culture within BRD through compulsory e-learning courses developed in cooperation with the Social General ("Code of Conduct", "Information Security", "Market Abuse "Fatca", "Anti-corruption", "Environmental risk management", "Fight against money laundering", etc.) and local e-learning (OSH — safety and health at work, "Physical Security Events", "GDPR", "KYC-AML-CFT" module for newcomers), multiplying practical cases in virtual/face-to-face courses;
- Development of the specific competences of corporate social responsibility (CSR) with focus on the ESG Academy (Environmental, Social and Governance) both through e-learning training using course platforms and through physically organized courses, Climate Fresk workshops that continued in 2024
- New-employee integration traineeships:
 - the 'Welcome to BRD week' program, in which new employees have access to general knowledge of the Bank, BRD values, basic knowledge of compliance, credit risks, and HR training, career management issues;
 - Induction — for front office commercial teams — focuses on knowledge of specific products and applications, related risks, behavioral skills, and the development of specific commercial skills through an expert approach to learning.
- Leadership programs for developing managerial skills (Rise up Journey dedicated to all managers), behavioural training programs (topics such as: customer relationship management, communication, sales and negotiation techniques, stress management, conflict management, teamwork, feedback - a tool for development and performance, how to make a team meeting more attractive, hybrid management, simplification webinars etc.), teambuilding seminars for developing the collaboration and cooperation skills within BRD teams, coaching sessions program dedicated to all employees.
- Other training programs, based on business requirements and regulations:
 - ✓ certification-trainings in the field of insurance and private pensions for front-office employees;
 - ✓ initial and continuous training courses in e-learning format for MiFID II.

EMPLOYEE ENGAGEMENT AND IMPACT ON THE EDUCATIONAL ENVIRONMENT

In 2024, the BRD continued to involve employees both in internal training activities such as Welcome BRD, or other specific trainings through expert input from various departments, as well as in the external environment through the Mindcraft Academy educational program built to engage in a conversation with young people at universities about their future. In focus there were leaders and students active in student organizations who had the opportunity to participate in interactive workshops, mentoring sessions and master classes supported by professionals and leaders in various fields.

WORK/LIFE BALANCE

In order to ensure a balance between professional and personal life, the Human Resources Department continued the projects:

- hybrid way of working, a work mix from the office and remote work, with the number of days at the office being 2-4 days/week.

- MIND BRD, in collaboration with Regina Maria, focused on stress prevention and burnout, on the balance between professional and personal life and wellbeing, with three pillars: monthly webinars for all staff, work-shops for managers, Emotional HelpLine for employees and family members. The duration of the program was 18 months starting from September 2023. Specialized workshops dedicated to managers and HRBP aimed to reduce the causes of stress by recognizing first symptoms such as exhaustion, anxiety and other emotional issues in their colleagues, in order to effectively support team members
- "The BRD ID card Matters!" through which discounts are negotiated for BRD employees, formalized under a series of agreements. The partnerships that we focus on come from areas of sustainability, sport and health.

REMUNERATION POLICY AND PRACTICES

The BRD Remuneration Policy and Practices respects:

- Local and EU regulations: Regulation 5/2013 BNR modified by Regulation 11/2020 and by Regulation 2/2022, CRD V, delegated Regulation (UE) 923/2021, MiFID II, Volker
- EU guidelines on sound remuneration policy and remuneration of sales staff
- Société Générale policies

The Remuneration Policy is approved by the Board of Directors of BRD upon recommendation of the Remuneration Committee.

BRD REMUNERATION POLICY

- Is constantly adapted to the culture, growth and profitability objectives and to the long-term strategy of the Bank, as well as its control framework;
- Promotes a sound and efficient risks' management; for the employees involved in the activity of Financial Markets and investment advice, sound and prudent management of the risks related to sustainability is also considered starting with March 2021;
- Helps limit and control of possible operational risks without encouraging any risks that exceed the Bank's risk tolerance level. The Bank encourages a prudent behavior (avoiding excessive risks);
- Recognises the individual and collective performance, while encouraging teamwork, ensuring a fair and competitive remuneration subject to strictly complying with the powers and performance; performance is assessed in a multiannual framework;
- In evaluation of individual performance, financial and non-financial criteria are considered, as: accumulated knowledge, personal development, contribution to the team's performance etc.
- Based on the principle of equal treatment, i.e. equal remuneration for male staff members and female staff members, for performing the same work or work of equal value.

The Bank ensures a correct and competitive remuneration, by strictly complying with competences and performances, with 2 components correctly proportioned:

- fixed component
- variable component

Fixed remuneration - reflects the relevant professional experience and organisational responsibility, according to the employee's job description as part of the employment terms. Fixed remuneration represents a sufficiently high proportion of the total remuneration to allow the application of a fully flexible policy on the components of variable remuneration, including the possibility of not paying any of its components.

Variable remuneration - reflects a sustainable and risk-adjusted performance as well as the performance that exceeds the necessary performance to fulfill the duties provided for in the employee's job description as part of the employment terms.

Variable remuneration:

- It is not guaranteed or carried forward automatically from one year to another. The variable component distribution mechanisms do not guarantee the granting of sums over several years. Thus, the variable remuneration is subject to a fair annual review process;
- Guaranteed bonuses are granted only in exceptional circumstances related to the time of employment and can only be granted in the first year of employment and when the Bank has a sound and solid capital base. BRD personnel is not overly dependent on bonuses;
- It does not limit the Bank's ability to strengthen its capital base;
- It is not paid through means or methods that facilitate the circumvention of the regulations in force;
- It does not encourage taking risks which influence the Bank's risk profile;
- It also takes into consideration all current or future risks;
- Payments relating to the early termination of a contract reflect performance achieved over time and do not reward failure or misconduct.

The Bank may decide to reduce or not even grant the variable remuneration if it cannot be supported in accordance with the overall financial situation of the Bank, of the structure in which the activity is carried out and the employee concerned.

The variable remuneration is considerably reduced if the Bank records a poor or negative financial performance, taking into account both the current remuneration as well as the reductions in payments related to the sums due, as previously determined, including malus or clawback agreements signed. Up to 100% of the variable remuneration is subject to malus or clawback signed agreements.

For different types of jobs, it is possible to use different schemes for granting the variable remuneration. There is a maximum limit defined for the variable component, which may not exceed 100% of the fixed component of the total remuneration.

For sales staff, commercial objectives are set to take into account the rights and interests of the customers, so that:

- Sales process is in the client's interest;
- They do not promote the provision of a specific product/ service or a category of products/ services over other products/ services such as products/ services which are more profitable for the institution or for an employee, to the detriment of the consumer.

The special principles applicable to the categories of identified staff are:

- The variable remuneration may decrease or even not be paid at all.
- The personnel members are paid, or receive the rights related to the variable remuneration, including the deferred part thereof only if the variable remuneration can be supported in accordance with the Bank's overall financial situation and if it can be justified in accordance with the performance of the Bank, the structure in which the activity is carried out and the individual concerned.
- The personnel members receive the rights of the deferred part of the variable remuneration, subject to the fulfillment of the minimum performance requirements.
- A major part, which, in all cases, accounts for at least 40% of the variable remuneration component, is deferred for a period of at least 4 years if the variable remuneration is between 50 KEUR and 100 KEUR. If the variable remuneration exceeds 100 KEUR, 60% of the variable remuneration component is deferred for a period of 4 years. For identified staff, at least 50% of any variable remuneration shall consist of shares equivalent, which are subject to an

appropriate retention policy, designed to harmonise the incentives with the Bank's long-term interests.

- The personal strategies for risk hedging or insurance policies related to remuneration and liability to counteract the risk alignment effects stipulated in the personnel remuneration agreements are prohibited. One may insure the currency risk hedging using derivative instruments.

Financial data for 2024, according to the disclosure requirements covered by Art. 450 (h), EU Regulation 575/2013, will be published at a later date, on the Bank's website.

REMUNERATION OF THE MEMBERS OF THE BOARD OF DIRECTORS AND EXECUTIVE COMMITTEE

a) Remuneration of the members of Executive Committee (including CEO)

Remuneration is composed of monthly fix remuneration and variable annual remuneration granted as performance bonus. For management expatriate staff there are granted some benefits according to Société Générale's policy, in order to facilitate their living with families in Romania.

Variable remuneration rewards both financial and nonfinancial performance over the year, which is consistent with the Bank's strategy and aligned to shareholders' interests, as well as the contribution of Executive Officers towards the success of the Bank. Variable remuneration should reflect a sustainable and risk adjusted performance as well as performance in excess of that required to fulfil the Executive Officers' activities and responsibilities. Granting of variable remuneration is not guaranteed.

Executive Officers are not awarded long-term incentives (LTI).

The payment of variable remuneration is performed according to the below deferral and retention scheme:

Allocation	Vesting			Date of payment*
	%	Type	Date	
40% on spot	20%	cash	March N	March N
	20%	BRDTP	March N	March N+1
60% deferred	12%	cash	March N+1	March N+1
	12%	cash	March N+2	March N+2
	12%	BRDTP	March N+3	March N+4
	12%	BRDTP	March N+4	March N+5
	12%	BRDTP	March N+5	March N+6

*) N is the year of granting the variable remuneration

BRDTP or share equivalents is a component of the VR expressed in units, whose value is determined for a relevant reference period preceding the vesting date, based on the price of BRD shares, listed on BVB.

b) Remuneration of the members of the Board of Directors

For 2023, the Ordinary General Shareholders Meeting approved an individual remuneration for the non-independent non-executive directors amounting to EUR 1,800/ month (gross amount, RON equivalent)

and for the independent non-executive directors amounting to EUR 3,600/ month (gross amount, RON equivalent) including 19.9% for the contributions' transfer.

Also, the Ordinary General Shareholders Meeting on April 24, 2024 approved the general limit for the directors' and members' of the Executive Committee remunerations, including additional remunerations, for 2024, to amount to RON 22 million, gross amount (tax transfer compensation is included).

4. GROUP ACTIVITY AND RESULTS

ECONOMIC AND BANKING ENVIRONMENT IN 2024

In the fourth quarter of 2024, the euro area's seasonally adjusted GDP edged up by just +0.1%, while the EU as a whole saw a slightly stronger increase of +0.2% compared to the previous quarter, according to Eurostat's flash estimate. This modest growth marks a slowdown from the +0.4% expansion both regions experienced in the third quarter. On an annual basis, GDP in 2024 is estimated to have grown by +0.7% in the euro area and +0.9% in the EU, based on seasonally and calendar-adjusted data.

In annual dynamic, GDP in Q4 2024 increased by +0.9% in the euro area and +1.1% in the EU, mirroring the growth rates of the previous quarter and indicating a steady yet subdued economic expansion across the region.

Domestically, subdued economic growth and widening twin deficits, fiscal and current account deficits, are the most pressing issues threatening financial stability. Preliminary GDP data reveal weak economic growth, with a +0.8% increase in Q4 2024 vs. Q4 2023, resulting in an annual growth of just +0.9%. The primary driver is expected to be private consumption, bolstered by a +13.4% rise in average wages, however, heavy reliance on imports diminishes its positive impact on domestic growth.

According to latest IMF estimates, Romania's GDP growth is expected to reach +3.3% in 2025 and to continue its growth trajectory in 2026 to +3.7%.

The National Recovery and Resilience Plan ("NRRP") remains a strong catalyst for Romanian economy, however, the implementation of structural reforms and meeting the plan's targets and milestone is being delayed. As such, Romania risks missing out on substantial non-repayable EU funds, having collected only EUR 9.5 billion out of the allocated EUR 28.5 billion, fulfilling just 14% of the plan's targets and milestones. These delays could significantly affect the absorption of available financial flows and stall critical structural reforms. The underutilization of these funds not only hampers immediate economic recovery but also weakens the country's long-term resilience against potential new adverse developments in the volatile geopolitical climate. Accelerating structural reforms, effectively utilizing EU funds, and shifting toward a growth pattern with higher added value are imperative steps to fortify the economy against future uncertainties.

Meanwhile, inflation has been on a downward trend during 2024, but with a slightly upward tendency toward 2024 year end, with Euro area inflation printed at 2.4% in Dec'24 up from 1.7% in Sep'24.

On local front, inflation rose higher than expected over the last three months of 2024, up to 5.1% in Dec'24 from 4.6% in Sep'24, highest level in EU, on renewed growth in food prices, inertia in services inflation and base effects.

The inflation rate in Romania remains well above the upper bound of the NBR target range (2.5% \pm 1 ppt). The estimate for 2025 end, according to NBR latest Report on inflation, stands at 3.8% (revised upward from 3.5%) and 3.1% for 2026 end.

In terms of monetary policy, National Bank of Romania maintained the key rate at 7% during the first half of 2024 and reduced it to 6.5% after two consecutive cuts of 25 bps each, in July and August 2024, respectively. This decision was influenced by an improvement in the short-term inflation outlook compared to prior forecasts, while also acknowledging the persistent high uncertainties surrounding longer-term projections. At the last meeting held in February 2025, NBR maintained the key rate at 6.5%, given persistent inflationary risks and heightened uncertainties linked to economic activity outlook, fiscal policy stance and external context.

In terms of banking activity, the annual growth rate of gross loans outstanding reached +10.9%* YoY at December 2024, after a low dynamic at beginning of the year (avg. 6%* growth rate during Q1'24), largely sustained by corporates (+12.0%* YoY). Loans to individuals reversed the poor performance from the first quarter of 2024, with its annual dynamic reaching +9.4% YoY at December 2024 end, from +3.2% YoY at March 2024 end, mainly on the impressive evolution for consumer loans, which maintained a positive and increasing growth rate, reaching +17.5%* YoY at December 2024 (+7.6%* YoY at March 2024). Housing segment presented a positive improving performance (+4.2%* YoY at December 2024, from +0.5%* YoY at March 2024 and -0.2%* YoY at January 2024).

On deposits, the annual dynamic more than doubled as of December 2024 end compared to December 2023 end, reaching +14.3%* YoY (vs +6.0%* YoY at December 2023 end). Both individual and corporate savings registered a double-digit annual growth. After a year of contraction, the foreign exchange component returned to growth during the second half of the year, mostly driven by higher inflows from corporate segment (+42.4%* YoY at December 2024 end), while the collection in local currency kept stronger on individuals segment (+16.1%* YoY at December 2024 end).

On asset quality, the Romanian banking sector remains classified into EBA's "low risk" bucket with a level of NPL (non-performing loans) ratio <3% and NPL coverage ratio > 55%. As at December 2024 end, NPL ratio increased marginally to the level of 2.46% (vs. 2.37% at December 2023 end). NPL coverage ratio stood high at 67% at September 2024 end (vs. 65% at December 2023 end).

The Romanian banking system remains well capitalized, as reflected by the solid capital adequacy ratio of 23.7% as of December 2024 end (vs. 23.6% as of December 2023 end), higher than EU average (20.1% at September 2024 end) and significantly above the overall capital requirements (17.3% as of September 2024 end). This is helped by the high rate of incorporation of profit and potentially by the new regulatory temporary treatments (implemented through art 468 and art 500a of CRR3 in July 2024). On the medium term, a potential negative factor on the capital position could be the implementation of the Basel IV directive (published as of May 2024 end), which may lead to an increase of capital requirements for Romanian banks of 3.6% of risk-weighted assets ("RWAs") on average by the time it is fully implemented in 2028 (as per NBR Financial Stability Report, June 2024).

The Romanian banking system also boasts a strong liquidity position, with a Liquidity Coverage Ratio of 254.9% as of December 2024 end (vs. 280.6% at December 2023 end), remaining well above the minimum regulatory requirement (100%) and the EU average (161.4% at September 2024 end).

** variation at constant exchange rate*

Source: BRD Research, IMF, NBR

COMMERCIAL ACTIVITY

BRD ensures the availability of its products and services through a mix of on-site and remote presence. As at December 31, 2024, the Bank's network reached 388 branches (vs. 423 as of December 31, 2023) and an increasing number of 24/7 self service areas, covering almost 60% of its network (225 vs. 194 as of December 31, 2023).

Clients' digital engagement continues to rise, as reflected by the growing number of YouBRD mobile application users to over 1.7 million (+20% YoY as of December 2024 end), and higher number of transactions done through the application (+28% YoY).

BRD continues to advance on its digital roadmap by enhancing its digital offer and capabilities. By the end of 2024, BRD introduced a new security verification feature that ensures accurate alignment between the beneficiary's name and IBAN, minimizing fraud risks and strengthening customer security. Additionally, BRD launched RoPay in Q4 2024 – an instant mobile proximity and secured payment service via QR code, available 24/7/365 days p.a. This service, simple and easy to use is free of charge and may be used as a national alternative to cash and other existing payment methods, BRD being among the first banks in Romania to roll-out this service.

In June 2024, BRD introduced a cashback loyalty program available in YouBRD, which enjoys a higher penetration rate. As of 2024 end, ~650k clients were enrolled in the program and RON 1.8 million were granted in cashback to BRD customers.

BRD held a market share of app 10% of total assets at December 31, 2024, according to its internal computation.

The structure of the customers' net loans at Group level evolved as follows:

RON bln	Dec-22	Dec-23	Dec-24	vs. Dec-23
Retail	23.4	24.7	27.9	12.8%
Individuals	22.5	23.5	26.3	12.0%
Small business	0.9	1.3	1.6	25.8%
Non-retail	12.4	15.3	19.8	29.4%
SMEs	4.8	5.7	7.2	26.4%
Large corporate	7.6	9.6	12.6	31.1%
Total loans and advances to customers*	35.8	40.0	47.7	19.1%
Finance lease receivables	1.4	1.7	2.0	19.6%
Total loans and advances to customers, including leasing	37.2	41.7	49.7	19.1%

* Loans and advances to customers at Dec-22 and Dec-23 are restated (i.e., please consult the financial statements for further details)

Net loans outstanding, including leasing financing, reached RON 49.7 billion, marking a +19.1% YoY increase compared to December 2023 end, fueled by robust lending activity across both corporate and private individuals segments. Lending to corporates remained the key growth driver, with an yearly advance of +29.4% YoY, while the momentum on retail segment is further nurtured with +12.8% YoY increase at December 2024 end.

Individuals' loan production advanced to new record levels, reaching close to RON 12 billion in 2024, up by +54% YoY vs 2023, building on a good performance for both consumer and housing loans. Consumer loans production totaled RON 7.3 billion, up +49% YoY, while the financing for customers housing acquisition projects increased by +63% YoY, to RON 4.4 billion. This strong performance demonstrates BRD's strong focus on customers, solidifying its role as the go-to financing partner. At end of December 2024, individuals' loans outstanding increased by +12.0% YoY. Additionally, net loans outstanding of small businesses also showed remarkable growth, +25.8% YoY, fueled by improved lending processes and strong engagement in government programs, reinforcing BRD's role as a key enabler of growth for both individuals and businesses.

Corporate financing maintained a strong growth pace, with net loans outstanding increasing by +29.4% YoY as of December 2024 end, built on solid contribution of both large corporates and SMEs. In 2024, BRD continued to support local entrepreneurs by participating in the various financing programs for SMEs, covering sectors, like agriculture, construction, manufacturing. A main driver for the financing activity of SMEs was the IMM Plus governmental program, BRD granting more than 2,200 loans totaling RON 3.56 billion during 2024.

Leasing activity continued its strong growth trajectory, with net outstanding of leasing financing up by +19.6% YoY as of December 2024, to surpass RON 2 bn, reconfirming financial leasing as an accessible and efficient financing solution, adding to the diversified product portfolio offered by the Bank.

BRD has further strengthened its commitment to support sustainability transitions also by entering into partnerships with international financial institutions (International Finance Corporation, IFC and European Investment Fund, EIF) aimed at stimulating production, while diversifying the bank's offer with blue and gender financing solutions. During 2024, BRD sustainable financing reached RON 1.8 billion, emphasizing support for photovoltaic renewable energy, green buildings, e-mobility, water sector, leading the cumulative production over the last 3 years, to almost EUR 1.3 billion, well above the target initially set for end of 2025. To further promote and support green investments, BRD established a new partnership with European Investment Fund (EIF) in August 2024 to implement a sustainability financial instrument with the purpose to provide support for SMEs and business processes in adapting to climate change and facilitating the green transition. Additionally, the women entrepreneurship remains one of the Bank's areas of interest in 2024 thanks to the collaboration with the Ministry of Economy, Entrepreneurship and Tourism in the implementation of the "Women Entrepreneur" program 2024 edition, and the partnership with the International Finance Corporation (SRT transaction concluded in Q1 2024).

The customers' **deposits** structure at Group level evolved as follows:

RON bln	Dec-22	Dec-23	Dec-24	vs. Dec-23
Retail	37.1	40.8	44.3	8.7%
Individuals	31.0	34.1	37.4	9.8%
Small business	6.1	6.7	6.9	3.1%
Non-retail	19.6	21.6	23.6	9.1%
SMEs	8.2	9.4	10.6	13.4%
Large corporate	11.4	12.3	13.0	5.8%
Total due to customers	56.7	62.4	67.9	8.9%

The deposit base continued to grow steadily, +8.9% YoY as of December 2024 end. Retail deposits, a key stable funding source, increased by +8.7% YoY, still driven by growing inflows of individuals' term deposits (+19% YoY). Corporate deposits registered similar growth, +9.1% YoY, mainly supported by higher net inflows from SMEs (+13.4% YoY).

For the evolution of the main components of the net banking income please refer to "Financial results" section.

SUBSIDIARIES' ACTIVITY

BRD SOGELEASE IFN SA

As of December 31, 2024, net outstanding of leasing financing granted by BRD Sogelease increased by +19.6% year-on-year to RON 2,023 million. New leasing production increased to RON 1,282 million in 2024, +3% YoY, surpassing significant milestones in the company's history in terms of the number of contracts signed, total financed value, year-end balance, as well as the number of vehicle registrations. The medium and large clients segment played a key role in this growth, and the financed products were diverse, covering all their needs. The recent results of BRD Sogelease reconfirm financial leasing as an accessible and efficient financing solution, an integral part of the diversified product portfolio offered by BRD Group.

BRD FINANCE IFN SA

As of December 31, 2023 BRD Finance SA was in a run off process and entered into a process for selling its entire loan portfolio. As at December 31, 2024 BRD Finance SA sold its entire loan portfolio, previously reclassified into held for sale, to a third party. BRD Finance SA financial statements have no longer been prepared as a going concern basis. The entity has been included in the consolidated financial statements of the Group on this basis.

BRD ASSET MANAGEMENT SA

BRD Asset Management, solidified its position as one of the most prominent players in the Romanian UCITS market in 2024. The company achieved a significant increase in market share, rising to 23.14% at the end of 2024 from 19.46% a year earlier, becoming the largest UCITS company in Romania. As of December 31, 2024, BRD Asset Management had 6.15 billion RON in assets under management (AUM), marking a remarkable 55% year-over-year growth. BRD Asset Management's product portfolio comprises 12 diverse investment funds that provide solutions for over 157,000 clients, including both individual investors and companies. BRD Asset Management wide array of products enables clients to access a variety of asset classes and strategies, ranging from conservative fixed-income funds to dynamic equity funds or target date funds, ensuring suitable options regardless of objectives, risk profile, or financial aspirations.

** market share computation based on total open-end funds assets under management*

FINANCIAL POSITION ANALYSIS

The below financial position analysis is done based on the separate and consolidated financial statements prepared according to IFRS ("International Financial Reporting Standards"), for the period ended December 31, 2024 and comparable historical periods.

FINANCIAL POSITION – ASSETS

Total assets at December 31, 2024 increased by 5.5% for the Group and 5.6% for the Bank versus 2023 end.

The asset structure is presented below:

THE GROUP

Assets (RONm)	Dec-22	Dec-23	Dec-24	% total	vs. Dec-23
Cash and cash equivalents	9,161	12,462	8,658	9.8%	-30.5%
Due from banks	5,317	5,136	6,313	7.1%	22.9%
Loans and advances to customers	35,768	40,047	47,705	53.9%	19.1%
Finance lease receivables	1,407	1,692	2,023	2.3%	19.6%
Other financial instruments	19,635	21,872	21,198	24.0%	-3.1%
Tangible and intangible assets	1,537	1,645	1,781	2.0%	8.3%
Other assets	1,016	996	801	0.9%	-19.6%
Total assets	73,842	83,849	88,480	100.0%	5.5%

THE BANK

Assets (RONm)	Dec-22	Dec-23	Dec-24	% total	vs. Dec-23
Cash and cash equivalents	9,161	12,462	8,658	10.1%	-30.5%
Due from banks	5,301	5,120	6,313	7.3%	23.3%
Loans and advances to customers	35,022	39,635	47,352	55.1%	19.5%
Other financial instruments	19,639	21,886	21,178	24.6%	-3.2%
Tangible and intangible assets	1,518	1,620	1,768	2.1%	9.2%
Other assets	882	658	675	0.8%	2.6%
Total assets	71,523	81,381	85,945	100.0%	5.6%

LOANS AND ADVANCES TO CUSTOMERS

The net loans' outstanding amount to customers registered a strong performance year-on-year (Group: +19.1% YoY at December 2024 end, o/w leasing +19.6%; Bank: +19.5% YoY) given a strong contribution from both retail and corporate segments, as elaborated above in Chapter 3.

CASH AND CASH EQUIVALENTS AND DUE FROM BANKS

Cash and cash equivalents and due from banks decreased by -14.8% YoY for the Bank and -14.9% YoY for the Group, versus December 2023 end, following the decrease in excess liquidity placed interbank. These items accounted for approximately 17.4% of the Bank's total assets and 16.9% for the Group at the end of December 2024.

The minimum compulsory reserve held with the National Bank of Romania accounted for 34.1% of this aggregate at December 31, 2024 (26.1% at December 2023 end) at Group level. It amounted to RON 5,101 million, up by +11.2% vs December 31, 2023, mainly linked to increasing customers' deposits as detailed above. The level of RON and FX minimum reserve requirements for liabilities with residual maturity of less than 2 years are at 8% and 5% respectively, unchanged from May 2015 for RON and from November 2020 for FX.

OTHER FINANCIAL INSTRUMENTS

Other financial instruments include financial assets at fair value through other comprehensive income, debt securities at amortised cost, financial assets at fair value through profit and loss, derivatives and other financial instruments held for trading, investments in associates and joint ventures.

As of December 2024, these items totalled RON 21.2 billion for both the Group and the Bank, accounting for 24.0% of Group assets and 24.6% of Bank assets. This represents a decrease of approx. 3.2% compared to the end of December 2023 for both the Group and the Bank, variation explained by the decrease in debt instruments measured at fair value through other comprehensive.

In May 2024 the Business Transfer Agreement for the sale of investment in associate BRD Societate de Administrare a Fondurilor de Pensii Private SA for the entire perimeter of Pillar 2 and 3 to a third

party was signed. Following this approval, BRD—Groupe Société Générale decided to reclassify the investment from Investments in associates and joint ventures into Assets held for sale.

TANGIBLE AND INTANGIBLE ASSETS

The tangible and intangible assets increased by 8.3% compared to December 2023 end for the Group and by 9.2% for the Bank and accounted for 2.0% of the total assets for the Group and 2.1% for the Bank, with land and buildings representing the largest part of the item.

The total value of investments during 2024 was almost RON 343 million for the Group and RON 340 million for the Bank, compared to RON 326 million for the Group and RON 324 million for the Bank, in 2023. There is no capitalized research and development expenditure.

FINANCIAL POSITION – LIABILITIES

The comparative statement of liabilities is as follows:

THE GROUP

Liabilities and shareholders equity (RONm)	Dec-22	Dec-23	Dec-24	% total	vs. Dec-23
Due to credit institutions	7,501	9,396	9,278	10.5%	-1.3%
Due to customers	56,661	62,406	67,935	76.8%	8.9%
Other liabilities	2,720	3,185	1,815	2.1%	-43.0%
Total equity	6,960	8,862	9,451	10.7%	6.7%
Total liabilities and equity	73,842	83,849	88,480	100.0%	5.5%

THE BANK

Liabilities and shareholders equity (RONm)	Dec-22	Dec-23	Dec-24	% total	vs. Dec-23
Due to credit institutions	5,443	7,226	6,957	8.1%	-3.7%
Due to customers	56,916	62,642	68,215	79.4%	8.9%
Other liabilities	2,587	3,048	1,749	2.0%	-42.6%
Total equity	6,577	8,465	9,024	10.5%	6.6%
Total liabilities and equity	71,523	81,381	85,945	100.0%	5.6%

AMOUNTS OWED TO CUSTOMERS

The Group, as well as the Bank, further consolidated and diversified its already solid savings base. At December 2024 end, amounts owed to customers increased by almost 9% both at Group and Bank levels and accounted for 76.8% of the total liabilities and shareholders' equity at Group level and for 79.4% at Bank level. The increase primarily resulted from higher inflows in term deposits from individual customers and notable advance in deposits from SME customers.

AMOUNTS OWED TO CREDIT INSTITUTIONS

Amounts owed to credit institutions represent borrowings from the parent and International Financial Institutions and interbank deposits and stood at 11.7% of the total liabilities at Group level and 9% at Bank level as at December 31, 2024.

BRD Group's borrowings from Société Générale totalled RON 7.3 billion (9.3% of liabilities) at December 2024 end. These include 4 senior non-preferred loans in amount of EUR 850 million, namely: EUR 450 million drawn in December 2023 (roll-over of a 2021 SNP), with an initial term of 3 years and a call option at 2 years; EUR 100 million with initial term at 7 years and a call option at 6 years and EUR 150 million with an initial term of 8 years and a call option at 7 years, both drawn in December 2023, EUR 150 million drawn in June 2024 with an initial term of 6 years and a call option at 5 years (roll-over of a 2022 SNP), and 2 subordinated loans in amount of EUR 250 million (EUR 100 million drawn in December 2021, respectively EUR 150 million in June 2022, both with an initial term of 10 years and a call option at 5 years).

SHAREHOLDERS' EQUITY

Shareholders' equity increased by 6.7% YoY for the Group and by 6.6% YoY for the Bank compared to December 31, 2023, primarily attributed to higher retained earnings.

The structure of the shareholders' equity evolved as follows:

THE GROUP

Equity (RONm)	Dec-22	Dec-23	Dec-24	vs. Dec-23
Share capital	2,516	2,516	2,516	0.0%
Accumulated other comprehensive income/(loss)	(2,054)	(1,157)	(1,256)	8.5%
Retained earnings and capital reserves	6,439	7,436	8,142	9.5%
Non-controlling interest	59	68	50	-26.4%
Total equity	6,960	8,862	9,451	6.7%

THE BANK

Equity (RONm)	Dec-22	Dec-23	Dec-24	vs. Dec-23
Share capital	2,516	2,516	2,516	0.0%
Accumulated other comprehensive income/(loss)	(2,054)	(1,157)	(1,256)	8.5%
Retained earnings and capital reserves	6,116	7,107	7,764	9.3%
Total equity	6,577	8,465	9,024	6.6%

LIQUIDITY POSITION

Both the Bank and the Group maintained a balanced structure of resources and placements and a solid liquidity level over the analysed period.

The net loans to deposits ratio reached 69.4% at December 31, 2024 for the Bank (from 63.3% at December 31, 2023) and 73.2% for the Group, including financial leasing receivables (from 66.9% at December 31, 2023).

2024 FINANCIAL RESULTS

The comparative income statement of the Group for the period 2022 - 2024 is presented below:

RONm	2022	2023	2024	24/'23
Net banking income	3,459	3,834	4,032	5.2%
- net interest income	2,370	2,725	2,912	6.8%
- fees and commissions, net	754	750	809	7.8%
- other banking income	334	359	312	-13.2%
Operating expenses	(1,745)	(1,895)	(2,023)	6.8%
- personnel expenses	(899)	(963)	(1,010)	4.9%
- non-personnel expenses	(846)	(932)	(885)	-5.1%
- tax on turnover	-	-	(129)	n.a.
Gross operating profit	1,715	1,939	2,009	3.6%
Net impairment gain/(loss) on financial instruments	(95)	57	(145)	n.a.
Profit before income tax	1,620	1,996	1,863	-6.7%
Profit for the period	1,337	1,656	1,524	-8.0%
Profit attributable to equity owners of the parent	1,328	1,640	1,524	-7.0%

The comparative income statement of the Bank for the period 2022 - 2024 is presented below:

RONm	2022	2023	2024	24/'23	Variation
Net banking income	3,289	3,723	3,895	4.6%	172
- net interest income	2,239	2,592	2,799	8.0%	207
- fees and commissions, net	719	719	772	7.4%	53
- other banking income	330	412	324	-21.3%	(88)
Operating expenses	(1,641)	(1,815)	(1,965)	8.2%	(150)
- personnel expenses	(839)	(915)	(965)	5.5%	(50)
- non-personnel expenses	(802)	(900)	(870)	-3.3%	29
- tax on turnover	-	-	(129)	n.a.	(129)
Operating profit	1,648	1,908	1,930	1.2%	22
Net impairment gain/(loss) on financial instruments	(93)	48	(128)	n.a.	(176)
Profit before income tax	1,555	1,956	1,802	-7.8%	(153)
Profit for the period	1,286	1,634	1,475	-9.8%	(159)

BRD Group full year revenues reached RON 4,032 million in 2024 compared to RON 3,834 million in 2023, higher by +5.2 YoY.

Net interest income, the main pillar of growth, marked an advance of +6.8% YoY during 2024, driven by a robust commercial activity on both retail and corporate segments, tempered by increasing funding costs with customers deposits, yet on a moderated pace following RON market rates trend. Net fees and commissions were up +7.8% YoY, mainly driven by intensified client servicing and lending activity. More specific, the activity from transfers, package of services and cards activity had a significant positive contribution to the yearly dynamic.

Other banking income (-13.2% YoY) was primarily affected by a one-off limited provision booked in Q1 2024, and the sale of BRD Finance loan portfolio.

Operating expenses were up by +6.8% YoY in 2024, mainly driven by the new tax on turnover. Without the tax, costs were kept stable, despite still biting inflation. Amid enduring competition for talent, staff costs increased by +4.9% YoY compared to 2023, driven by higher fixed salaries and other compensation package adjustments under the new labour agreement entered into force in June 2024. The evolution of non-staff expenses (-2.7%, excl. contribution to the Deposit Guarantee Fund and

Resolution Fund and the new tax on turnover) reflects mainly the combined effect of increased IT expenditures amid continued effort to digitize banking activity, gains from sale of real estate and savings in administrative costs, also linked to the closure of BRD Finance activity. For 2024, the cumulated contribution to Deposit Guarantee Fund and Resolution Fund was reduced to RON 43.5 million, from RON 68.1 million in 2023. On the reverse, the new 2% tax on turnover, amounted to RON 128.7 million of costs' increase.

BRD Group gross operating income reached RON 2,009 million in 2024 (+3.6% YoY and +10.2% YoY, excluding the tax on turnover) and cost to income ratio increased solely as a result of the new revenue tax (50.2% in 2024 vs 49.4% in 2023). Excluding the impact of the tax, C/I improved by 240 bps, to 47.0% in 2024 from 49.4% in 2023.

The loan book remained healthy during the year, with NPL ratio* around record low level, reaching 2.1% at December 2024 end (slight increase from the historical low of 1.9% at 2023 end, but still below the banking system average, of 2.46% as of 2024 end), while NPL coverage stands at a comfortable level (77.8% at December 2024 end vs 76.0% at 2023 end). Net cost of risk registered RON 145m net provision allocation during 2024, compared to RON 57m net provision release in 2023, reflecting a return to normalized levels.

BRD Group net result amounted to RON 1,524 million (vs RON 1,656 million in 2023), while ROE reached 16.6% in 2024. ROA reached 1.8% in 2024 (compared to 2.1% in 2023).

BRD standalone capital adequacy ratio is comfortable, close to 23% as of December 2024 end, excluding the impact of the new regulatory temporary treatments (implemented through art 468 and art 500a of CRR3 in July 2024). Capital adequacy ratio including the impact of the new regulatory temporary treatments stands at 27% as of December 2024 end.

The Bank recorded similar trends, with a net result of RON 1,475 million versus RON 1,634 million in 2023.

Neither Bank's, nor the Group's revenues depend on a single or group of connected customers; hence there is no risk that the loss of a customer might significantly affect the income level.

Subsequent events identified after the reporting date.

There were no subsequent events to be reported.

AWARDS RECEIVED IN 2024

- ✓ The Banker: Bank of the Year 2024
- ✓ Global Finance: Best Trade Finance Provider
- ✓ Green Report: Excellence award for the financing of green projects
- ✓ Piata Financiară: e-Growth award, for the development of online banking activities
- ✓ The Diplomat: "Best Sustainable Finance Provider"
- ✓ FinancialIntelligence.ro: Award for the contribution to securing the transition to the green economy
- ✓ Bursa: Excellence award for the involvement in CSR and sustainability
- ✓ Business Magazin: Romania's most responsible companies / for the support granted to "Between neighbours" project
- ✓ Piata Financiară: Bank of the Year in sustainability
- ✓ Piata Financiară: Best female banker (for Maria Rousseva)
- ✓ Score 10 Vektor, for the Best practices in corporate governance and investor communications, awarded by ARIR

5. RISK MANAGEMENT

Risk management within BRD is based on an integrated concept that takes into account the statutory and regulatory norms as defined and required by the National Bank of Romania and European Supervisory Bodies, the risk management standards of Société Générale, together with the best practices accepted by the banking industry.

RISK MANAGEMENT OBJECTIVES AND RISK APPETITE SETTING

Risks are managed within a continuous process of identification, assessment, monitoring, reporting and control, considering risk limits, approval authorities, segregation of duties and other risk mitigation techniques.

The main objectives of the Bank's risk management strategy are:

- To support the business development by ensuring that business objectives are pursued in a risk-controlled manner, with due consideration for the stated risk appetite
- To ensure the Bank's sustainability as a going concern, through the implementation of an efficient system for risks' analysis, measurement, monitoring, reporting and mitigation
- To encourage risks' diversification with the aim of keeping a balanced risk-return profile for all activities of BRD group entities
- To maintain adequate capital levels as per regulatory requirements and internal assessment
- To promote a Bank-wide strong risk awareness and risk management culture.

In order to identify all the risks to which BRD is exposed and which are inherent to its activity, a comprehensive risk assessment exercise is performed on an annual basis. A new Risk Taxonomy was implemented since December 2024. Therefore, the Bank's risk management strategy focuses on the following categories of risks identified as significant, any of which could adversely affect its business, results of operations and financial situation:

- Credit risk
- Market risk in Trading Book
- Operational risk
- Compliance risk
- Reputational risk
- Structural risks - Market risk in Banking Book
- Liquidity & funding risks
- Business & Strategy risk
- Excessive usage of leverage effect risk

ESG risks have been identified as factors that may aggravate existing risk categories.

Based on the results of the risk assessment exercise and with due consideration for its strategic objectives, the Bank defines the risk appetite framework and the risk appetite statement.

The risk appetite represents the aggregate level and types of risk that BRD is willing to assume within its risk capacity, in line with its business model, to achieve its strategic objectives. The risk appetite statement sets the Bank's approach towards taking on and managing risks and is structured along two dimensions: quantitative and respectively qualitative. At aggregate level, the risk appetite is defined by reference to the main strategic dimensions - *Profitability, Capital Adequacy, Creditworthiness, Liquidity and Leverage* - on the basis of the annual strategic planning, in order to ensure alignment of risk, capital and performance targets, which allows the Bank to:

- Set capital adequacy goals with respect to risk, considering strategic focus and business plans
- Assess risk-bearing capacity with regard to internal and external (regulatory) requirements
- Apply stress testing to assess the impact on the capital demand, capital base and liquidity position

The aggregate risk appetite is further cascaded down to material risk categories and where appropriate, to business segments. The qualitative statements are defined to complement the quantitative part of the risk appetite, setting the overall tone for BRD's approach to risk taking.

Risk Appetite indicators and corresponding quantitative measures are defined by considering the risk profile, size and complexity of activities performed by the Bank. Their evolution is regularly monitored over the year in order to detect any events that may result in unfavorable developments on the risk profile.

RISK MANAGEMENT GOVERNANCE

The Group's risk management governance is based on the following dimensions:

- Risks are taken within the defined risk appetite approved by the Board of Directors
- Strong involvement of the Bank's management body in the risk management system and promotion of risk culture, throughout the entire organizational structure, from the Board of Directors down to operational teams
- Clearly defined internal rules and procedures
- Communication of information regarding risk management across the organization in a timely, accurate, comprehensible and meaningful manner
- Continuous supervision by an independent risk function to monitor risks and to enforce rules and procedures

Risk governance relies on the three lines of defense model, which ensures the identification of the functions within the Bank responsible to address and manage the risks, while reinforcing segregation of duties between these functions.

The *first line* of defense is represented by the business lines/units, which own, take risks and are primarily responsible for their management on a day-to-day basis, having appropriate processes and controls in place that aim to ensure that the risks are identified, assessed, measured, monitored, managed, reported and kept within the risk appetite limits and that the business activities are in compliance with external and internal requirements.

The *second line* of defense is represented by the risk management function and the compliance function. These functions are independent from the first line of defence entities that they monitor and control. Risk Management Structures perform the role of the centralized risk management function, by delivering the Bank's wide holistic view on all risks, ensuring that the risk strategy is complied with.

The *third line* of defense is represented by the internal audit function, which provides independent review and objective assurance on the quality and effectiveness of the Bank's internal control system, the first and second lines of defense and the risk governance framework. The Internal Audit function reports to and operates under the mandate of the Board of Directors.

Risk management within BRD is governed by the Management Body, which is and assisted by specialized committees in accomplishing its risk management and control responsibilities.

Board of Directors

The Board of Directors approves the risk and business strategy of BRD, sets the risk appetite and tolerance levels and ensures that the Executive Committee properly transposes them at operational level.

Audit Committee

The Audit Committee plays a crucial role in the assessment of the quality of the internal control. It is responsible for examining the internal framework for risk monitoring to ensure its consistency and compliance with procedures, laws and regulations in force.

Risk Management Committee

The Risk Management Committee advises the Board of Directors on risk management in order to develop, implement and update a solid internal governance framework, in accordance with local regulations and policies of the Société Générale Group.

Nomination Committee

The Nomination Committee advises the Board of Directors regarding the selection, monitoring and succession of the members of the management body and the evaluation of the adequacy of key function holders.

Remuneration Committee

The Remuneration Committee advises the Board of Directors in elaborating and supervising the implementation of the Bank's remuneration policy.

Executive Committee

The Board of Directors delegates the day to day management of BRD to the Executive Committee. The Executive Committee is responsible for the implementation of the strategies approved by the Board of Directors and ensures that a proper organization and informational flows are in place.

Main specialized committees assisting the Executive Committee

The *Assets and Liabilities Committee* has the main objective of ensuring the management of assets and liabilities structure, of liquidity and funding sources, structural risks (interest rate risk and foreign exchange risk in banking book) and of the Bank's capital base.

The *Crisis Committee* ensures the management of the crisis situations and defines the necessary resources and organization to face such situations.

The *New Products Committee*'s mission is to make sure that all the risks associated with the launch of new products, new activities or outsourced activities or their significant changes, are correctly identified, analyzed and assessed.

The *Internal Control Committee* has as main mission to analyze at a general level the way internal control activities are carried out from an organizational / functional perspective, the results obtained, and the deficiencies found in internal control activities.

The *Retail Risk Committee* has as main objective the analysis of the measures proposed by relevant structures in order to improve the performance of retail lending activity and the monitoring of the associated risk indicators.

The *Non-Retail Risk Committee*'s mission is to analyze the corporate lending activity to better manage the associated risk and improve the performance and efficiency of this activity.

The *Projects' Review Committee* supports the Executive Committee to follow-up the Bank's projects.

The *Governance and Data Quality Committee*'s mission is to analyze the data governance activity, mainly concerning implementation of the data governance strategy and data quality.

The *Price Committee*'s mission is to analyze and propose to the decision-making bodies of the Bank measures regarding the pricing policy and strategy (commissions, interest) of the Bank's products, taking into account budgetary objectives, competitive environment, the Bank's commercial strategy and market evolution

The *Compliance Committee* has as main objective the analysis of the activity regarding the compliance risk management, including the presentation of the deficiencies identified during compliance control activity.

The *Sustainability - ESG Committee*'s main mission is to establish the actions required to implement sustainability, climate and environmental strategies and policies in line with the Bank's objectives.

MAIN RISK FACTORS

Challenging macroeconomic context

Banking business is highly sensitive to changes in financial markets and economic conditions. Nowadays, the macroeconomic environment is a very challenging one, on the background of mutually interacting factors such as: geopolitical tensions and the heightening of armed conflicts amid an important election year internationally, the evolution of inflation and of financing costs, a significant delay in the implementation of PNRR with the potential to affect the absorption of available financial flows, wider deficits (fiscal and current account), etc. All these elements, in conjunction with the already

existing vulnerabilities in the financial system, led to a readjustment of growth forecasts, influencing in the same time the consumers and investors' confidence.

Although the materialisation of credit risk has been contained so far, concerns still linger, the evolution of credit risk in the period ahead being tightly linked to the persistence of an unfavorable macroeconomic environment.

Climate related and environmental risks

Environmental, social and governance (ESG) risks are defined as risks stemming from the current or prospective impacts of ESG factors on counterparties, invested assets or own operations. ESG risks are seen as aggravating factors to the traditional categories of risks and are likely to impact the banks' activities in the short-, medium- and long-term.

The impact of climate change and the efforts undertaken at European level for the transition to a green economy have a growing influence on the financial system. Addressing risks stemming from climate change and environmental degradation may be one of the main challenges for banks in the years to come, as they are envisaged to play an increasingly active role in supporting the transition to a more sustainable economy.

Unpredictability and uncertainty of legal framework

The uncertainty and lack of predictability of legal changes could have an adverse effect on financial institutions by putting pressure on liquidity, solvency and profitability.

Financial institutions are subject to a more and more extensive supervisory and regulatory framework (for instance, various EBA guidelines, CRD VI, CRR 3, etc), while adaptation to such changes requires significant resources that could affect the banks' performance. Additionally, the high impact of the implementation of the sustainable finance regulatory framework and the increase in non-financial reporting obligations, in a relatively short timeframe, sets an additional challenge for banking institutions.

Highly competitive environment, undergoing digital transformation

The Bank operates in an environment subject to intense competition both from banking and emerging non-banking actors (FinTechs), changing business models, translating in increasing risk to market shares and margins. Competition refers to digital transformation, the speed of answering to the customers' requests, evolving products and services, innovation, reputation, price, technology infrastructure and data management. Along with digital transformation, it is imperative for credit institutions to also manage the associated risks may be exposed to (e.g. cyber risk, data leakage risk, etc.). Thus, they have to constantly intensify their efforts to address cybersecurity risks, especially in the current context of heightened geopolitical tensions and the rapid evolution of artificial intelligence. In addition, certain sectors of the financial services industry have become more concentrated, considering the mergers and acquisitions of institutions involved in a broad range of financial services. Such changes could result in the Group's remaining competitors benefiting from greater capital resources or other advantages, such as the ability to offer a broader range of products and services, which may enhance their competitive position.

CREDIT RISK MANAGEMENT

Credit risk management is regulated through a set of internal documents, which transpose local and EU regulations, SG Group policy and risk management best practices in the internal framework.

Some of the main principles employed in managing credit risk are presented below:

- client credit due diligence maintaining prudent underwriting standards
- well formalized processes for credit approval, including a strictly defined mechanism of delegated credit competencies and approval limits; credit approval authorities are assigned to individuals according to their qualifications, experience and training
- use of well-defined origination criteria by type of customer, including thorough knowledge of borrowers as well as the purpose and structure of the credit, in-depth analysis of sources of repayment and risk mitigation through requests for collaterals or guarantees
- use of an internal rating system for non-retail counterparties

- diversified credit portfolio, specific concentrations being assessed and monitored through a set of limits on single-name, economic sectors, geographical/regions, transactions/products, credit risk mitigation techniques (defined in line with the Bank's risk appetite)
- segregation of duties between front office and back-office activities
- review and approval by senior management of new products and significant changes to activities/ processes
- ongoing follow-up of credit exposures, at single and group level
- identification and management of non-performing loans and assessment of workout activity using objective indicators
- regular monitoring and reporting to senior management on the quality of credit portfolios
- regular monitoring of credit risk profile compared with the risk appetite approved by the Board of Directors
- regular independent review of lending activities by the Bank's Internal Audit function

BRD's exposure to credit risk is derived from its commercial, treasury and trading activities, the commercial activities representing the core business of the Bank.

Exposures on sovereign risk are concentrated on the Romanian State and consist of the portfolio of treasury bills and bonds, placements with the Central Bank for liquidity purposes (including the minimum reserve requirements) and the guarantees received from the Romanian State for governmental programs.

Undertaking of credit risk is part of the Group's risk management strategy based on its risk appetite. Société Générale's credit policy is based on the principle that approval of any credit risk undertaking must be based on sound knowledge of the client and the client's business, an understanding of the purpose and structure of the transaction and the sources of repayment of the debt. Credit decisions must also ensure that the structure of the transaction will minimize the risk of loss in the event the counterparty default.

CREDIT RISK MITIGATION TECHNIQUES

BRD has a cash flow based lending approach, meaning the Bank expects debt to be serviced primarily through the future cash flow/income generated by the debtor. Collateralization, in the form of collateral (funded credit protection) or guarantee (unfunded credit protection), is accepted merely to mitigate credit risk and it cannot serve as a substitute for the borrower's ability to meet obligations.

The Bank accepts the following main types of securities:

- Financial collateral (cash, deposits, Romanian government bonds, shares, units of collective investment funds)
- Non-financial collateral (real estate, movable assets, receivables, intangibles)
- Personal Guarantees (fidejussion, letters of guarantee, letters of comfort, endorsements)

Real estate represents the most frequent type of accepted collaterals. Nevertheless, the collateral structure is further diversified subject to the type of financing (e.g. for working capital financing, receivables and inventories are accepted as customary collateral).

Real estate collaterals

The market value of real estate collaterals is estimated by certified internal or external evaluators. The valuation is performed in accordance with the International Valuation Standards and ANEVAR Standards and Recommendations. To be noted that real estate valuations have to be verified by the competent units, independently from the credit approval process.

The Bank uses the following valuation methods for real estate: market approach and income approach.

Revaluation is performed yearly in case of commercial/ industrial/ agricultural real-estate and plots of land and at least once every 3 years, for residential real estate. Higher frequency reevaluation is performed when the real estate market displays a significant negative evolution. BRD monitors the risks associated with the valuation activity via implemented internal controls.

Guarantees

The credit risk mitigation effect of guarantees is closely linked to the guarantor's creditworthiness and the secured amount must be reasonably proportionate to the economic performance capabilities of the protection provider.

The main guarantor for BRD's clients is the Romanian State, which intervenes to sustain credit activity by national wide guarantee programs implemented through the intermediation of Guarantee Funds (Fondul National de Garantare a Creditelor pentru Intreprinderile Mici si Mijlocii, FNGCMM or Fondul de Garantare a Creditului Rural, FGCR) or Eximbank, main exposure of this type being generated by Prima / Noua Casa program. Another category of guarantors is represented by commercial banks (local or foreign), issuing LGs in favor of BRD clients. BRD's indirect exposures on each guarantor are assessed using the same principles as for direct credit exposures of BRD.

Residual risk management

The Bank systematically manages the residual risk (that could materialize in situations when credit risk mitigation techniques are less efficient than expected) through the collateral policy (prudent legal security and selection criteria specific to each type of security), regular revaluation of the collaterals, regular monitoring through specific risk indicators and capital requirement as residual risk is embedded in the methodologies developed as part of ICAAP Policy.

Detailed information on credit risk is found in Note 45.1 to the consolidated and separate financial statements as of the year ended December 31, 2024.

LIQUIDITY RISK AND FUNDING RISK

Liquidity and funding risk is defined as the risk of not being able to meet expected and unexpected, current and future cash flow or collateral requirements when they fall due and at a reasonable price.

The Group manages the exposure to the liquidity risk using a specific framework designed to manage it both under normal day-to-day conditions and in the event of a potential liquidity crisis.

The liquidity risk management approach starts at the intraday level managing the daily payments flows, forecasting and managing cash flows, and factoring in the access to central bank monetary policy operations and standing facilities. It then covers a long-term perspective, comprising the maturity profile of all assets and liabilities and the funding strategy.

BRD maintains a liquidity buffer of unencumbered, high quality liquid assets as an insurance against a range of liquidity stress scenarios. A contingency funding plan is designed to protect the stakeholders' interests and to ensure positive outcome in the event of a liquidity crisis.

In terms of governance, the Board of Directors establishes the liquidity risk appetite and tolerance, reviews and approves the liquidity risk strategy and liquidity risk management framework at least on an annual basis and ensures that Executive Committee manages liquidity risk effectively.

The Executive Committee, assisted by Assets & Liabilities Committee (ALCO), develops the liquidity strategy and designs the liquidity risk management framework in accordance with the liquidity risk appetite and tolerance in order to ensure that the Bank maintains sufficient liquidity, continuously reviews information on the liquidity position of the Bank and reports to the Board of Directors on a regular basis, implements the liquidity risk strategy and ensures that appropriate controls, procedures and information flows are in place to support the strategy implementation and follow-up.

The liquidity risk position, under normal conditions, is measured at consolidated level using the static liquidity gaps indicator which is defined as the difference between the expected future outflows and inflows related to the current transactions (no new business included), determined for each time bucket and currency based on the contractual maturity of the transactions, or, for non-maturing products, based on a maturity modeled using historical client behavior or a conventional maturity.

For each budgeting and planning exercise, the future funding needs are assessed starting from the actual liquidity position and budgeted evolution of assets and liabilities. When a deficit is expected, funding solutions are assessed, and appropriate actions are planned.

BRD performs liquidity risk stress tests on a quarterly basis in order to identify and quantify its exposures to potential liquidity stresses, analyzing the impact on the cash flows and liquidity position. BRD employs two stress test methodologies, one for a 30 days horizon with focus on the short term survival of the Bank in a time of liquidity crisis and the other for a 6 month horizon, assessing the Bank's resilience and ability to continue to function in times of prolonged stressed liquidity conditions. The Bank also implemented a reverse stress test scenario which assesses what assumptions could be considered in order to challenge the viability of the institution, starting from a pre-defined outcome such as a breach of the minimum required level for the Liquidity Coverage Ratio as it is considered within the Recovery Activation Dashboard.

Detailed information on liquidity risk is found in Note 45.3 to the consolidated and individual financial statements as of the year ended December 31, 2024.

INTEREST RATE RISK AND FOREIGN EXCHANGE RISK IN THE BANKING BOOK (STRUCTURAL RISKS)

Structural exposure to interest rate and foreign exchange rate risks encompasses all exposures resulting from commercial activities, their hedging and the proprietary transactions of the Group.

The interest rate and exchange rate risks pertaining to trading activities are monitored separately and excluded from the structural risk measurement and management scope.

The general principle is to reduce structural interest rate and exchange rate risks to the greatest extent possible. The interest rate and foreign exchange risks incurred both by the commercial activities and proprietary activities (transactions regarding the shareholders' equity, investments and issues of bonds) are hedged, to the extent possible, on an individual basis or by means of macro-hedging techniques, the remaining part is maintained within pre-established limits at prudent levels.

The interest rate risk is managed through two metrics: balance sheet sensitivity to yield curve shifts and net interest income sensitivity. Balance sheet sensitivity is defined as the variation in the net present value of future principal and interest cash flows of all items in the banking book, balance sheet and off-balance sheet for two steering scenarios of +/- 10 bps parallel shift in the yield curve and for two stressed scenarios of +/-100bps parallel yield curve shifts. A set of limits is applied to balance sheet sensitivity and the compliance with those limits is monitored by ALCO on a monthly basis. The gaps between outstanding assets and liabilities are determined on the basis of the contractual terms of transactions, models based on clients' historic behavior patterns, as well as conventional assumptions relating to certain balance sheet items. Net interest income sensitivity indicator is calculated monthly and presented to ALCO versus an approved set of limits. Even though a set of limits is in place for this indicator, the main steering indicator remains balance sheet sensitivity.

In addition, two new regulatory interest rate risk indicators, EVE SOT and NII SOT, are reported on a quarterly basis to local regulator (since September 2024) and monitored on a monthly basis in ALCO. Both indicators have regulatory limits to be followed according to the regulation in force.,

Detailed information on interest rate risk is found in Note 45.2 to the consolidated and separate financial statements as of the year ended December 31, 2024.

MARKET RISK IN TRADING BOOK

Market risk is defined as the risk of registering a loss of value on financial instruments arising from changes in market parameters (FX rates, interest rates, share prices etc.) and correlations between them.

Market risk management is integrated within Bank's and Group's risk management, BRD pursuing market risks on a prudent approach, the objective being to ensure profitable market activities but undertaking risk levels and capital needs as low as possible. Bank's trading portfolio represents a small weight of Bank's total risk exposure and contains highly liquid instruments which are traded with good rated counterparts.

Market risk management is carried out according to the below principles:

- Compliance with internal framework and local and European regulations
- Functional independence from business lines
- Definition and/or validation of different methodologies, metrics' typologies, parameters and controls for all products or activities generating market risk in trading book
- Control on definition, approval and parameterization of traded products
- Definition, calibration and approval of risk metrics limits
- Daily analysis and reporting to the operative management of exposures and their compliance with the approved limits
- Synthetic communication to Bank's management presenting the trading book exposures and market risk evolutions

Detailed information on market risk is found in Note 45.2 to the consolidated and separate financial statements as of the year ended December 31, 2024.

OPERATIONAL RISK

Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, personnel and systems, or from external events. It includes the legal risk, the risk related to information technology and communication and security risk, conduct risk and model risk, but excludes the strategic risk.

The Group's operational risk management system was developed and strengthened over the years and allows:

- identification, analysis and evaluation of operational risks, their control and follow up
- applying measures meant to improve and strengthen the control framework, in order to prevent/reduce operational risk losses
- ensuring adequate capital requirements for covering exposure to operational risks

The day-to-day management of operational risk is the responsibility of employees from each business unit. The personnel have to be always aware of their responsibilities in connection with identification and reporting of operational risks and other duties which may arise in relation with the management of operational risks.

Operational risk management tools put in place at BRD are:

- Historical operational risk losses database
- Key risk indicators (KRI)
- Risk and control self-assessment process (RCSA)
- Scenario analysis
- Managerial Supervision of processes (MS)
- Fraud prevention, detection and investigation system
- Committee for New Products, which ensures the assessment of operational risks associated with new products for Banks' clients, outsourcing of activities and significant modifications of the existing products offered to the Bank's clients
- Crisis management and business continuity plan
- Management of Information Security and IT Risk

6. CAPITAL MANAGEMENT AND ADEQUACY

CONSOLIDATION PERIMETER

The basis for calculation of own funds is the consolidated prudential perimeter.

As BRD is parent credit institution in Romania and, at the same time, subsidiary of Société Générale, BRD Group consolidation perimeter for prudential purposes is defined in accordance with Regulation (EU) No 575/2013 (CRR), Part One, Title II, Chapter 2, Section 3.

The consolidated entities for prudential scope are identified based on the criteria as per Articles 4 (1) (3), (16) to (27), 18 and 19 of CRR. According to Article 4 of CRR, entities consolidated in the prudential reporting must have one of the following types of activity: credit institution, investment firm, ancillary services undertaking and/or other financial institution.

In contrast, in accordance with BRD Group's IFRS financial statements, all entities controlled directly or indirectly (including non-financial entities, insurance companies, etc.) are fully consolidated. Additional exclusion of subsidiaries from prudential consolidation perimeter is based on criteria from Article 19 of CRR. Non-consolidated subsidiaries are included in the prudential consolidated statements based on equity method.

The prudential consolidation perimeter of BRD Group as of 2024 end includes the parent company BRD - Groupe Société Générale S.A and BRD Sogelease IFN S.A.

OWN FUNDS

BRD Group regulatory own funds as of December 31, 2024 amounted to 10,006 million RON (after partial profit integration and considering the impact of OCI quick fix adjustment), compared to 8,430 million RON as of December 31, 2023 (including the profit for year 2023 net of the approved dividends representing 50% of 2023 profit according to Ordinary General Shareholders Meeting (OGSM) decision from April 25, 2024). The increase in own funds is mainly explained by the application, starting with July 2024 of art. 468 of CRR3 (OCI – quick fix, as per Regulation (EU) 2024/1623) regarding the temporary treatment of unrealized gains and losses resulting from the valuation of assets at fair value through OCI.

BRD Group regulatory own funds as at December 31, 2024 consist of common equity capital (CET1) and Tier 2 instruments.

Common Equity Capital (CET1) is formed of:

- Eligible Capital includes the nominal share capital and the hyperinflation adjustment of share capital accounted until December 31, 2003. As at December 31, 2024, the share capital amounted to RON 696.9 million, unchanged versus previous periods. The hyperinflation adjustment amounted to RON 1,819 million.
- Eligible Reserves include:
 - Retained earnings, which represent the undistributed profits of previous periods and retained earnings arising from IFRS implementation adjustments.
 - Other reserves: legal reserves, general reserves for credit risk, fund for general banking risk, representing reserves established by the law and share based payment reserves.
- Other comprehensive income (OCI) includes unrealized gains and losses from changes in the fair value of debt instruments at fair value through other comprehensive income and from re-measurement of defined benefit liability arising from the post-employment benefit plan. Starting July 2024, BRD applied the temporary treatment of unrealized gains and losses resulting from the valuation of assets at fair value through OCI, according to art. 468 of Regulation (EU) 2024/1623) and removed from CET1 100% of the amount of unrealized gains and losses accumulated since 31 December 2019 for debt instruments measured at fair value through other comprehensive income.

Regulatory deductions from CET 1 applicable as at December 31, 2024 essentially involved the following elements:

- Intangible assets that are not prudently valued: starting 31 December 2020, intangible assets that are not prudently valued as per Regulation 876/2019 are deducted 100% from CET 1 (as compared to previous periods when intangible assets accounting value was fully deducted from CET 1). Under this current approach, the positive difference between the prudential and the accounting amortisation becomes fully deducted from the CET 1 capital, while the residual portion of the carrying value of the software prudently valued is risk weighted at 100%. Goodwill is fully deducted from CET 1 capital.
- Contingent or any foreseeable tax charges related to CET 1 reserves taxable upon utilization to cover losses or risks.

As at December 31, 2024, Tier 2 instruments consist of two subordinated loans concluded with the parent, EUR 250 million in total (RON equivalent 1,244 million).

CAPITAL REQUIREMENTS

From a regulatory perspective, capital requirements cover:

- credit risk
- operational risk, foreign exchange risk and settlement risk
- position risk in trading book
- credit valuation adjustment risk of OTC derivative instruments.

The calculation of credit risk capital requirement takes into account the transactions' risk profile and is computed according to the standardized approach (CRR Part 3, Title 2, Chapter 2) using the Financial Collateral Comprehensive Method and information regarding credit assessments performed by external credit assessment institutions (ECAI). All CRR2 requirements have been implemented starting from June 2021.

The capital requirement for general position risk is calculated using the Maturity-based method.

Capital requirement for credit valuation adjustment is determined using the standardized method.

The capital requirement for operational risk is calculated according to the CRR, Part 3, Title 2, Chapter 4, using advanced measurement approaches (AMA). BRD, as a member of the Société Générale Group, uses AMA to measure operational risk since 2008 based on the SG internal methodology and calculation. The allocation of operational risk capital requirements to the sub-consolidated entities is based on net banking income and history of operational risk losses.

On top of the total regulatory ratio of 8% set by Art 92 from CRR, starting 2016, based on NBR requirements, BRD Group maintains additional own funds to cover risks resulting from internal assessment and SREP (supervisory review and evaluation process). In 2024 this requirement represented 4.52% of RWA (5.05% during 2023). Thus, the TSCR (total SREP capital requirements) for BRD Group is 12.52% for 2024 (13.05% for 2023).

Overall capital requirements (OCR) represent the total of SREP requirements and capital buffers, namely:

- A Conservation Buffer in CET 1 capital intended to absorb losses during periods of stress. This buffer is mandatory and fully effective from 1 January 2019 and amounts to 2.5% of total RWA.
- A Countercyclical Buffer that may be imposed during periods of excessive credit growth when system-wide risk is building up, capped at 2.5% of total RWA. According to NBR Order 6/2021 amending the NBR Order 12/2015, the level of countercyclical buffer for credit exposures in Romania was 0.5% (from 0% previously), starting October 17, 2022 and 1% starting from October 23, 2023, according to NBR Order no 7, from 25th of November 2022.
- Other systemically important institutions (O-SIIs) identified by NBR which have been authorized in Romania, may be subject to an O-SII Capital Buffer of up to 2% of the total RWA. BRD was identified as O-SII by NBR and O-SII Capital Buffer is 1% starting with 1 January 2016 until

December 2021 end. Based on a new calibration methodology, starting 1 January 2022 the O-SII Capital Buffer for BRD is 1.5% of total RWA.

- A Systemic Risk Buffer was imposed, according to NBR Order 4/2018, starting with 30 June 2018, with the aim of supporting the adequate management of credit risk and enhancing banking sector resilience to unanticipated shocks, amid unfavourable structural circumstances. The buffer is applied to all exposure and is calibrated at 0% - 2%, depending on the level of the non-performing loans ratio and the coverage ratio. The systemic risk buffer applicable for BRD is 0%.

MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES (MREL)

According to Bank Recovery and Resolution Directive (BRRD), the banks should have the loss-absorbing and recapitalization capacity necessary to help ensure that, in, and immediately following a resolution, those institutions can continue to perform critical functions (criticality assessed from the perspective of impact on the markets) without putting taxpayers' funds, meaning public funds, or financial stability at risk.

Therefore, it was regulated a requirement for own funds and eligible liabilities (MREL) for all credit institutions and investment firms through BRRD1 (Directive 2014/59) transposed in Romanian legislation through Law 312/2015, and BRRD2 (Directive 2019/879) transposed in local legislation through Law 320/2021.

BRD received in July 2024 the notification of MREL, according to BRRD2, determined by the resolution authority considering its consolidated situation. Starting from July 3rd 2024 BRD should maintain a binding level of 25.41% (vs 26.44% previously) of TREA (total risk exposure amount) and 5.90% of LRE (leverage exposure). On top of the above, combined buffer requirement should be respected (5.0% of TREA, starting 23 October 2023).

As the resolution strategy for Société Générale is Single Point of Entry, with upstream of losses to the resolution entity (Société Générale SA), the total MREL should be satisfied with own funds and a new category of debt (senior not preferred, SNP), ranking above own funds and subordinated that is not AT1 or T2, but below senior preferred. The SNP should be concluded with the parent (Art. 45 f (2) BRRD2).

BRD concluded four senior non-preferred loans with the parent, of EUR 850 million in total, as presented below:

- EUR 150 million drawn in June 2024 with an initial term of 6 years and a call option at 5 years (roll-over of a 2022 SNP)
- EUR 450 million drawn in December 2023 (roll-over of a 2021 SNP), with an initial term of 3 years and a call option at 2 years;
- EUR 100 million with initial term at 7 years and a call option at 6 years and EUR 150 million with an initial term of 8 years and a call option at 7 years, both drawn in December 2023

The summary of the BRD Group and Bank capital adequacy is presented below:

	Bank		Group	
	2023	2024	2023	2024
Tier 1 capital	6,859	8,437	7,186	8,762
Tier 2 capital	1,244	1,244	1,244	1,244
Total own funds	8,103	9,680	8,430	10,006
Risk weighted assets				
Credit risk (including counterparty risk)	32,769	32,825	34,598	34,891
Market risk	139	183	146	184
Operational risk	2,238	2,371	2,308	2,406
Credit valuation adjustment (CVA) risk	145	127	145	127
Total risk exposure amount (TREA)	35,291	35,506	37,197	37,608
Regulatory Capital Adequacy Ratio	22.96%	27.26%	22.66%	26.61%
Tier 1 ratio	19.44%	23.76%	19.32%	23.30%
Eligible liabilities (senior non preferred loans)				4,228
Total own funds and eligible liabilities				14,234
MREL (% of TREA)				37.85%

Note: The Regulatory CAR indicator without the impact of OCI quick fix adjustment as of December 31, 2024 is 22.36% (Group) and 22.76% (Bank).

LEVERAGE RATIO

The leverage ratio reached 8.8% including partial profit integration and considering the impact of OCI quick fix adjustment) as at 31 December 2024 at Group level, which is well above the 3% minimum requirement enforced based on Regulation 2019/876 amending CRR starting with June 2021.

The sustainable level of leverage ratio results from the strong capital base, namely high-level Common Equity Tier 1 capital and Tier 2 capital, and a balance-sheet structure specific to the universal bank business model with core focus on retail activities.

INTERNAL CAPITAL ADEQUACY ASSESSMENT PROCESS (ICAAP)

In accordance with Article 148 of the Emergency Ordinance no. 99/2006 on credit institutions and capital adequacy, as subsequently amended and NBR Regulation no. 5/2013 on prudential requirements for credit institutions, BRD has in place a process for internal assessment of capital adequacy to risks.

The Bank performs periodically an evaluation of internal capital adequacy to risks by comparing the available own funds with internal capital requirements. The general framework for ICAAP is updated annually and the capital adequacy monitoring is performed on a quarterly basis.

A risk assessment is performed annually and involves the evaluation of all risks to which the Bank may be exposed and the identification of the significant risks.

The internally evaluated capital requirement is determined using „Pillar 1 plus” approach, where the capital requirements for the following risks are added to the regulatory capital requirements:

- Credit risk concentration, residual risk from usage of credit risk mitigation techniques, risk related to foreign currency lending to unhedged borrowers and risks arisen from applying less sophisticated approaches

- Interest rate risk in banking book
- Funding risk
- Strategic risk
- Other significant risks: reputational risk, compliance risk, model risk.

For the purposes of the internal capital adequacy assessment, the available own funds are considered equal to the regulatory own funds.

Based on the Business and Risk Strategy and on the Risk Appetite, the Bank makes projections of the own funds and capital requirements on a three years horizon in order to ensure their adequacy, both in normal course of business and under stress situations.

7. INTERNAL CONTROL FRAMEWORK

Internal Control System relies on the three lines of defense model, which reinforces segregation of duties between various functions.

The *first line* of defense is represented by all staff for the operations in their area of activity, comprising all of the Bank's structures (located both in the Network and Headquarters) which are primarily responsible for the ongoing management of the risks arisen in conducting their daily activities, taking into account the Bank's risk appetite and its policies, procedures and controls.

All Bank's structures (including structures acting as control functions) are responsible with performing the first level controls. They represent all measures implemented at operational level, in order to ensure the conformity, validity and security of the performed operations (controls on operational activity and controls on accounts).

The responsibility for the implementation and operation of first level controls is with the management of all Bank's structures (both in first and second line of defense), by the continuous management of risks arising from their daily activities, as per internal normative framework, but also for the implementation of first-level controls and by taking the necessary corrective measures in all cases where deficiencies are identified as a result of the processes or of the carrying out of the control.

The *second line* of defense is represented by risk management and compliance functions, which are independent from the entities that they monitor and control.

The risk management function is responsible for overseeing risks, for ensuring they are identified, assessed, measured, monitored, managed and properly reported on by the business lines, for challenging and assisting in the implementation of risk management measures by the business lines in order to ensure that the process and controls in place at their level are properly designed and effective.

Deputy CEO in charge of Risk (Chief Risk Officer) is the Coordinator of the Centralized Risk Management function and reports to the management body, as well as to relevant committees, all the results / conclusions / recommendations for improving the risk management function.

The compliance function advises the management body on measures to be taken to ensure compliance with applicable laws, rules, regulations and standards, and assesses the possible impact of any changes in the legal or regulatory environment on Bank's activities and compliance framework. It ensures that compliance monitoring is carried out through a structured and well-defined compliance monitoring program and that the compliance policy is respected.

The compliance function is coordinated by the Director of the Compliance Department, who is the coordinator of the compliance function at Bank level, being hierarchically subordinated to the Bank's CEO.

As part of the risk management function, BRD has in place a Level 2 control structure that has the responsibility to ensure a better internal control system efficiency by evaluating the quality of the level 1 control. This assessment addresses controls to prevent operational risks generated by the activities and processes within BRD Group. Level 2 control has the following responsibilities:

- Evaluating the design of Level 1 controls / control procedures to ensure that there is a proper framework for monitoring and controlling operational risks related to activities
- Evaluating the performance of these controls to ensure that all operational risks and anomalies have been identified by the first level of control, and that there are appropriate remedial actions and that they are implemented

The *third line* of defense is represented by the internal audit function, which provides independent review and objective assurance on the quality and effectiveness of the Bank's internal control system, the first and second lines of defense and the risk governance framework. Internal audit function reports to and operates under the mandate of the Board of Directors.

The main instruments implemented at BRD level for ensuring an efficient internal control system are:

- Transposition of the Bank's strategies/policies/processes into written regulations (norms, policies, instructions, work procedures) and their periodic review
- Raising awareness of each operational level regarding the necessity to control operations and apply working procedures adapted to the nature and volume of activity, taking into account all risk types
- A clear decision process and allocation of responsibilities and authority limits, by hierarchical levels and organizational structures, including appropriate segregation of duties at all organizational levels, in order to prevent assignment of conflicting responsibilities
- A continuous process of identification, assessment, mitigation, monitoring and reporting of material risks
- A compliance program
- An audit plan
- Timely reporting of the deficiencies identified in the internal control system to the appropriate management level, who should address the issues promptly
- Timely reporting of material internal control deficiencies to management body

The internal control framework described above is applicable to the financial reporting processes and provides reasonable assurance on the reliability of financial reporting, compliance with applicable laws and regulations, as well as with the internal policies and procedures.

It is the Board of Directors' assessment that the Group has adequate internal control and risk management arrangements in place with regard to the Group's risk profile and strategy.

8. CONSOLIDATED SUSTAINABILITY STATEMENT

8.1. General Disclosures

Basis for Preparation

Framework and Data Selection

IRO 2-59

This report has been prepared in accordance with the Directive (EU) 2022/2464 of the European Parliament and of the Council of 14 December 2022 amending Regulation (EU) No 537/2014, Directive 2004/109/EC, Directive 2006/43/EC and Directive 2013/34/EU, as regards corporate sustainability reporting (Corporate Sustainability Reporting Directive – CSRD), the European Sustainability Reporting Standards (ESRS), alongside the requirements of Article 8 of EU Regulation 2020/852 on establishing a framework to facilitate sustainable investment (EU Taxonomy) and the local legislation transposing CSRD ((NBR Order no. 27/2010 for approving accounting Regulations in accordance with International Financial Reporting Standards, republished, with subsequent amendments).). The disclosures included in the Environmental Information, Social Information and Governance Information (ESG) chapters (Topical Chapters) have been assessed as material according to our Double Materiality Assessment (DMA)¹⁶ or are mandatory according to the ESRS Standards. All disclosure requirements and data points corresponding to topics and sub-topics that resulted as immaterial during the DMA¹⁷, are not included in this statement. After the identification of material topics in the DMA, the EFRAG Guidance was used to map the material sustainability matters to the relevant disclosure requirements.

Measurement Basis

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The International Financial Reporting Standards (“IFRS”) as adopted by the European Union (“EU”) accounting policies as presented in the annual financial statements have been applied consistently in the financial year. Calculation methodologies used are listed on the pages with the relevant metrics and references.

Consolidation

The Sustainability Statement for the financial year ended 31 December 2024 (the Sustainability Statement) has been prepared on a consolidated basis, and is aligned with the perimeter used for preparing the IFRS Financial Statements.

The scope of consolidation is indicated in Note 2 b) Basis for consolidation of the Consolidated Financial Statements and comprises BRD Groupe Société Générale S.A. (the “Bank” or “BRD”), BRD Sogelease IFN S.A. (BRD Sogelease), BRD Asset Management SAI S.A. (BRD Asset Management) and BRD Finance S.A.¹⁸. For the purpose of the Sustainability Statement the consolidated entity (BRD and its subsidiaries)

¹⁶ DMA has been performed based on data available at the time when the analysis was realized. Improvements will be considered in the next reporting cycles.

¹⁷ For more information please refers to the Annex chapter, table - Content Index - list of the Disclosure Requirements

¹⁸ As at 31 December 2024, BRD Finance S.A. was in a run off process planned to be finalized in 2025 (under voluntary liquidation), with its activity kept at a minimum level, thus not influencing materially the disclosures in the Sustainability Statement.

BP 1-5-d	is referred to as „the Group” or „BRD Group”, and its immediate and ultimate controlling party, Société Générale S.A., is referred to as the “SG Group” or “SG”.
BP 2-5-15 BP 2-5-17	For the preparation of the Sustainability Statement, BRD Group has not used the option to omit information corresponding to intellectual property, know-how or the results of innovation. Additionally, within this statement mainly mandatory and material disclosures and data points according to ESRS and EFRAG guidance are included. We have also utilized the Global Reporting Initiative (GRI) standards to determine key metrics relevant for specific material IROs presented under the Chapter “Consumers and end-users”. Phase-in option in accordance with ESRS 1 Appending C, has been adopted for specific the following disclosures: ESRS 2 SBM 3, ESRS E1-9.
BP 1-5-c	<p>BRD Group’s Value Chain</p> <p>The information included in the Sustainability Statement covers the value chain of BRD Group, including upstream, own operations and downstream, and joint ventures & associates. The DMA has taken into account material Impacts, Risks and Opportunities (IROs) to the extent that BRD Group has ready access to the information. In future we consider expanding this analysis, as the CSRD develops.</p> <p>BRD Group’s value chain consists of the following components:</p> <ul style="list-style-type: none"> - Upstream & Own Operations, which include the ownership of buildings, IT equipment, direct consumption, supplier relationships, human resources and compliance. - Downstream, which encompasses BRD Group’s core financial services’ clients, including retail, non-retail, leasing and asset management. BRD Group serves a diverse client base, including private individuals, small businesses, SMEs, and large corporations, reflecting the broad impact of its financial activities across the economy. - Joint Ventures & Associates, such as BRD Asigurări de Viață S.A. and CIT ONE S.A, which operate as business partners within BRD Group’s ecosystem. While these entities are not fully consolidated within BRD Group’s operations, they are considered in the value chain analysis, particularly in areas where their activities intersect with BRD Group’s financial services. <p>Additionally, the Sustainability Statement provides detailed information on policies, actions, targets, and metrics that extend across the entire value chain, including BRD Group’s own operations and its relationships with upstream suppliers, downstream clients, and joint ventures & associates.</p>
BP-2-9	
BP-2-10	Disclosures in Relation to Specific Circumstances
BP-2-11	
BP-2-16	For the preparation of the Sustainability Statement, BRD Group has adopted the same definition for short (1 year), medium (up to 5 year) and long-term (more than 5 years) as indicated by ESRS 1 section 6.4 paragraph 77.
IRO-2-56	When data was not available, averages or proxies were used. Details on the estimates, data sources and any potential measurement uncertainties or assumptions are provided within the relevant Topical Chapters. For more details, please see the information reported below in the section “Disclaimer”. For a list of information incorporated by reference, please refer to the Annex Chapter.

The List of disclosure requirements and the List of datapoints in cross-cutting and Topical Standards that derive from other EU legislation are reported in the Annex Chapter.

In developing its consolidated Sustainability Statement, the Group has not relied upon other European standards nor on data and processes verified by an external assurance provider other than the provider of limited assurance for this report. Unless specifically indicated otherwise, the frameworks, guidelines, policies, effectiveness of the actions, targets and metrics presented in this Sustainability Statement are not validated, audited, certified or assessed by or based on the opinion of an external body other than the assurance provider for this statement.

Disclaimer

Estimates and uncertainties

Information related to sustainability is often subject to uncertainties stemming from the state of scientific and economic knowledge, as well as the quality of both internal and external data, such as those used for the value chain. Moreover, prospective information, unavailable data, and the quantification of certain sustainability metrics - particularly environment data - rely on estimates and judgements based on BRD Group's experience and internationally recognized sustainability standards. These estimates depend heavily on the hypotheses and methodological choices made.

Use of estimates and associated limitations

Sustainability metrics, especially those related to the BRD Group's value chain like CO₂ emissions, are based on estimates, averages, or assumptions, leading to data volatility and quality uncertainties. When direct measurement isn't possible, data from customers or external providers introduce potential inaccuracies. In the absence of specific information, sector and geographical averages are used, which may not accurately reflect the BRD Group's customer portfolio. Greenhouse gas emissions related to financing activities often require combining multiple data sources. Emission factors, which convert consumption data into greenhouse gas emissions (GHG, in tons of carbon dioxide equivalent - tCO₂eq), vary by source and context. CO₂ emissions span various categories, each with inherent uncertainties. Additionally, differing methodological practices and changing regulations complicate CO₂ emissions estimation across the value chain.

Details on data or estimate limitations are provided in the metric descriptions. The BRD Group is committed to improving practices and methodologies as standardized, high-quality data become more available from external partners.

Uncertainties inherent in forward-looking information

The sustainability statement includes objectives and forward-looking statements reflecting the BRD Group's ambitions. This information should be used cautiously, as it's based on current beliefs and economic forecasts and is subject to significant uncertainties beyond the BRD Group's control. These statements do not guarantee the realization of all ambitions. The sustainability statement outlines the BRD Group's trajectory in line with CSRD and ESRS obligations, not a definitive outcome.

BP-2-12

BRD Group Governance Practices

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Sustainability Governance

At BRD Group level, the **Board of Directors (BoD)** holds ultimate responsibility for overseeing the Group's Sustainability Strategy, ensuring the effective management of material impacts, risks and opportunities (IROs). This includes defining long-term objectives and targets that align with the BRD Group's commitments to stakeholders, regulatory compliance and broader ESG priorities. The BoD ensures that sustainability considerations are integrated into the BRD Group's strategic direction, reinforcing alignment with regulatory frameworks, stakeholder expectations and the overarching sustainability commitments of Société Générale Group (SG). Through its governance role, the BoD drives responsible decision-making, monitors progress on sustainability initiatives and ensures that BRD Group remains resilient in addressing ESG challenges and opportunities.

The Executive Committee (EC) is responsible for implementing the Sustainability Strategy across all relevant business lines and functions, ensuring that the defined targets are translated into actionable plans across business units.

To support these efforts, the **Sustainability Committee - ESG**, established in 2021 and chaired by the CEO of the Bank, functions as a permanent decisional body focused on strategic CSR and ESG analysis. The members of this committee consist of permanent members, CEO together with the rest of the EC, General Secretary, ESPIF Director, Acquisitions (ACH) Director, Executive Director Financial Risk Poling, and guests from other departments (i.e. compliance, legal, logistics, human resources, business lines). This committee's mission is to establish the actions required to implement sustainability, climate, and environmental strategies and policies in line with Bank's objectives. The Committee's meetings in 2024 addressed CSRD obligations, including Sustainability Strategy. A key responsibility of the committee is to monitor progress toward established sustainability targets, ensuring accountability and alignment with BRD Group's broader ESG strategy. To this end, it evaluates key performance indicators (KPIs) and monitors sustainability initiatives, meeting periodically (twice a year or as often as necessary) to review material issues, regulatory developments and strategic objectives.

The EC periodically informs the BoD regarding the progress of the Sustainability Strategy implementation, including specific aspects related to material impacts, risks and opportunities (IROs). The responsibilities related to sustainability for the BoD and EC are formalised collectively according to legal provisions (Company's Law and Civil Code).

The **General Secretariat**, under the CEO's direct authority, coordinates sustainability efforts, acting as the main liaison with stakeholders on ESG matters. It also plays a central role in coordinating and monitoring progress, establishing sustainability indicators in collaboration with relevant departments and ensuring regular reporting to internal and external stakeholders.

The **Finance Department**, reporting to the Deputy CEO Finance and Treasury, is responsible for the publication of the Annual Report which from financial year ended December 31, 2024 onwards integrates the Sustainability Statement.

The **Human Resources Department**, under the CEO's direct authority, engages employees in CSR initiatives, manages material risks related to own workforce, as

identified during the DMA (Double Materiality Assessment) and manages relationship with the Trade Union.

The **Social Environment and Positive Impact Financing Directorate (ESPIF)**, reporting to the Deputy CEO Non-Retail, assesses environmental and social risks and supports sustainable financing.

The **Communication Division**, under the General Secretariat's direct authority, manages sponsorships, community support and CSR-related communications.

To ensure comprehensive risk oversight, the **Compliance Committee**, through the ESPIF team, provides quarterly updates to both the BoD and the EC on key environmental and social risk highlights.

The **Transformation Department**, under the CEO's direct authority, ensures that sustainability-related progress is tracked through established KPI indicators in line with Horizons 2025 and its extension Horizons 2027 strategic plan. Horizons 2027 (extension of Horizons 2025) represents the strategic plan of BRD, focusing on 3 main pillars: Client Centricity (growth built on all business segments, while also fostering synergies), ESG (being a responsible financier and employer) and Efficiency (by being simpler and faster, leveraging also on technology, while optimizing scarce resources and keeping a healthy risk profile).

The governance structure also includes internal control mechanisms, ensuring compliance with ESG policies, risk frameworks and ethical business conduct guidelines. The implementation of ESG policies is monitored through **BRD Group's Internal Control Framework**, which ensures that sustainability risks and opportunities are effectively managed and reported.

The **Risk Management Function**, reporting to the Deputy CEO Risk, is responsible for overseeing the identification, assessment, monitoring and reporting of the risks that could have a major impact on Bank's financial standing and/or its reputation (including ESG risks), challenging the proposal made by the first line of defence regarding ESG related normative framework, strategic objectives and sustainability strategy.

Each **business department** integrates sustainability principles into their activities, adapting products and services to align with BRD Group's CSR policy and sustainability ambitions, with progress tracked through annual indicators.

Together, these structures ensure a comprehensive, collaborative approach to sustainability governance and execution, embedding sustainability objectives into BRD Group's strategy and operations.

How BoD and EC Members are Informed About Sustainability Matters

The Management Body of BRD (i.e. the BoD and the EC) receive regular updates on material impacts, risks and opportunities, as well as the implementation and outcomes of due diligence processes. These updates are provided by material topic owners and subject matter experts and are reviewed on a case-by-case basis during the EC's and BoD's meetings and as part of the DMA process whenever undertaken. The Executive Directors of BRD Sogelease also receive frequent updates on significant ESG-related impacts and risks,. Additionally, BRD Asset Management incorporates sustainability risks into investment decisions alongside financial metrics. The ESG risks of all managed funds are assessed twice per year, with results publicly disclosed in Key Investor Documents.

The Management of BRD Asset Management is informed at least twice a year by the Investment Department on ESG risk factors related to the managed funds. These structured reporting mechanisms ensure that the Board and executive leadership have

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access to relevant information to oversee sustainability-related decision-making effectively.

The Management Body of BRD Group considers these impacts, risks and opportunities when overseeing the BRD Group's strategy, major transactions and risk management processes. The BoD plays a critical role in ensuring that sustainability is embedded in strategic decision-making by aligning ESG considerations with business objectives. BRD Group's sustainability strategy was developed through a combination of top-down strategic guidelines from SG and a bottom-up approach identifying material topics through internal analysis, such as DMA or the Business Environment Scan 2024 (BES). SG's strategic sustainability framework is structured around four main pillars: a culture of responsibility, environmental transition, positive local impact, and responsible employment. BRD Group integrates these pillars with its internally identified sustainability-linked topics, ensuring that ESG considerations are fully embedded into its Business Strategy, Horizons 2027. As part of this process of integration, the BRD Group assesses the main risks and opportunities, their potential impact on clients and their overall business implications, ensuring a comprehensive integration of ESG factors into the long-term strategy.

When overseeing major transactions and risk management, the Executive Committee evaluates how ESG risks and opportunities align with market trends, business objectives, and stakeholder expectations. ESG-related trade-offs, such as the balance between short-term operational costs and long-term sustainability goals, are carefully assessed.

The Sustainability Committee - ESG, chaired by the CEO, plays a major role in analyzing material risks and opportunities, including those related to climate change and social impacts. This committee provides strategic guidance on integrating ESG considerations into the BRD Group's activities and ensures that any associated trade-offs—such as meeting environmental regulations while managing financial sustainability—are transparently addressed. Additionally, BRD Group's risk management framework incorporates ESG factors, with specialized structures such as the ESPIF Division supporting the identification and mitigation of ESG-related risks in transactions and client engagements.

The Board of Directors at BRD Asset Management actively integrates ESG factors into investment oversight. When reviewing or launching new investment products, the Board assesses their alignment with sustainability strategies. Meanwhile, at BRD Sogelease, efforts are underway to develop a customized ESG integration framework tailored to financial leasing activities under the supervision of the Executive Directors. Although the framework is still under development, several ESG risk controls have already been implemented as part of SG's ESG program.

The material impacts, risks, and opportunities identified through the DMA were validated by the Sustainability Committee - ESG and the EC before final approval by the BoD. These identified factors are detailed under the disclosure SBM 3 of the relevant reporting chapter.

Skills and Expertise Related to Sustainability

To ensure that the Board of Directors (BoD) and Executive Committee (EC) possess the necessary sustainability-related expertise, BRD Group has implemented a structured approach to skills development and continuous learning. The **Nomination Committee** plays an essential role in this process by identifying, proposing and submitting for approval candidates for management positions, ensuring that selected candidates meet the expectations of capital markets, regulatory bodies such as the National Bank of Romania (NBR), and corporate governance best practices. This includes, among others, expertise in sustainability, business conduct and ESG-related matters. The Nomination

GOV 1-
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Committee also conducts an annual assessment of the BoD's structure, size and performance, making recommendations to enhance sustainability-related competencies where necessary.

For members who may not possess direct expertise in sustainability, BRD Group ensures access to a team of trained and certified experts with specialized knowledge acquired through the implementation of sustainability projects. Additionally, members of the management bodies actively participate in annual training programs designed to enhance their understanding of material sustainability topics. In 2024, targeted training sessions were conducted on CSRD and ESRS, ensuring alignment with regulatory requirements and evolving sustainability trends. BRD Group's Training Plan, developed annually in line with the BRD Group's strategy and operational priorities, emphasizes upskilling and reskilling to support business needs while ensuring compliance with legal and regulatory certification requirements for key functions.

The principles underlying BRD Group's training and development strategy include alignment with business objectives, open communication, equity and transparency. ESG and sustainability topics have been important topics in the training agenda for 2023 and 2024, with dedicated courses covering areas such as Climate Risk, Sustainable IT Awareness, CSR Standards, Circular Economy, Environmental Crisis Management, Protecting Biodiversity and Sustainable Finance Regulations. These sessions help equip management with the necessary skills to understand, assess and address sustainability impacts, risks, and opportunities relevant to BRD Group's operations.

Beyond formal training, BRD Group leverages internal and external expertise through introductory presentations, workshops and expert-led sessions when major sustainability programs—such as the implementation of CSRD/ESRS requirements—are introduced. These initiatives ensure that the BoD and EC are well-informed about sustainability-related regulatory changes, risks and opportunities, reinforcing their ability to integrate sustainability into strategic decision-making.

The departments within BRD Group are gaining knowledge of the sustainability impacts, risks and opportunities related to their specific activities. Training needs are directed also to material topics relevant to BRD Group's operations. The EC reviews and validates the annual Training Plan, ensuring that it is aligned with the strategic priorities of the BRD Group activities and industry trends.

Business Conduct Governance

The BoD and EC play a critical role in upholding high standards of business conduct. These bodies operate under clearly defined rules of organization and functioning, promoting high ethical and professional standards and a strong internal control culture.

The BoD holds the ultimate responsibility for overseeing BRD Group's corporate governance framework, ensuring compliance with regulatory requirements, and embedding business conduct principles into the Bank's strategic direction. The BoD is responsible for establishing and maintaining high standards of corporate ethics, managing conflicts of interest and fostering a transparent business environment.

The EC is responsible for implementing the strategic and operational decisions set by the BoD. It ensures that business conduct policies are effectively applied throughout the

GOV 1-
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GOV 1-
21-c

organization, embedding ethical principles into daily operations, customer interactions and internal processes. The EC also oversees risk management practices, ensuring alignment with BRD Group's long-term objectives and regulatory standards.

Moreover, the BoD annually assesses the adequacy of the Management Body, and its members based on reports from the Nomination Committee. This ensures that the Management Body is well-suited for the dimension and complexity of the BRD Group's activities. To assist in performing its responsibilities, the BoD has established four committees, including the Audit Committee, Risk Management Committee and the Remuneration Committee.

BRD Group prioritizes continuous learning and professional development for its management bodies by providing targeted workshops and training courses on business conduct. Members of the BoD and EC participate in mandatory and voluntary training programs covering critical topics such as anti-corruption, combating inappropriate behavior, the Code of Conduct, international sanctions compliance, competition law, anti-money laundering (AML), countering the financing of terrorism, and information security. Additionally, workshops on organizational culture have been conducted with BoD members and executive directors to define and reinforce corporate values and ethical principles. Tailored coaching programs for top management further enhance their leadership capabilities in fostering a strong ethical culture within BRD Group.

For more information related to the BoD and EC members in relation with BRD Group's sector of activity, products and Romanian market, please refer to [Chapter 2 Corporate Governance of the current Annual Board of Directors' Report 2024](#).

GOV 3-
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13

Sustainability-related Performance Incentive Schemes

BRD Group recognizes the importance of aligning remuneration practices with sustainability goals to drive long-term value creation and support the BRD Group's ESG commitments for the Management Body.

The table below included the weight of ESG KPI for EC members:

Table 1: ESG KPI for EC members

Members	Weight of sustainability-related KPI included in management remuneration for 2024	Description of sustainability-related objective
Chief Executive Officer	10%	SG Group KPIs on ESG: reduction of Oil & Gas exposure
Deputy Chief Executive Officer Corporate	5%	Green financing volume on Corporate
Deputy Chief Executive Officer Retail	5%	Green financing on Retail volumes

Deputy Chief Executive Officer Financial Markets	5%	Green investment product
Deputy Chief Executive Officer Finance and Treasury	10%	Green financing volumes at bank level, bank's operations CO2 footprint
Deputy Chief Executive Officer Projects and Operations	5%	Green IT, bank's operations CO2 footprint
Deputy Chief Executive Officer Risks	15%	ESG strategy, Adapt Risk Policy (incl. ESG by Design)

At present, BRD Group's current remuneration policy for the Management Body does not include structured incentive schemes directly linked to sustainability matters. However, each year, specific objectives are established for the members of these bodies, including those related to sustainable finance.

GOV 1-
21-b

Other Governance-related Information

GOV 1-
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BRD Group ensures employee representation through its adherence to the Collective Labour Agreement and relevant legal requirements, allowing the Representative of the Trade Union to be invited to some BoD meetings to address employees' rights and interests. This inclusion fosters dialogue between the management and the Bank's workforce, ensuring that employees' concerns are considered in decision-making.

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In terms of gender diversity, as of December 31, 2024, the BoD consists of nine members, with five female (56%) and four male (44%), resulting in an average female-to-male ratio of 5:4. Additionally, there are four independent board members, accounting for 44% of the BoD. The EC, however, has a different gender composition, with five¹⁹ male members (71.4%) and two female members (28.6%), reflecting an average female to male ratio of 2:5.

GOV 4

For information related to the number of executive and non-executive of the BoD members, please refer to Chapter 2 Corporate Governance of the current Annual Board of Directors' Report 2024.

Statement on Due Diligence

Information on the due diligence process for the Sustainability Statement is given in the table below.

Table 2: **Treatment of Due Diligence in the Sustainability Statement**

¹⁹ Deputy CEO Projects and Operations under National Bank of Romania approval as at December 31, 2024.

CORE ELEMENTS OF DUE DILIGENCE	Section in the Sustainability Statement
Embedding due diligence in governance, strategy and business model	ESRS 2 – GOV-2, pg. 68-69 ESRS 2- GOV -3, pg. 71-72 ESRS 2 – SBM-3, pg. 94-103, 145-149, 170-171
Engaging with affected stakeholders in all key steps of the due diligence	ESRS 2- GOV-2, pg. 68-69 ESRS 2- SBM-2, pg. 80-85 ESRS 2- IRO-1, pg. 85-90 ESRS 2 MDR-P, pg. 107-111,149-151, 171-179, 193-196 S1-2, pg. 154-155 S4-3, pg. 178-179
Identifying and assessing adverse impacts	ESRS 2 – IRO-1, pg. 85-90 ESRS 2 – SBM-3, pg. pg. 94-103, 145-149, 170-171
Taking actions to address those adverse impacts	ESRS 2 MDR-A, pg. 111-122, 156-162, 179-189, 199
Tracking the effectiveness of these efforts and communicating	ESRS 2 MDR-T, pg. 122-126, 162-163, 190, 199

Risk Management and Internal Controls over Sustainability Reporting

Currently, BRD Group does not have a fully formalized risk management and internal control system dedicated exclusively to the sustainability reporting process. However, sustainability reporting is conducted within the broader corporate governance framework, with responsibilities distributed across relevant departments, while the ultimate responsible for the integration of the Sustainability Statement within the BoD Annual Report lies with Finance. The reporting process relies on existing internal controls (Chapter 7 Internal Control Framework of the current Annual Board of Directors' Report 2024), such as data verification by responsible units, alignment with regulatory requirements and high-level oversight by management. While there is no dedicated sustainability reporting control framework yet, efforts are made to ensure compliance with applicable standards through collaboration between operational teams and departments responsible for the preparation of the sustainability reporting.

Risk Assessment Approach

BRD Group does not currently employ a formalized risk assessment methodology for sustainability reporting. However, potential risks related to data accuracy, completeness, and consistency have been identified and managed during the reporting process. The prioritization of these risks is based on factors such as regulatory compliance requirements, stakeholder expectations, and internal strategic priorities. Key risk areas considered include data reliability from different business units, potential misalignment with reporting standards and evolving regulatory demands. BRD Group is planning to enhance the risk assessment process by developing a more structured approach to sustainability reporting risk identification and management.

The following key risks related to the sustainability reporting process have been identified:

- **Data accuracy and reliability:** Risk of inconsistencies in sustainability data due to reliance on manual data collection and limited automation. Mitigation: Internal validation processes conducted by the responsible reporting teams, cross-departmental reviews.
- **Regulatory compliance risk:** Potential gaps in meeting new or evolving sustainability disclosure requirements. Mitigation: Continuous monitoring of regulatory changes and consultation with subject matter experts, including external consultants.
- **Internal capacity and expertise:** Specialized knowledge on sustainability reporting frameworks still under development, which may impact reporting quality. Mitigation: Ongoing capacity-building efforts, including internal training and collaboration with external consultants.
- **Timeliness of reporting:** Challenges in consolidating data from multiple sources within required timelines. Mitigation: Improving internal coordination, and project management, with clearer and larger intermediate milestones.

Integration of Risk Findings

BRD Group integrates findings related to sustainability reporting risks through its existing governance processes. Insights gained from previous voluntary reporting cycles are used to improve data collection methods and coordination between departments.

Cross-functional collaboration – particularly between Finance, Risk Management Structures and the General Secretariat – ensures that identified reporting challenges are addressed through ad-hoc process adjustments. Future efforts aim to formalize the integration process by implementing dedicated sustainability reporting policies and procedures.

Oversight and Reporting Mechanisms

Sustainability reporting progress and key challenges are communicated through general reporting mechanisms, such as periodic updates to the EC and Sustainability Committee - ESG. ESG and reporting-related findings are also discussed in relevant working groups when necessary (i.e. ESG by Design Program, ESG working group). Plans are in place to enhance periodic reporting through the establishment of formalized reporting mechanisms to management bodies to ensure improved oversight and decision-making.

BRD Group Business Model and Sustainability Strategy

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Business Model

BRD Group is active in Romania in the banking, leasing and asset management sector. BRD operates as a universal bank providing a comprehensive range of financial products and services to individuals, corporate clients, and public institutions. Its business model integrates traditional banking services with sustainable finance initiatives, aiming to create long-term value for customers, investors and stakeholders.

BRD Group's offering extends beyond core banking services, encompassing specialized financial entities such as BRD Asset Management and BRD Sogelease, which contribute to a diversified product offering tailored to different market needs.

SBM 1-
42-a

ESG factors are being progressively integrated into BRD Group's strategy and processes through SG's ESG by Design program, which was launched two years ago and is set for completion by the end of 2025. This program is designed to address regulatory expectations and voluntary commitments while embedding sustainability into BRD Group's core operations.

More information on BRD Group business and products is included in the financial part of the Board of Directors Report (Chapter 4. Group activity and results).

Inputs

BRD Group secures and develops key inputs through strategic planning, partnerships, and adherence to regulatory and sustainability frameworks. The main inputs include:

- **Financial Capital:** Sourced from its shareholders, the main one being Societe Generale, customer deposits, equity, interbank loans and partnerships with international financial institutions such as the European Investment Bank (EIB) and the International Finance Corporation (IFC), supporting sustainable finance and other lending programs.
- **Human Capital:** The Bank invests in workforce development through continuous learning programs, ESG-focused training and employee engagement initiatives to align with sustainability goals.
- **Technology and Digital Infrastructure:** BRD Group is enhancing its digital capabilities with investments in fintech partnerships, internet banking including mobile applications, and automation to improve efficiency and customer experience.
- **Sustainability Integration:** ESG considerations are progressively embedded into BRD Group's operations also through the Société Générale Group's "ESG by Design" program, aligning with regulatory expectations and voluntary commitments.
- **Regulatory Compliance:** BRD Group operates in compliance with national and EU regulatory frameworks, such as the EU Taxonomy and Sustainable Finance Disclosure Regulation (SFDR), ensuring transparency and accountability in its sustainable finance practices.

SBM 1-
42-b

Outputs

BRD Group's outputs translate into a wide range of products and services that contribute to financial inclusion, sustainability and economic development.

For retail customers, BRD Group provides a comprehensive suite of banking products for individuals and small businesses, including loans (consumer, mortgage, green loans, investment loans), current account services, and investment solutions including through BRD Asset Management Undertakings for Collective Investment in Transferable Securities (UCITS) funds.

Corporate clients benefit from a diverse range of financial solutions such as investment financing, working capital facilities, sustainability-linked loans (SLLs²⁰) or letters of guarantee, and asset-based leasing through BRD Sogelease, which supports companies

²⁰ Sustainability-linked loans refer to any type of loan instruments and/or contingent facilities (such as bonding lines, guarantee lines or letters of credit) which incentivize the borrower's achievement of ambitious, predetermined sustainability performance objectives.

SBM 1-
42-c

in acquiring energy-efficient equipment or assets contributing to a climate-change objective and transitioning to greener business models.

Additionally, specialized financial leasing solutions cater to key sectors such as transportation, agriculture and healthcare, enabling businesses to acquire essential assets while focusing on energy efficiency and sustainability.

For investors, BRD Asset Management offers a growing portfolio of ESG-aligned investment funds, supporting investors in aligning their portfolios with sustainability goals while achieving competitive returns.

Moreover, the BRD Group's commitment to sustainable financing, with a target of EUR 2.4 billion by 2027, provides long-term value and aligns with global sustainability trends.

Beyond customers and investors, BRD Group actively collaborates with international financial institutions (e.g., IFC, EIB) to facilitate access to financing for green and social projects such as renewable energy, clean mobility, and sustainable urban infrastructure.

Furthermore, BRD Group actively contributes to social inclusion by financing public sector initiatives and programs aimed at supporting local employment and vulnerable communities.

Value Chain

BRD Group's value chain involves a complex ecosystem of suppliers, providers and users of financial services and partners that play a key role in its business model. For more details on the BRD Group value chain please refer to the information reported under ESRs 2-BP-1.5c.

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Commitment to Sustainability and Responsible Finance

BRD Group is committed to building a better and more sustainable future in collaboration with its clients through responsible and innovative financial solutions that address climate change and broader sustainability challenges.

To address climate change and social challenges, BRD Group has also adapted its products and services, embedding ESG principles into its offerings. A wide range of green, social, sustainable and sustainability-linked financing solutions are available.

Sustainable financing refers to financial transactions that generate environmental and/or social benefits, aligning with either the Green & Sustainability Linked Loans Framework or the Green Financing Framework, and may include positive impact financing (PIF), sustainability-linked loans (SLL), and other specialized loans like blue or gender loans. Sustainable financing encompasses green or social loans used to finance or refinance eligible Green/Social Projects, with methodologies and criteria that are internally defined by BRD Group and different from the EU Taxonomy's criteria, being less stringent than those in the EU Taxonomy. Consequently, not all sustainable finance provided by BRD Group will meet the strict criteria for EU Taxonomy alignment and the Sustainable Financing metric and target presented hereinafter in this report is an internal metric and must not be confused with the Green Asset Ratio (GAR) KPI under the EU Taxonomy.

For retail customers, key offerings include Habitat Verde loans and Espresso Verde loans, designed to support environmentally friendly and responsible individuals financing. Moreover, BRD Group is expanding its green loan offerings under EU Invest sustainability support schemes and establishing partnerships with energy efficiency solution providers, such as solar panel providers, to scale up its green financing solutions.

For non-retail clients, BRD Group provides tailored financial solutions across different industries, including energy and the power sector (with a focus on renewable sources), utilities, and real estate, particularly for green buildings. More specifically, BRD Group leverages Sustainable and Positive Impact Finance (SPIF) and Sustainability-Linked Loans (SLL) to support renewable energy and energy efficiency projects. BRD Group also supports clean transportation, logistics, and distribution by financing infrastructure that facilitates sustainable mobility. The Bank also prioritizes fostering sustainable actions within its operational geography, focusing on smart municipalities and local authorities, circular economy initiatives, medical services, green buildings, water treatment, and biodiversity projects.

BRD Sogelease, the financial leasing arm of BRD Group, is committed to supporting the transition to a low-carbon economy by increasing green and sustainable financing solutions tailored to industries such as transportation, energy transition and circular economy projects. In its endeavour, BRD Sogelease is also using a financing facility provided by EIB. This initiative supports customers' industries such as agriculture, transportation and logistics by applying specific technical criteria. For 2024, BRD Sogelease had an objective to reach a 12% share of sustainability related financing out of the total new financing volumes granted to its clients (14.5% as at December 31, 2024). As such, in 2024, a dedicated commercial campaign provided favorable financing conditions for companies using financial leasing solutions to acquire low-emission vehicles.

In the investment domain, BRD Group focuses on sustainability-linked swaps for corporate clients and structured placements with sustainability features for individuals, alongside an increasing number of ESG-focused investment funds managed by BRD Asset Management. BRD Asset Management considers the sustainable investment principles, being a member of the Principles for Sustainable Investments since 2023, making it the only Romanian asset manager part of this initiative. With a strong commitment to reducing environmental and social risks, BRD Asset Management is actively building a globally diversified portfolio that includes equities and tradable ETF UCITS, ensuring exposure to global equity markets with ESG characteristics at the aggregate portfolio level.

During the reporting period, BRD Group has continued to focus on sustainability-related financing, addressing the growing demand for green and sustainable financial products. The growing interest in sectors such as renewable energy, sustainable buildings construction, energy efficiencies and electric mobility, reflects the BRD Group's contribution to support the transition to a low-carbon economy. Each transaction undergoes a rigorous impact assessment process and is structured based on internationally recognized standards (depending on the type of product, we refer to LMA Green Loans principles, LMA Sustainability-linked loans principles, LMA Social loans principles, ICMA Sustainability-linked bonds Principles; in addition, relevant transactions take into account technical screening criteria as per the EU Taxonomy Regulation), with

a commitment to ensuring that financed projects deliver tangible environmental and social benefits (e.g. for corporate clients BRD requires ESG impact reports depending on the type of transaction – these may include KPIs to be respected by customers, such as reduction in emissions, carbon / energy efficiency, energy consumption reduction, etc.).

As part of its sustainability strategy under the Horizons 2025 plan, BRD Group aimed to achieve a cumulated production of sustainable financing of > EUR 1 billion by 2025 (cumulated over 3 years), contributing to SG's overall commitment of EUR 300 billion in sustainable transactions. This target was achieved in September 2024. This has led to a more ambitious target of EUR 2.4 billion²¹ by 2027 set as part of the updated strategic plan, Horizons 2027.

In addition, BRD Group is enhancing its collaboration with financial institutions such as the IFC, the EIB (through EIF), and leveraging EU funds, including the National Recovery and Resilience Plan (PNRR), to support sustainability projects across various sectors. Under this framework, BRD Group is developing and promoting Climate, Blue²² and Gender²³ financing through an extended partnership with the IFC, and energy efficiency and social financing through partnership with the EIF, while Sogelease is strengthening its cooperation with the EIB to facilitate green financing solutions for SMEs.

Q1 2024 was marked by a landmark transaction on Romanian market, namely an innovative Synthetic Risk Transfer (SRT) transaction closed with IFC on a reference portfolio of EUR 700 million, transaction that enabled BRD to free up capital with the purpose to boost capabilities in financing of impactful sustainability-related projects in Romania (more than EUR 300m committed to finance climate-related initiatives and women-owned small businesses). See note 10.1 Loans and advances to customers from Consolidated and separate financial statements.

Additionally, in 2024, BRD Group has further strengthened its digital banking services, enhancing accessibility for individuals and business clients through improved online platforms and mobile banking applications. This has led to an increase in digitally active customers, with a growing number of clients preferring online and remote banking solutions.

BRD Group's Sustainability Strategy

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BRD Group's strategy incorporates key elements that directly impact sustainability matters, with a strong focus on supporting environmental transition, aligning with global climate goals, and addressing critical sustainability challenges. BRD Group's Sustainability Strategy is aligned with the four strategic pillars of Société Générale (SG) Group:

²¹ For more information related to this target, please refer to Chapter "Environmental Information", Section "Metric and Target - Established Targets Related to Climate Change"

²² Blue financing refers to ocean- friendly projects and critical clean water resources protection

²³ Gender financing refers to the allocation and use of financial resources in a way that promotes gender equality and addresses gender disparities and empower women and men to contribute equally to society's development

- **Environmental Transition:** accompany all client segments in their transition, with innovative solutions to serve their changing needs.
- **Positive Local Impact:** be a catalyst for positive societal and economic impact for communities across geographies
- **Culture of Responsibility:** maintain high standards of governance, with a corporate purpose that drives our values and mindset
- **Responsible Employer:** offer an attractive, inclusive and engaging working environment

The strategy addresses sustainability matters by integrating ESG considerations into financial operations, risk management and corporate governance.

The pillar “Environmental Transition” revolves around three main objectives: supporting clients in their sustainability transition, contributing to SG’s climate commitments, and reducing BRD Group’s own environmental footprint. In this sense, BRD Group is actively working to align its portfolio with SG Group’s Net Zero Banking Alliance (NZBA) commitments, which aims to achieve carbon neutrality across key emissions-intensive sectors. SG has implemented origination guidelines for the top ten most carbon-intensive sectors, including thermal coal, oil & gas, power generation, cement, aluminum, steel, automotive, shipping, aviation, and commercial real estate, which have been transposed locally, to BRD Group. Sector-specific transition plans will be developed using a color-coded asset classification system to facilitate compliance with regulatory requirements, including CSRD and the means of operationalizing them will be assessed by the end of 2025. To contribute to this effort, BRD Group set the target to deliver EUR 2.4 billion in sustainable finance²⁴ production by 2027 and is increasing the share of green finance in BRD Sogelease’s portfolio, while gradually reducing exposure to customers and industries with high ESG risks.

BRD Group is committed also to minimizing its environmental footprint by setting ambitious reduction targets for its operations, including IT infrastructure - achieving a 55% reduction in the carbon footprint of its own operations by 2027, compared to the 2019 baseline. Thus, BRD Group is implementing initiatives such as green IT strategies, fleet greening programs, and energy efficiency measures to ensure a continuous reduction in operational emissions. For more details, please refer to Chapter Climate Change, section Impacts, Risks and Opportunities Management, sub-section Actions Related to Climate Change Adaptation, Climate Change Mitigation and Energy.

Socially, BRD Group fosters economic transformation by supporting SMEs, municipalities, and local entrepreneurs through targeted financing and awareness initiatives, including gender finance and programs dedicated to social inclusion.

²⁴ Sustainable financing refers to financial transactions that generate environmental and/or social benefits, aligning with either the Green & Sustainability Linked Loans Framework or the Green Financing Framework, and may include positive impact financing (PIF), sustainability-linked loans (SLL), and other specialized loans like blue or gender loans. Sustainable financing encompasses green or social loans used to finance or refinance eligible Green/Social Projects, with methodologies and criteria that are internally defined and distinct from the EU Taxonomy’s criteria, being less stringent than those in the EU Taxonomy. Consequently, not all sustainable finance provided by BRD Group will meet the strict criteria for EU Taxonomy alignment and the Sustainable Financing metric and target presented hereinafter in this report is an internal metric and must not be confused with the Green Asset Ratio (GAR) KPI under the EU Taxonomy.

Governance-wise, BRD Group has embedded ESG principles into its decision-making processes, implementing performance-linked sustainability metrics²⁵ for senior management and strengthening oversight through an ESG Working Group.

BRD Group anticipates several challenges in achieving its sustainability goals. Adapting to evolving EU regulations, such as CSRD and the EU Taxonomy, while ensuring transparency in reporting, remains a key priority. Additionally, assisting high-carbon sectors in their transition poses significant client transition risks, requiring careful management of associated credit and reputational exposures. Furthermore, scaling sustainable finance to meet the growing market demand while aligning product offerings with evolving environmental standards presents a strategic challenge that BRD Group aims to address through continuous innovation and strategic partnerships. Another critical challenge is the availability and quality of data, particularly in financed emissions reporting, which BRD Group introduces for the first time in 2024, necessitating robust data collection and analysis capabilities.

BRD Group Stakeholder Engagement

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BRD Group recognizes the importance of effective stakeholder engagement as a key component of its business strategy and sustainability efforts. Thus, it actively interacts with a diverse range of stakeholders to identify their expectations, address concerns and adapt its strategies accordingly to manage impacts, risks and opportunities.

The primary objectives of BRD Group's stakeholder engagement efforts are to understand stakeholder expectations and concerns, strengthen trust and long-term relationships, align business objectives with stakeholder needs, drive continuous improvement in products and services, and integrate ESG factors into business operations and decision-making.

The insights gathered from these interactions form a continuous feedback loop (feedbacks from customers interactions, market research, surveys are collected at different moments, through various channels), allowing BRD Group to adapt its products and services based on customer input, enhance employee policies and working conditions, improve transparency for investors and regulators, shape corporate social responsibility initiatives in response to community needs, and refine strategic planning to align with market and regulatory expectations.

BRD Group's key stakeholders include:

- **Employees** – As the foundation of BRD Group's operations, employees are engaged through various internal communication and feedback mechanisms (i.e. employee satisfaction survey, customer satisfaction survey, whistleblowing channels,

²⁵ Please refer to section GOV-4 above

complaints channels available for employees and customers, previous stakeholder engagement, etc.).

- **Capital Market** – Investors and analysts who seek transparent financial and non-financial disclosures.
- **Sectorial or Market Associations** – Partnerships that support the development of financial industry standards and policies.
- **Unions** – Representing employee interests in negotiations and organizational development.
- **Clients** – Both individuals and corporate customers who rely on BRD for financial products and services.
- **Local and Central Authorities** – Regulatory bodies that ensure compliance with legal and ethical standards.
- **Mass-Media** – Ensuring transparency and public communication of BRD Group's operations and initiatives.
- **Suppliers** – Essential partners in maintaining operational efficiency and service quality.
- **Shareholders** – Providing capital and strategic direction for the Bank's growth and sustainability initiatives.
- **Competitors** – Collaborating within industry frameworks to ensure fair competition and sectoral progress.
- **Local Communities** – Beneficiaries of BRD Group's corporate social responsibility initiatives and sustainable finance efforts. The consultation was done mainly via NGOs we are working with.

BRD Group engages with all identified stakeholders on a regular basis through structured communication channels. Engagement occurs across various key areas, such as sustainability, financial performance, regulatory compliance, and social responsibility. This engagement is managed through formalized communication structures and dedicated functions within BRD Group, ensuring an efficient and structured approach.

Table 3 - Key engagement methods

Customer Relations	<ul style="list-style-type: none"> - Dedicated phone lines and email addresses for suggestions and complaints. - Special web pages to collect customer feedback. - Internal procedures for handling and analyzing customer feedback to enhance service quality.
Employee Dialogue	<ul style="list-style-type: none"> - Regular meetings with employee representatives and unions. - Periodic satisfaction surveys and organizational diagnostic studies. - Confidential channels for employees to voice concerns and provide suggestions.
Shareholder and Investor Communication	<ul style="list-style-type: none"> - Dedicated investor relations department to ensure transparency and equal access to information. - Regular financial reports, conference calls, and an investor-dedicated website section for continuous communication.

	Interaction with Authorities	<ul style="list-style-type: none"> - Compliance and regulatory departments ensure cooperation with local and central authorities. - Active participation in shaping and improving legal frameworks through collaborative initiatives.
	Engagement with Other Banks and Associations	<ul style="list-style-type: none"> - BRD is an active member of the Romanian Banking Association (ARB) and the Council of Banking Employers in Romania (CPBR), advocating for sector-wide improvements and fair competition. BRD AM is a member of the Association of Fund Administrators (AAF). BRD SOGELEASE is a member of the Romanian Association of Financial Companies (ALB) and of the Romanian Leasing and Credit Owners Association (PLCR).
	Community Engagement	<ul style="list-style-type: none"> - Partnerships with local organizations and participation in social initiatives aimed at education, financial inclusion, and environmental sustainability.
	Engagement with suppliers	<ul style="list-style-type: none"> - Suppliers are engaged through the Group tool, Sourcing Hub, deployed in all entities, including BRD. - Email communication is used for various exchanges, as well as regular meetings with suppliers.
	Engagement with mass media	<ul style="list-style-type: none"> - Constant care for transparency and pro-active attitude through the Communication Department, which manages the main tools for media relations, through press releases, press conferences, digital communication, social media and partnerships with various events, in order to offer a fair image on BRD's activities, strategy and role in the Romanian economy.

Aligning strategy to stakeholders' expectations

SBM 2-45 b

SBM 2-45 c

BRD Group's key stakeholders have expressed a growing interest in responsible banking practices, sustainable finance solutions, and increased transparency regarding ESG-related risks and opportunities.

In response, BRD Group has aligned its strategic objectives with these expectations by embedding sustainability considerations into its operations through the Société Générale Group's ESG by Design program and the Horizons 2025/2027 strategic plans.

For its clients, BRD Group has expanded its portfolio with sustainable financing solutions, as detailed in the previous Section BRD Group Business Model and Sustainability Strategy.

Internally, BRD Group prioritizes employee well-being and professional development, conducting satisfaction surveys, fostering an inclusive workplace culture, and providing sustainability-related training programs.

SBM 2-45 d

Investors and shareholders benefit from enhanced transparency through ESG disclosures, including on assumed commitments.

The interaction with regulatory authorities ensures compliance with evolving sustainability-related regulations, while proactive collaboration with local communities has led to initiatives in areas such as financial literacy, circular economy, and social inclusion. BRD Group also works closely with municipalities and local authorities to advance smart city projects, sustainable infrastructure, and biodiversity initiatives.

Additionally, ESG criteria are integrated into procurement processes, strengthening relationships with responsible suppliers.

To maintain transparency and accountability, BRD Group is also committed to enhancing its reporting practices by implementing more robust impact assessment methodologies and engaging third-party ESG rating providers for independent evaluations of its sustainability performance. In 2024, Sustainable Fitch has upgraded BRD-Groupe Société Générale S.A.'s (BRD) ESG Entity Rating to '2' from '3' and improved its entity score to 63 from 60.

To facilitate the integration of stakeholder expectations in the strategic objectives, the BoD and the EC are regularly – at least annually – informed through reports, performance reviews, and direct engagement initiatives such as shareholder meetings, regulatory dialogues, and client and employee feedback channels.

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Interests and views of own workforce and their impact on the BRD Group's strategy and business model

BRD Group recognizes its own workforce as a key stakeholder group and integrates its interests, views and rights into its strategy and business model through an approach aimed at fostering an engaging and inclusive working environment. As a responsible employer, BRD Group has set clear objectives to offer an attractive and engaging workplace by building an "employee-centric" organization. This involves initiatives focused on employee wellbeing, simplification of processes, and the implementation of people-oriented programs designed to enhance job satisfaction and work-life balance. BRD Group actively engages with employees through regular dialogue, surveys, and feedback mechanisms to ensure their needs and concerns are addressed in shaping strategic decisions.

In line with its commitment to Diversity, Equity, and Inclusion (DE&I), BRD Group promotes awareness and integrates DE&I principles into HR processes. The organization is committed to implementing fair remuneration practices and actively working towards ensuring equitable treatment and equal career advancement opportunities for all employees. These efforts are reinforced through internal policies and programs that support a culture of respect, inclusion, and professional growth.

BRD Group is also committed to growing its people by equipping them with the necessary skills and competencies aligned with the evolving business landscape and sustainability

objectives. The bank rewards employees for acquiring new skills and recognizes performance based on collective and individual KPIs. The deployment of a leadership competence model across its HR processes, along with mentoring programs and ESG-focused training initiatives such as the ESG Academy and Blue and Gender Finance courses, demonstrates BRD Group's proactive approach to aligning workforce development with sustainability goals.

Through these initiatives, BRD Group ensures that the interests and rights of its workforce are embedded in its strategic direction and business operations. The continuous assessment and improvement of employee engagement strategies, coupled with leadership's commitment to fostering an inclusive and supportive culture, reflect BRD's dedication to being a responsible employer that values and empowers its workforce.

There are several internal documents, covering all employees, which provide clauses referring to the respect of human rights, such as freedom of association, right to freely exercise the union rights, freedom of opinion, equality of chances and treatment, non-discrimination, elimination of any form of dignity infringement, health and safety work environment and proper work conditions. These clauses are reflected in principle in the Internal Regulation, the Deontology Code and, in case of BRD and BRD Sogelease, the Collective Labor Contract (already in force in case of BRD and in course of registration with authorities in case of BRD Sogelease).

According to the Employee Barometer for 2024 (76% participation rate), BRD Group had 73% of the respondents considering that they have a balance between their professional/personal life, 95% of the respondents considered that the behavior of their team is ethic and responsible, 85% of the respondents considered that they can speak up freely.

Interests and views of clients and their impact on BRD Group's strategy and business model

S4-SBM
2-8

BRD Group integrates the interests, views, and rights of its clients into its strategy and business model by offering responsible and innovative financial solutions. As a key stakeholder group, the clients are at the core of BRD Group's commitment to contributing to a better and more sustainable future. BRD Group continuously engages with its clients (i.e. day to day interaction of relationship managers, contact center, NPS benchmark) to understand their evolving needs and expectations, shaping its offerings to align with their sustainability goals and social well-being.

For both corporate and retail clients, BRD Group provides adapted financing solutions supporting businesses to transition towards more sustainable operations while contributing to broader community goals and making sustainable investments more accessible to individual clients. Details were included in the previous Section, BRD Group Business Model and Sustainability Strategy.

In the investment domain, BRD Asset Management develops financial products with sustainability-linked features, offering structured placements for individual investors and an increased number of ESG-focused investment funds. These initiatives provide clients with responsible investment opportunities that align with their values and sustainability goals. Additionally, BRD Sogelease focuses on promoting green financing in specific industries, supporting the decarbonization of transport and facilitating the transition to a circular economy through tailored financing solutions.

BRD Group actively supports economic and social transformation by offering financing solutions to municipalities for infrastructure development on both large and small scales. BRD Group also assists SMEs in their sustainability transition through awareness-raising initiatives such as the SME District and SME Summit, providing educational resources and financing options tailored to their needs. Gender and social finance are also covered, with BRD Group actively promoting female entrepreneurship through the IFC partnership, which aims to support local businesses with dedicated funding of 78 MEUR until 2027.

To enhance sustainable mobility, BRD Group focuses its automotive sector strategy on financing companies that develop and produce parts for electric and hybrid vehicles, alongside standard green fleet financing products in partnership with IFC. BRD Sogelease continues to expand its offerings by financing zero-emission cars and commercial vehicles, encouraging clients to adopt cleaner transportation options.

BRD Group is committed to financial inclusion and education, developing customized financial products for specific client segments such as students and pensioners, and enhancing accessibility through e-accessibility solutions for disabled customers. Ensuring the physical and digital security of clients remains a top priority, with continuous investment in cybersecurity technologies and robust data protection measures.

Furthermore, BRD Group strengthens its social impact by supporting national projects in education, culture, and environmental protection. Initiatives such as the Climate Change Summit, Fundatia 9 programs (Scena 9, Scoala 9, Rezidenta 9), and the Minecraft Youth program demonstrate the Bank's commitment to raising awareness and fostering long-term positive change.

Double Materiality Assessment Process

IRO 1-53
a

Methodology

BRD Group has established a structured double materiality assessment process to identify and evaluate sustainability-related impacts, risks and opportunities (IROs) from both financial and impact perspectives. This process is aligned with the requirements of the European Sustainability Reporting Standards (ESRS 1), ensuring a thorough consideration of how sustainability matters influence the Group's financial performance, as well as the Group's broader impact on the environment and society. The assessment

was conducted with a holistic approach, considering BRD Group's IFRS consolidation perimeter and its upstream and downstream value chain.

The Double Materiality Assessment (DMA) was carried out in three main phases:

Understanding the Context	This initial phase aimed to develop a deep understanding of BRD Group's business environment and identify potentially relevant sustainability matters. The insights gained during this phase facilitated the identification of relevant IROs by considering the Group's operations and its broader value chain.
Identifying and Assessing Impacts, Risks, and Opportunities	In this phase, the Group identified and assessed IROs across a predefined list of sustainability matters, as outlined in ESRS 1 AR 16. The IROs were determined based on data collected in the first phase and assessed through two dimensions: impact materiality and financial materiality. Impacts were evaluated based on their significance to the environment and society, while risks and opportunities were analysed for their financial implications. This process led to the development of a preliminary list of material IROs, which was further refined through discussions with internal experts to ensure accuracy and relevance.
Validating the Results	The final phase involved an internal validation of the DMA findings with the Sustainability Committee - ESG. This step ensured the robustness and credibility of the assessment, incorporating feedback from key internal stakeholders to finalize the material IROs for reporting and strategic planning purposes. Ultimately, the results of the DMA were validated by the EC and approved by the BoD.

IRO 1-53
d

The DMA was performed under the coordination of the Finance Department in collaboration with the General Secretariat, and with the support of an external consultant. For the assessment, internal experts from different departments were involved. The results were acknowledged by the Sustainability Committee - ESG, validated by the EC and approved by BoD. The monitoring and control over the DMA process was ensured by the responsible departments in charge of this process.

IRO 1-53
g

Various data sources were used throughout the analysis. External sources included the UNEP-FI Impact Radar database for identifying impacts, SASB standards (SASB Consumer Finance, SASB Commercial Banks), as well as the Global Reporting Initiative (GRI) Standards when identifying risks and opportunities. Internal sources of information used included the BES performed in 2024 and stakeholder consultation performed for the previous sustainability reporting cycle.

IRO 1-53
b

Identification of Potential and Actual Impacts on People and the Environment

To identify potential and actual impacts on people and the environment, BRD Group conducted an analysis of the context in which it operates. This process involved a review of various internal documents (i.e., business strategy, portfolio composition, product offering, ESG rating, etc.) to gather relevant information on the BRD Group's primary business lines – retail and non-retail – across entities from BRD Group. For each

business line, specific aspects related to key products and services were examined, considering their volume and relative contribution within the respective business segments. Emphasis was placed on the banking activities, given their substantial share in the overall BRD Group operations, accounting for nearly 94% of the BRD Group's total activities. To ensure a detailed assessment, multiple internal sources were analysed to gain insights into the fundamental elements of BRD Group's own operations. Additionally, feedback from key stakeholders (see ESRS 2-SBM-2.45a)—gathered through various communication channels (i.e. employee satisfaction survey, customer satisfaction survey, whistleblowing channels, complaints channels available for employees and customers, previous stakeholder engagement, etc.) available at BRD Group level—was carefully analysed to capture external perspectives and expectations related to BRD Group's sustainability impacts. To complete the analysis, information related to business relationships along the value chain were also included in the analysis. The assessment also incorporated an evaluation of business relationships along the value chain, with a focus on BRD's participations in other companies where operational control is not exercised.

Based on the information collected during the analysis, the potentially relevant impacts were identified along BRD Group's value chain: upstream, own operations and downstream.

To identify the potentially relevant impacts related to Upstream and Own Operations value chain, BRD Group conducted an analysis of key operation aspects, including the ownership of buildings, IT equipment, car fleet, and direct resource consumption. These elements were carefully evaluated to determine their environmental and social implications within the BRD Group's direct operations. Additionally, was analysed information related to supplier relationships to identify potentially relevant impacts arising from how BRD Group manages the relationship with its suppliers. For upstream and own operations impacts, BRD Group used the GRI Standards as a reference, leveraging their comprehensive approach to environmental and social impact assessment.

Regarding downstream impacts associated with the BRD Group's portfolio, a detailed examination of BRD Group's exposures to various economic sectors was undertaken. In this context, the non-retail banking portfolio was analysed to identify significant sectoral exposures that could be linked to material sustainability impacts. For the retail banking activities, the assessment considered key products and services to evaluate their potential social and environmental effects. Similarly, based on internal evaluations, BRD Group identified the primary sectors financed (i.e. agriculture, transport of goods, construction, etc.) including through its leasing and asset management activities to ensure a clear understanding of downstream sustainability impacts. For joint ventures and associates, the potentially relevant impacts were identified primarily based on the nature of their business models and operations. Given the complexity of the impact identification process, BRD Group adopted the UNEP Impact Radar methodology as a reference for identifying impacts mainly related to downstream activities and joint ventures and associates. This methodology was selected for its interoperability with the ESRS framework, ensuring alignment with reporting requirements and best practices.

Assessment and Prioritization of Potential and Actual Impacts on People and the Environment

The identified potentially relevant impacts were systematically categorized according to the ESRS framework, aligning them with the corresponding topics, sub-topics, and sub-sub-topics as outlined in ESRS 1 AR16. This structured approach facilitated the identification of a comprehensive list of relevant ESRS topics at various levels, ensuring consistency with regulatory requirements. Furthermore, the impacts associated with the identified relevant topics, sub-topics and sub-sub-topics were thoroughly assessed following the guidelines provided by ESRS 1, enabling a detailed evaluation of their significance and potential implications. The relevant impacts were assessed along the entire value chain and across the relevant time-horizon (short-term, medium-term and long-term). For this assessment, the same definitions for the time-horizons indicated within ESRS 1 were adopted. Positive and negative impacts were assessed separately in relation to the specific segments of the value chain to which they pertain.

To ensure a thorough and standardized evaluation, the assessment process incorporated the key variables outlined in ESRS 1:

- scale, which measures the gravity or benefit of the impact on people and the environment;
- scope, which evaluates how widespread the impact is;
- the irremediable character of the impact, assessing the extent to which negative effects can be mitigated or reversed; and
- likelihood, which considers the probability of potential impacts occurring.

For the assessment of positive actual impacts, the scale and scope were considered, whereas for potential positive impacts, the analysis also incorporated the likelihood factor. Similarly, the evaluation of actual negative impacts was based on the scale, scope, and the irremediable character of the impact, while the assessment of potential negative impacts included all four variables -scale, scope, irremediable character and likelihood. In cases related to human rights, severity was prioritized over likelihood. In this case, only variables related to severity were assessed. Each variable was assessed on a scale of six points (0-5). To assign the score, a specific methodology was developed to ensure consistency during the assessment. The assessment was conducted by the BRD Group team in charge for this activity with the support of an external consultant. In the assessment were involved also internal experts that have specific knowledge on the different topics and the related impacts. In this sense, dedicated meetings were organized with the internal experts to evaluate the relevant impacts. To identify material impacts, a threshold was established: an impact was considered material if it received a final score of at least 2.5. For further details on the identified material impacts, please refer to the disclosure ESRS 2-SBM-3.

Monitoring of Potential and Actual Impacts on People and the Environment

The material impacts identified were internally validated by the Sustainability Committee - ESG and Executive Committee and then approved by the Board of Directors. To ensure continuous oversight and support data-driven decision-making, BRD Group will systematically track and evaluate its material sustainability-related impacts over time, aiming to mitigate negative effects and enhance positive contributions. The monitoring will primarily include periodic reviews to adapt to evolving stakeholder expectations and regulatory requirements; stakeholder engagement mechanisms to gather ongoing feedback on sustainability impacts and assess the effectiveness of mitigation measures; regular internal audits and ESG performance evaluations to ensure compliance with sustainability policies and identify areas for continuous improvement.

For this exercise, specific consultations with affected stakeholders were not conducted. Instead, the analysis relied on previous stakeholder consultations carried out by BRD Group, as well as feedback gathered through various communication channels available at BRD Group level (refer to disclosures under SBM2).

Identification of Risks and Opportunities

The process for identifying risks and opportunities closely mirrored the approach used to gain insights into BRD Group's business context (see information reported under ESRS 2-IRO-1.53b). The collected data was integrated with insights from BRD Group's 2024 BES, as well as relevant information from other international sustainability reporting standards (SASB and GRI Standards). The BES was conducted at the BRD Group level, encompassing BRD, BRD Sogelease, and BRD Asset Management. This analysis provided valuable insights into climate and environmental risks and opportunities. For risks related to social and governance topics, BRD Group referred to the information outlined in the SASB Standards for the financial sector and GRI Standards. Given that ESG risks are analysed at an aggregated level within BRD Group's general risk management framework, the information provided by the internal risk management process lacked the necessary granularity for this analysis. The identification of the risks and opportunities took in consideration, where applicable, the connection with identified impacts. No dependencies were identified during the analysis, having in view the main activities of BRD Group.

Assessment and Prioritization of Risks and Opportunities

The identified risks and opportunities were systematically categorized according to the ESRS framework, aligning them with the corresponding topics, sub-topics and sub-sub-topics as outlined in ESRS 1 AR16. The risks and opportunities were assessed following the guidelines provided by ESRS 1, enabling an evaluation of their financial impact on the BRD Group performance. The risks and opportunities were assessed separately and across the relevant time-horizon (short-term, medium-term and long-term). For this assessment, were adopted the same definitions for the time-horizons indicated within ESRS 1. The assessment process incorporated the key variables outlined in ESRS 1: likelihood of occurrence and the potential magnitude of the financial effects. Likelihood of occurrence was assessed on a scale from 0-5 in line with the impact materiality assessment. The magnitude of the financial effects was assessed on a scale of four points (0-3). To assign the score, a specific guidance was developed to ensure consistency during the assessment. The assessment was conducted by the BRD Group team in charge for this activity with the support of an external consultant. In the assessment were involved also internal experts that have specific knowledge on the different topics and the related risks and opportunities. To identify material risks and opportunities, a threshold was established: a risk or opportunity was considered material if it received a final score of at least 1.5 on a scale of maximum 3 points. For further details on the identified material risk and opportunities, please refer to the disclosure ESRS 2-SBM-3.

Monitoring of Risks and Opportunities

The material risks and opportunities identified were internally validated by the Sustainability Committee - ESG and Executive Committee and then approved by the Board of Directors. To ensure continuous oversight and support data-driven decision-making, BRD Group will systematically track and evaluate its material sustainability-related risks and opportunities over time, aiming to mitigate negative effects and enhance positive contributions. The monitoring will primarily include periodic reviews to adapt to evolving stakeholder expectations, regulatory requirements and market dynamics; stakeholder engagement mechanisms to assess the effectiveness of risk mitigation measures and capitalize on emerging opportunities; integration with the BES; regular internal audits and ESG performance evaluations to ensure compliance with sustainability policies and identify areas for continuous improvement.

Integration in the Risk Management Process

At BRD Group, the processes for identifying, assessing and managing sustainability-related impacts, risks and opportunities are integrated into the overall risk management and strategic management processes. These processes are primarily driven by the double materiality assessment and BES, which enable BRD to evaluate both financial and non-financial aspects of sustainability risks and opportunities across its value chain.

The Risk Management Function is responsible for overseeing these processes independently from operational and support structures, ensuring objective evaluation and alignment with the Bank's strategic goals. The Deputy CEO in charge of Risk (Chief Risk Officer) leads the centralized risk management function and reports findings, conclusions and recommendations to the Management Body and relevant committees, ensuring that sustainability-related risks and opportunities are considered into decision-making. Sustainability risks, such as climate change adaptation and mitigation, regulatory compliance and financial impacts of environmental policies, are assessed within BRD Group's overall risk framework, allowing BRD Group to anticipate potential disruptions, financial strain and reputational impacts while aligning with regulatory requirements such as CSRD and the EU Taxonomy.

The integration process is further reinforced by a Level 2 control structure, which ensures the efficiency of the internal control system by assessing the adequacy of Level 1 control measures. This structure plays an important role in evaluating whether sustainability risks and opportunities are effectively monitored and addressed within BRD Group's activities and operations. It ensures that the first line of defense has adequately identified operational risks and anomalies, implemented corrective actions and adapted processes to address emerging sustainability challenges and market demands.

On the opportunity side, BRD Group incorporates sustainability-driven growth prospects into its broader management processes. Identified opportunities—such as financing renewable energy projects, supporting the transition of high-carbon sectors and expanding ESG-focused financial products—are assessed for their strategic and financial viability. These opportunities are actively integrated into BRD Group's business planning, investment strategies and client offerings.

Process to Identify Material Impacts, Risks and Opportunities related to Environmental Matters

Climate Change

The identification of climate-related impacts was conducted in alignment with the double materiality process outlined in ESRS 2-IRO-1.53. This analysis encompassed the entire value chain of BRD Group, including upstream and downstream activities. Impacts related to Greenhouse Gas (GHG) emissions were deemed material across upstream, own operations and downstream value chains due to their contribution to global GHG emissions and the resultant negative effects on climate change. For upstream and own operations, the assessment focused on the primary direct and indirect activities contributing to GHG emissions. Detailed information on these emission sources can be found in the disclosure E1-6.

The analysis also considered the climate-related impacts associated with BRD Group's portfolio, evaluating sectoral exposures and their potential contributions to climate change. Given the unavailability of specific data on financed emissions at the time of the assessment, the analysis relied on the types of economic activities financed by BRD Group to gauge their potential climate impact.

E1-IRO
1-20 b

In addition to identifying negative impacts, the analysis highlighted BRD Group's positive climate contributions. These include financing renewable energy projects, promoting the adoption of clean energy technologies and supporting the transition to green technologies through tailored financial products. For further details on the identified material impacts, please refer to the disclosure ESRS 2-SBM-3.48.

The results of the analysis are expected to improve in future reporting cycles, as data related to financed emissions will become available and allow for more accurate assessments based on concrete data.

The identification of climate-related physical risks was conducted through the BES at BRD Group level. This process encompassed an analysis of climate-related hazards over the short, medium and long-term, evaluating their potential impact on BRD Group's operations, as well as its upstream and downstream value chain. The short, medium, and long-term horizons were defined in alignment with BRD Group's strategic planning cycles, capital allocation plans and the expected lifetime of its assets, ensuring a forward-looking approach to risk assessment.

Key hazards identified include droughts, floods and increased temperatures, with particular focus on regions in Romania already experiencing these impacts, such as the eastern and south-eastern regions. These hazards were assessed for their potential to disrupt operations in sectors such as Agriculture, Energy, Real Estate and Automotive. High-emission climate scenarios were not used as part of this analysis. However, the BES provided sufficient insights into potential risks by leveraging sectoral and regional climate data as well as internal expert reviews.

E1-IRO
1-21 c

The analysis revealed that BRD Group's portfolio is moderately exposed to physical risks, particularly through its mortgage portfolio and agricultural lending. For the mortgage portfolio, physical risks such as floods and landslides were identified. In agriculture, drought and extreme weather conditions pose risks to loan performance and land productivity. To mitigate these risks, BRD Group has excluded financing for lands located in flood-prone areas and plans to develop drought mapping to further refine its exposure assessment. The sensitivity of these sectors to physical risks underscores the need for

resilient infrastructure investments and financing for climate-adaptive practices, such as irrigation systems or drought-resistant crops.

BRD Group identified key transition risks and opportunities through the BES, focusing on sectors such as Energy, Construction, Automotive, Real Estate and Agriculture. The assessment considered climate-related transition events over the short, medium and long-term, evaluating their potential impact on BRD Group's activities. The climate-related transition events were also analysed considering their potential duration and magnitude.

Transition risks include new policy and regulatory constraints (e.g., "Fit for 55" regulations, Integrated National Energy and Climate Plan 2021-2030) and technological advancements requiring companies to decarbonize operations. While a 1.5°C scenario was not explicitly used in the analysis, the identified risks are consistent with this target, as they account for changes in demand for high-emission goods, increased production costs, and the potential for stranded assets in sectors like fossil fuels and heavy industry. The analysis highlighted opportunities such as financing renewable energy projects, green technologies and sustainable building materials to support clients' decarbonization efforts.

Transition risks were found to have significant implications for BRD Group's Corporate and Retail portfolios. In the Corporate segment, policy-driven changes are expected to affect sectors like Construction and Energy, while technological advances create both risks and opportunities for clients adapting to lower-emission production methods. BRD Group supports these transitions by financing ESG/ green loans and sustainability-linked loans. For Retail clients, regulatory requirements such as Energy Performance Certificates (EPC) for real estate create risks for the mortgage portfolio but also offer opportunities through green mortgage products like "Habitat Verde". Across the value chain, transition risks may lead to increased CAPEX/OPEX requirements, which could negatively impact clients' credit profiles. BRD Group mitigates these risks by focusing on clients with sustainable business models and leveraging green financing products to encourage decarbonization.

As BRD Group has not realized a transition plan in line with Paris Agreement's objectives, the analysis related to identification of activities that are incompatible with or need significant efforts to be compatible with a transition to a climate-neutral economy was not performed yet. These aspects will be carefully analyzed during the realization of the transition plan.

Pollution

Pollution was identified as a sub-topic primarily relevant to the downstream value chain, given that the most significant impacts, risks and opportunities are associated with BRD Group's financed portfolio. In contrast, BRD Group's own operations and upstream value chain, which are primarily connected to its role as a financial services provider and credit institution, were assessed to have minimal or no significant contribution to pollution of air, water and soil.

During the assessment, positive impacts to which BRD Group may contribute by supporting projects aimed at reducing air and water pollution were identified. Additionally, negative impacts related to the financing of activities and projects that contribute to pollution of air, pollution of water, pollution of soil and pollution of living organisms and

E3-IRO
1-8

food resources were identified. The analysis took in consideration pollution-related risks impacting clients' financial health and credit risk. Opportunities were identified in relation to the financing of technologies and projects that positively contribute to the reduction of pollution. Following the assessment, none of the impacts, risks and opportunities resulted material. The result was also influenced by the limited information available at the time the analysis was performed.

Water

Water was identified as a sub-topic primarily relevant to the downstream value chain, given that the most significant impacts, risks and opportunities are associated with BRD Group's financed portfolio. Only water consumption was considered relevant for BRD Group's own operations and upstream value chain. During the analysis, were identified mainly negative impacts related to the financing of water intensive companies, especially in the manufacturing sector, and to the financing of other sectors that can have negative effects on the quality of water through their water discharged. Key risks identified included increased operational costs due to water scarcity, regulatory pressures on water withdrawal and environmental risks such as leaks and spills affecting water quality. Additionally, were identified opportunities related to blue financing both at the level of the public and private sector. Following the assessment, none of the impacts, risks and opportunities resulted material.

E4-IRO
1-17

Biodiversity

Biodiversity has been identified as a relevant sub-topic within BRD Group's downstream value chain, primarily due to significant impacts, risks, and opportunities associated with its financed portfolio. BRD Group's direct operations are not located near biodiversity-sensitive areas. The assessment identified potential negative impacts in sectors such as real estate, agriculture, infrastructure, energy, and transportation. Through the use of the DMA and BES analyses, BRD Group evaluated risks related to habitat degradation, land-use changes, and ecosystem fragmentation, using sector-specific assessments and location-based criteria.

Nature-related transition risks could increase operational or production costs as businesses strive to balance efficiency with environmental sustainability. Sectors like agriculture, real estate, and power generation may face fluctuations in water availability and quality. Additionally, environmental factors could affect clients' loans repayment behaviors. For instance, health impacts from pollution or water contamination could affect individuals' ability to work, while broader macroeconomic consequences, such as regional instability from environmental degradation, could raise living costs. However, the likelihood of these events occurring in Romania is considered low and not materially significant.

E5-IRO
1-11

Potential dependencies on biodiversity were also examined, particularly in agriculture, where soil health and ecosystem services are crucial for financial sustainability. The analysis primarily focused on the effects of financed sectors on biodiversity. The assessment concluded that none of the identified impacts, risks, or opportunities were material, partly due to limited data available at the time. This topic will be reassessed in the next reporting cycle as more information becomes available.

Resource Use and Circular Economy

G1-IRO 1-6

The identification of impacts, risks and opportunities related to resource use and circular economy followed the process outlined above (refer to ESRS 2-IRO-1.53a). Resource inflows and waste were considered relevant both for upstream and own operations, while resource outflows were considered relevant only for downstream value chain. At upstream and own operations level, were mainly identified impacts related to the consumption of paper and other resources that contribute to the production of waste. Considering the type of BRD Group activities, the identified relevant impacts were considered not material. At portfolio level, were identified mainly impacts connected to specific sectors that use significant amounts of resources generating waste. Also, were identified some positive impacts related to the capacity of BRD Group to finance circular economy initiatives. The analysis took in consideration also risks related to the financing of sectors of activities that can encounter growing financial expenditure related to the proper management of waste. Following the assessment, none of the impacts, risks and opportunities resulted material.

Business Conduct

The identification of impacts, risks and opportunities in relation to business conduct was conducted in alignment with the double materiality process previously described. For the scope of the analysis, were considered the main activities performed by BRD Group. The impacts, risks and opportunities in relation to business conduct were analysed mainly for the activities related to upstream and own operations. For further details on the identified material impacts, risks and opportunities please refer to the disclosure ESRS 2-SBM-3.48.

The double materiality assessment will be re-evaluated in a regular annual process, including the due diligence process and engagement with stakeholders.

Material Impacts, Risks and Opportunities

SBM-3 48 a, h

The following information gives an overview of BRD Group's material impacts, risks and opportunities that resulted from the DMA (see IRO-1), and how they interact with the strategy and business model. In Table 3 below, all material IROs are listed, based on the sustainability matter they relate to, the type of IRO, the position in the value chain and the relevant time horizon.

Table 4 – Material Impacts, Risks and Opportunities

Sustainability Matter	Topics→sub-topic→sub-sub-topic	Type of IRO	IRO Description	Value chain	Time horizon
E1-Climate change adaptation	Climate change→ climate change adaptation	Risk	BRD faces a multifaceted array of risks across various sectors due to climate change and the transition to a more sustainable economy. Rapid or misaligned implementation of ESG products could lead to strategic missteps if not matched with market demand. Similarly, capital requirements may escalate, particularly in sectors like agriculture and forestry, which are highly susceptible to climate-induced hazards and require robust adaptation measures. The physical risks of climate change,	Downstream (Portfolio)	All

Sustainability Matter	Topics→sub-topic→sub-sub-topic	Type of IRO	IRO Description	Value chain	Time horizon
			such as extreme weather events, pose significant threats to supply chains and infrastructure, notably within the automotive and construction industries, leading to potential disruptions and financial strain. These acute and chronic risks can result in asset devaluation, stranded assets and reputational damage if investments are perceived as contributing to or being vulnerable to environmental risks. For BRD Group, increased operational costs due to environmental regulation compliance, fines, and the transition to electric vehicles could negatively impact clients' creditworthiness and repayment capacity. The agriculture sector also faces heightened risks from crop losses due to environmental factors, which could lead to financial instability for farmers and affect lending activities.		
E1-Climate change adaptation	Climate change→ climate change adaptation	Opportunity	There is an opportunity to contribute in sustainability by financing projects that increase climate resilience, encourage environmentally friendly agricultural practices, and facilitate the adoption of low-carbon technologies across various sectors, including automotive, construction, and manufacturing. This encompasses investments in infrastructure for electric vehicles, sustainable construction methods, and enhancements to supply chain efficiency. By offering customized financial solutions for these initiatives, BRD can contribute to the advancement of a more sustainable economy.	Downstream (Portfolio)	Medium- and long-term
E1-Climate change mitigation	Climate mitigation→ climate mitigation	Negative Impact/ actual	The impact may manifest through the contribution to increased Scope 1, Scope 2, and Scope 3 carbon emissions (excluding financed emissions) due to the use of non-renewable energy sources in the BRD Group locations, and through the use of fossil fuel-powered vehicles within the security and cash transportation activities, which could amplify the negative environmental impact.	Own operations	Medium- and long-term
E1-Climate change mitigation	Climate mitigation→ climate mitigation	Negative Impact/ actual	The impact may manifest through a wide range of sectoral activities that significantly contribute to greenhouse gas emissions and climate change. This includes the financing of agricultural practices, construction projects, and energy production that led to increased GHG emissions, such as those in the Extraction of natural gas, Electric power generation, Transmission and distribution, Manufacture of basic iron and steel sectors, Oil and gas and Thermal coal. Transportation activities, particularly in the Freight transport by road and non-specialized wholesale trade sectors, exacerbate emissions, especially when relying on fossil fuel-powered vehicles. Additionally, real estate developments under the Real estate activities on a fee or contract basis sector, as well as healthcare and public	Downstream (Portfolio)	All

Sustainability Matter	Topics→sub-topic→sub-sub-topic	Type of IRO	IRO Description	Value chain	Time horizon
			administration facilities, contribute to the carbon footprint through energy-consuming processes. These cumulative emissions from various industries and infrastructure developments not only intensify the greenhouse effect but also increase the risk of natural disasters related to climate change.		
E1-Climate change mitigation	Climate mitigation→ climate mitigation	Risk	In the face of stringent environmental commitments and market evolution towards sustainability, BRD Group is facing significant climate change risks across multiple sectors. BRD Group is at risk of market share erosion if it fails to align its product offerings with escalating ESG demands, while an overly rapid deployment of ESG products could misalign with client demand, leading to strategic missteps. Similarly, BRD Group may see a decline in business due to the negative impacts of climate change on the financial health of clients in sectors such as agriculture, furniture manufacturing, and road freight, where scepticisms about the commercial viability of battery electric vehicles (BEVs) and increased operational costs due to environmental regulations could hinder the transition to sustainable practices. Additionally, fiscal developments, such as changes in VAT and reduced incentives for green technologies, further exacerbate these challenges.	Downstream (Portfolio)	Medium- and long-term
E1-Climate change mitigation	Climate mitigation→ climate mitigation	Opportunity	BRD Group is well-positioned to materialize a wide range of sustainability initiatives by offering tailored financing solutions that support the transition to a greener economy. Key opportunities include financing projects in agriculture and construction that support climate resilience, supporting the automotive sector's shift to electric vehicles and alternative fuels, and aiding the construction industry in adopting energy-efficient technologies. Additionally, BRD Group supports sustainable practices in agriculture, furniture manufacturing, and road freight, while promoting circular economy principles. It also provides specialized financial products like ESG and green loans, invests in renewable energy solutions, and supports consumer adoption of green technologies through government subsidy programs.	Downstream (Portfolio)	Medium- and long-term
E1-Energy	Climate change→ energy	Negative Impact/ actual	The impact may manifest through the use of non-renewable energy sources and the lack of effective measures to optimize energy consumption in the BRD Group's locations, which can lead to an increased carbon footprint and inefficient resource use, also contributing to climate change.	Own operations	Medium- and long-term
E1-Energy	Climate change→ energy	Positive Impact/ potential	BRD Group's financing of renewable energy projects supports the generation of clean energy which is important for transitioning to net-zero. This shift helps mitigate climate change while promoting	Downstream (Portfolio)	Long-term

Sustainability Matter	Topics→sub-topic→sub-sub-topic	Type of IRO	IRO Description	Value chain	Time horizon
			sustainable growth within the earth's natural boundaries.		
E1-Energy	Climate change→energy	Negative Impact/ actual	By financing energy-intensive companies that rely on fossil fuels can lead to a high level of GHG emissions, which in turn aggravates climate change and its effects.	Downstream (Portfolio)	Long-term
E1-Energy	Climate change→energy	Risk	BRD Group is navigating risks associated with the growing demand for energy-efficient housing and the transition to green power production. As energy efficiency becomes a priority, construction costs for such houses may rise, potentially impacting housing affordability and the demand for mortgage loans. BRD Group also faces the operational challenge of collecting Energy Performance Certificates (EPCs) for both new and existing mortgage loans, a process that could incur significant costs and affect compliance status if the cost-benefit analysis does not support widespread EPC acquisition.	Downstream (Portfolio)	Medium- and long-term
E1-Energy	Climate change→energy	Opportunity	BRD Group plans to catalyse the sustainable transformation across various sectors, providing financial services that promote the growth of the green economy. BRD Group can support the automotive industry's shift towards electric vehicles, contributing to a comprehensive decarbonization strategy. In clean energy, there is potential to finance new low-carbon power generation projects, capitalizing on regulatory stability and long-term financial agreements.	Downstream (Portfolio)	Medium- and long-term
S1-Adequate wages	Own workforce→working conditions→adequate wages	Positive Impact/ potential	The impact may manifest through offering fair and competitive wages that reflect the work performed and ensure a decent standard of living for employees.	Own operations	All
S1-Freedom of association, the existence of works councils and the information, consultation and participation rights of workers	Own workforce→working conditions→Freedom of association, the existence of works councils and the information, consultation and participation rights of workers	Positive Impact/ actual	The impact may manifest through respecting employees' rights to organize and actively participate in decisions that concern them, through works councils and similar structures.	Own operations	All
S1-Collective bargaining, including rate of workers covered by	Own workforce→working conditions→Collective	Positive Impact/ actual	The impact may manifest through effective collective bargaining that ensures fair rights and working conditions for all employees, contributing to their retention.	Own operations	All

Sustainability Matter	Topics→sub-topic→sub-sub-topic	Type of IRO	IRO Description	Value chain	Time horizon
collective agreements	bargaining, including rate of workers covered by collective agreements				
S1-Health and safety	Own workforce→ working conditions→ health and safety	Positive Impact/ actual	The impact can be seen in fostering a safe and healthy work environment by promoting mental well-being.	Own operations	All
S1-Gender equality and equal pay for work of equal value	Own workforce→ Equal treatment and opportunities for all → Gender equality and equal pay for work of equal value	Negative Impact/ actual	The impact may manifest through pay gaps and unequal opportunities between employees based on gender, leading to discrimination and dissatisfaction among staff.	Own operations	Short- and long-term
S1-Training and skills development	Own workforce→ Equal treatment and opportunities for all → Training and skills development	Positive Impact/ actual	The impact may manifest through providing continuous training and skills development programs for employees, enhancing their performance and market competitiveness.	Own operations	Short- and long-term
S1-Training and skills development	Own workforce→ Equal treatment and opportunities for all → Training and skills development	Risk	Inadequate training and education processes can leave employees without the essential skills and knowledge needed to perform their roles effectively, leading to reduced productivity and stifled innovation, ultimately affecting the company's financial performance. This issue is particularly critical given the skills required for successful digitalization.	Own Operations	Short- and medium-term
S4-Privacy	Consumers and end-users → Information-related impacts for consumers and/or end-users → Privacy	Risk	BRD Group faces significant risks associated with the management of customer data security amidst evolving external cybersecurity threats. The responsibility to safeguard customers' personal information, including sensitive financial details, is paramount. As banking operations increasingly rely on mobile platforms and cloud storage, the potential for security breaches that could compromise personal information, credit, and debit card data, and expose customers to financial fraud and data theft, escalates. These risks not only threaten the financial integrity of customers but also pose substantial legal and reputational risks to the Bank, emphasizing the critical need for robust cybersecurity measures and vigilant data security management.	Own operations	Short-term
S4-Access to (quality) information	Consumers and end-users → Information-related	Risk	In the financial sector, access to clear and quality information is crucial for maintaining customer trust and brand reputation. Ambiguities in policy terms, product details, and sales practices can	Own Operations	Short-term

Sustainability Matter	Topics→sub-topic→sub-sub-topic	Type of IRO	IRO Description	Value chain	Time horizon
	impacts for consumers and/or end-users → Access to (quality) information		lead to brand damage, legal disputes, and a reduction in the range of services and products offered by entities like BRD. Customers who are dissatisfied due to misleading or unclear information may reduce their engagement with the Bank's products, leading to adverse financial consequences. Conversely, entities that ensure transparency in their policy terms and provide products that are well-suited to their customers can safeguard their brand reputation, minimize regulatory scrutiny, and protect shareholder value. Additionally, improper communication of Compliance & Ethics (C&E) data and reports can result in diminished investor interest, which could negatively affect the funding and growth prospects of BRD Group.		
S4-Security of a person	Consumers and end-users → Information-related impacts for consumers and/or end-users → Security of a person	Risk	BRD faces significant risks related to digital security, which could compromise client safety during online operations. Such breaches may result in financial losses, regulatory fines, and substantial reputational damage.	Own operations	Short-term
S4-Access to products and services	Consumers and end-users → Social inclusion of consumers and/or endusers → Access to products and services	Positive Impact/ actual	The impact may manifest through initiatives that contribute to improved access to essential services such as healthcare and housing, particularly in old age. This includes providing life insurance policies that ensure policyholders can cover medical expenses upon retirement and help beneficiaries secure financial stability for home ownership. Additionally, the impact extends to broadening the accessibility of the Bank's products and services to all categories of people, including vulnerable groups, by adapting infrastructure, procedures, and technologies to be more inclusive and user-friendly.	Own operations	Short- and long-term
S4-Sustainable Finance (Entity Specific)		Positive Impact/ potential	The impact may manifest through the implementation of sustainable finance practices that support renewable energy projects, reducing greenhouse gas emissions, protecting the environment, creating green jobs, and improving livelihoods in local communities.	Downstream (Portfolio)	Medium- and long-term
S4-Sustainable Finance (Entity Specific)		Opportunity	Several key opportunities, including issuing green bonds to fund renewable energy projects, expanding sustainable lending to sectors like eco-friendly real estate and agriculture, and developing ESG investment products to meet growing demand.	Downstream (Portfolio)	Medium-term
G1-Corporate culture	Business conduct → Corporate culture	Positive Impact/ actual	The impact may manifest through the promotion of an ethical and responsible corporate culture that encourages integrity, transparency, and respect in all operations and interactions, contributing to a positive working environment, considering the fact the Bank is a Public	Upstream & Own operations	Short and long term

Sustainability Matter	Topics→sub-topic→sub-sub-topic	Type of IRO	IRO Description	Value chain	Time horizon
			Interest Entity and listed on the Bucharest Stock Exchange .		
G1-Protection of whistle-blowers	Business conduct → Protection of whistle-blowers	Positive Impact/ actual	The impact may manifest through the implementation of effective whistle-blower protection mechanisms, encouraging the reporting of violations and ensuring their protection from retaliation.	Upstream & Own operations	Short and long term
G1-Prevention and detection including training	Business conduct → Business conduct → Corruption and bribery → Prevention and detection including training	Positive Impact/ potential	The impact may manifest through the implementation of effective corruption prevention and detection programs, including continuous employee training, which fosters a corporate culture based on integrity.	Upstream & Own operations	Short and long term

Current and anticipated effects of the material impacts, risks and opportunities on business model, value chain, strategy and decision-making

SBM 3-48 b

BRD Group acknowledges the significant effects that material impacts, risks and opportunities have on its business model, value chain, strategy and decision-making processes. Thus, BRD Group is committed to proactively addressing its material impacts, risks and opportunities by embedding sustainability into its core business strategy. BRD Group will continue to adapt its business model, decision-making processes and operational framework to align with evolving market demands and regulatory requirements while creating long-term value for stakeholders.

BRD Group actively responds to these challenges by integrating sustainability into its operations, ensuring resilience and adaptability in the face of climate change, regulatory requirements and evolving market demands.

In addressing climate-related risks and opportunities, BRD Group is refining its strategic approach. For more details please refer to the chapter "Environmental Information, Climate Change.

In the social domain, BRD Group is committed to fostering a fair, inclusive and safe work environment by implementing employee training programs, promoting diversity and equal pay and strengthening labor rights.

Governance continuous improvements are also central to BRD Group's strategy, with enhanced anti-corruption measures, ethical corporate practices and transparency initiatives to reinforce stakeholders' trust.

SBM 3-48 c

BRD Group's material negative and positive impacts have significant implications for both people and the environment, influencing various sectors across its value chain. The BRD Group's financing activities in high-emission industries such as agriculture, construction, and energy production contribute to negative environmental impacts and risks by increasing GHG emissions and exacerbating climate change. Additionally, BRD Group's

reliance on non-renewable energy sources in its operations contributes to a higher carbon footprint, further amplifying environmental risks. On the social front, financial decisions that fail to incorporate sustainability considerations could result in economic hardships for different stakeholders, such as farmers facing climate-induced crop losses or businesses struggling to meet regulatory compliance costs.

Conversely, BRD Group's commitment to sustainability presents significant positive impacts and opportunities that contribute to environmental preservation and social well-being. By financing renewable energy projects, energy-efficient housing and sustainable agricultural practices, BRD Group supports the transition to a low-carbon economy, helping to mitigate climate change and its adverse effects on ecosystems. Investments in sustainable infrastructure and green technologies not only reduce emissions but also create economic opportunities, drive innovation, and enhance resilience against climate risks. Furthermore, BRD Group's social initiatives, such as promoting fair wages, gender equality and financial inclusion, contribute to improved living standards, enhanced workforce productivity and social cohesion.

The material impacts, risks, and opportunities (IROs) identified by BRD Group are directly connected to and originate from its strategy and business model, which are centered around providing financial services across various sectors. BRD Group's core business activities, such as lending and investment, inherently influence environmental and social outcomes, both positively and negatively. For instance, the BRD Group's financing of high-emission industries contributes to climate change through increased GHG emissions. At the same time, BRD Group's strategic objectives on financing sustainable projects, such as renewable energy and green infrastructure, demonstrates how its business model actively seeks to mitigate these negative impacts while capitalizing on opportunities arising from the transition to a low-carbon economy.

BRD Group's sustainability-driven strategy integrates climate resilience and energy transition considerations, influencing how it structures its financial products and partnerships. The development of Sustainability-Linked Loans (SLLs) and Sustainable Positive Impact Financing (SPIF) directly aligns with its strategic objective to address climate adaptation and mitigation challenges. Additionally, BRD Group's emphasis on energy-efficient housing and green mortgages reflects its response to the increasing demand for sustainable solutions, which, while presenting compliance and operational challenges, supports BRD Group's long-term goal of sustainable growth. Moreover, BRD Group's commitment to employee well-being, diversity, and ethical governance underscores the social dimension of its business model, ensuring that internal operations and decision-making processes contribute positively to broader social outcomes.

BRD Group's involvement with material impacts originates both from its direct activities and its extensive business relationships across various sectors.

Through its own operations, BRD Group contributes to environmental and social impacts, such as energy consumption and greenhouse gas emissions from its facilities and fleet, as well as the working conditions and well-being of its employees. For instance, the Bank's reliance on non-renewable energy sources and fossil fuel-powered vehicles results in an increased carbon footprint, while efforts to ensure fair wages, gender equality, and workplace safety demonstrate its commitment to social responsibility.

In terms of business relationships, BRD Group's lending and investment activities significantly influence environmental and social outcomes across industries like

agriculture, construction, energy production, and manufacturing. By financing sectors with high environmental footprint, BRD Group is indirectly linked to negative impacts such as increased greenhouse gas emissions and resource depletion. Conversely, BRD Group also plays a critical role in driving positive impacts by financing renewable energy projects, energy-efficient housing, and sustainable infrastructure, which support the transition to a low-carbon economy.

SBM 3-
48 d

Current Financial Effects of Material Risks and Opportunities

For this first reporting cycle only a qualitative analysis was performed.

The current financial effects of material risks and opportunities on BRD Group's financial position, financial performance and cash flows are estimated to be important, reflecting the evolving sustainability landscape and regulatory pressures. Compliance with evolving EU regulations such as CSRD and EU Taxonomy has resulted in increased operational costs and investments in data collection and reporting infrastructure. From a financial performance perspective, while BRD Group incurs regulatory and transition-related costs, opportunities in sustainable finance—such as the financing of renewable energy projects and climate-resilient infrastructure—are driving revenue diversification and improving market positioning.

Cash flows have been affected by the need for upfront investments in sustainable finance initiatives, operational energy efficiency measures, and enhanced risk management capabilities. The definition of the transition plan until the publication of 2027 report may lead to adjustments of credit policies, particularly in sectors heavily exposed to climate transition risks. Similarly, the revaluation of loan portfolios, especially in fossil fuel-dependent industries and energy-intensive sectors, may lead to potential impairments and revised credit risk assessments. Furthermore, BRD Group's ongoing shift towards sustainable finance products and the gradual phase-out of high-carbon clients may influence the expected cash inflows and require strategic reallocations of financial resources to ensure compliance with long-term sustainability goals.

SBM 3-
48 e

Anticipated Financial Effects of Material Risks and Opportunities

The financial implications stem from BRD Group's exposure to climate change adaptation and mitigation efforts, energy transition financing and social responsibility initiatives.

Short-term Financial Effects:

In the short term, BRD Group expects increased operational costs related to compliance with environmental regulations and ESG reporting requirements. The transition to sustainable operations, including investments in energy-efficient infrastructure and cybersecurity measures, may lead to higher capital expenditure. Additionally, the demand for ESG-compliant financial products may initially result in misaligned market demand, affecting revenue streams.

Medium-term Financial Effects:

Over the medium term, BRD Group's financial position is expected to improve as sustainability-driven initiatives begin yielding returns. Investment in renewable energy projects, electric vehicle infrastructure and sustainable construction financing will likely lead to portfolio diversification and enhanced market positioning. These investments are expected to generate stable revenue streams through green loan products and sustainability-linked financial services. However, credit risks associated with sectors

highly exposed to climate change impacts, such as agriculture and real estate, may result in fluctuations in cash flow and potential provisioning for non-performing loans.

Long-term Financial Effects:

In the long term, BRD Group anticipates a good financial performance driven by the successful integration of sustainability principles into its core business model. BRD Group expects to benefit from regulatory stability, reduced risk exposure and long-term relationships with clients adopting green business models. Capital expenditures in digitalization and sustainable finance solutions will support revenue growth and operational efficiency. Furthermore, BRD Group's strategic focus on financial inclusion and access to essential services, such as healthcare and housing, will expand its market reach and drive long-term profitability. The transition to a greener economy is expected to provide resilience against economic downturns and climate-related financial risks.

To support its sustainability strategy, BRD Group plans to allocate capital towards:

- Expanding its portfolio of sustainable finance, including green loans and ESG-compliant financial products²⁶.
- Upgrading its physical infrastructure to meet energy efficiency targets.
- Investing in digitalization to enhance transparency and accessibility of financial services.

To implement its strategic initiatives, BRD Group plans to secure funding through:

- Continuous focus on stable retail deposits.
- Retained earnings reinvestment to support sustainable growth initiatives.
- Strategic partnerships with development banks and international financial institutions.
- Accessing Government programs and incentives related to climate action and energy efficiency.

Resilience of the Strategy

BRD Group, in collaboration with SG, monitors the resilience of its strategy and business model to material impacts and risks and how to capitalize on material opportunities. Central to the monitoring process is undertaking a "Business Environment Scan" (BES), which has been conducted on an annual basis since 2022.

The annual BES is undertaken to enable Management to obtain a comprehensive understanding of the material Climate and Environmental (C&E) risks that may impact the organization over a range of time horizons from the short- to long-term. The BES process helps BRD Group identify:

- Threats to the business model that arise from Climate Change and Environmental risks.
- Business opportunities from the economic transformation, client transitions, and adaptive measures to mitigate climate - related physical risks.

BRD Group undertakes the BES to obtain a high-level understanding of vulnerabilities, potential threats, and opportunities that may impact its business over the short- to long-term time horizons. Using these insights, BRD Group then undertakes further analysis

SBM 3-
48 f
SBM 3-
19 b

²⁶ ESG financial product, namely a product designed in accordance with ESG Regulatory requirements and BRD Group's commitments

as needed, such as with the risk materiality assessment in order to obtain more granular data and in-depth understanding of its material impacts risks and opportunities.

As part of BES, BRD Group analyses a wide range of sources of evidence including global geo-political and macro-trends, existent and upcoming regulatory requirements, stakeholder feedback and peer analysis. BRD Group also considers the impacts to its business from physical events, driven by climate and other environmental change. By monitoring and assessing a range of evidence in these areas, BRD Group can take informed decisions and strategic action to support it moving towards becoming a net-zero organization.

The outcomes of BES provide BRD Group with detailed information that help it decide where further analysis is required or should be prioritized. For example:

- Identified threats (if deemed relevant) are further evaluated in the risk materiality assessment.
- Identified opportunities (if deemed relevant) are considered in business strategy and business planning.

These outcomes help inform the BRD Group's strategy and its decarbonization process. The BES is conducted across all BRD Group's operations which help provide insights across geographies, sectors and products that the Group should prioritize for action. For example, following its most recent BES in 2024, BRD Group created an action plan that it has already started to implement, such as taking actions to start exiting from highly polluting businesses and shifting financing towards green and sustainable activities for Corporates. Future initiatives are under discussion at BRD Group level, to prioritize other actions on short, medium and long term, based on the elements revealed by the Climate and Environmental analysis.

8.2. Environmental Information

Climate Change

This chapter includes details on the identified impacts, risks and opportunities (IROs) related to climate change, as well as the corresponding policies, actions and targets. Furthermore, BRD Group's overview on the policies, measures and targets is also presented.

Strategy

Transition Plan

E1-1-17

BRD Group acknowledges the importance of having a transition plan to align with climate goals and support the sustainability transition. While BRD Group does not currently have a formal transition plan in place, it is committed to developing and adopting one within its report for 2027. This timeline reflects the complexity and scope of the transition process, ensuring that the plan will be comprehensive, actionable and aligned with both regulatory requirements and the broader strategic objectives of SG.

BRD Group is closely aligning its sustainability initiatives with the overarching strategy of SG. SG has established sustainability goals/targets aligned with the goals of the Paris Agreement and BRD Group is working to ensure compliance with SG's commitments, including the Net Zero Banking Alliance (NZBA) targets and sector-specific decarbonization pathways. Developing a transition plan that is fully integrated into the Group's sustainability objectives requires time and coordination.

Moreover, the evolving regulatory landscape, particularly under CSRD, requires BRD Group to carefully assess its reporting obligations and integrate sustainability considerations across all business areas. The development of a transition plan is being approached with diligence to meet these evolving requirements effectively. BRD Group is not excluded from the Paris Agreement Benchmarks.

Although a formal transition plan is not yet available, BRD Group is actively engaged in sustainability initiatives that contribute to the transition process. These include:

- Supporting corporate clients in their sustainability transition through financing solutions such as Sustainability-Linked Loans (SLLs) and Project Investment Financing (SPIF), focusing on renewable energy and energy efficiency projects.
- Expanding green financing for retail clients by offering green loans under EU Invest sustainability support schemes and collaborating with energy efficiency solution providers.
- Increasing the share of green financing in BRD Sogelease to support industries such as transport decarbonization and circular economy transitions.
- Partnering with institutions such as IFC, EIB (through EIF), and EU funds programs to implement sustainability-linked projects.

BRD Group is conducting internal assessments and stakeholder engagements to evaluate the readiness of its portfolios for transition. This includes:

- Assessing the carbon intensity of its financed sectors and developing strategies to align them with NZBA commitments.
- Collaborating with SG on sector-specific origination guidelines for high-emission industries.
- Conducting internal capacity-building initiatives and investing in digital tools to enhance ESG data management and reporting capabilities.

To conclude, BRD Group remains committed to adopting a robust transition plan by 2027 report publication. The focus in the next two years will be on:

- Continuing engagement with SG to ensure alignment with its transition strategy.
- Strengthening partnerships with clients and stakeholders to support their transition journeys and gradually increasing the share of sustainable finance in the overall portfolio.
- Designing and implementing internal governance frameworks to oversee the development and implementation of the transition plan.

Climate-related Risks

SBM 3-
18

BRD Group has identified different material climate-related risks that encompass both physical risks and transition risks, reflecting the multifaceted challenges posed by climate change.

For climate change adaptation, the risks are primarily climate-related physical risks, as detailed in the previous Chapter General Disclosures, Section Double Materiality Assessment Process.

For climate change mitigation, the risks are primarily climate-related transition risks. These arise from the challenges of aligning with stricter environmental commitments, market evolution towards sustainability and regulatory developments, as detailed in the previous Chapter General Disclosures, Section Double Materiality Assessment Process.

BRD Group's Strategy Resilience to Climate Change

SBM 3-
19

BRD Group recognizes the importance of assessing the resilience of its strategy and business model in relation to climate change. While BRD Group does not currently perform a formal climate scenario analysis or stress test to evaluate the impact of climate change on its strategy, it conducts multiple recurring assessments to identify material climate-related risks and their potential effects. The DMA, conducted annually, provides insights into both physical and transition risks. Additionally, the BES exercise, performed annually, examines climate-related impacts on BRD's key business segments, including Corporate, Retail, Sovereign Bonds, BRD Asset Management and BRD Sogelease. BRD Group also conducts an annual portfolio assessment of small enterprises with a turnover below 7.5 million EUR to evaluate their exposure to climate-related risks. Furthermore, the Industry Climate Vulnerability Indicators (ICVI) and Corporate Climate Vulnerability Indicators (CCVI) offer insights into transition risks by assessing sectoral vulnerabilities and corporate adaptation strategies. These analyses highlight key physical risks, such as disruptions caused by extreme weather events in industries like agriculture and construction, and transition risks, including regulatory changes, increased operational costs, and shifting market demands for sustainable products. For further information

please refer to previous Chapter General Disclosures, Section Material Impacts, Risks and Opportunities.

Impacts, risks and opportunities management

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Policies Related to Climate Change

This section presents the policies adopted by BRD Group to manage the material IROs related to climate change, as identified during the Double Materiality Analysis. These policies are designed to ensure an effective and structured approach to climate change material IROs management and compliance with regulatory requirements.

SG Environmental and Social (E&S) General Principles

The SG E&S General Principles present the E&S framework applicable to the SG Group's activities, including BRD Group, to manage environmental and social impacts arising from the products and services it delivers.

The SG E&S General Principles aim to align the SG Group's activities with Sustainable Development Goals by mitigating negative impacts and enhancing positive contributions to environmental and social well-being. The key objectives include promoting responsible and innovative financial solutions, managing E&S risks linked to the SG Group's products and services, ensuring compliance with applicable laws, treaties and conventions, engaging with stakeholders to drive sustainability efforts. The principles address material environmental and social risks and opportunities through structured monitoring mechanisms, such as integrating E&S considerations into decision-making processes, implementing risk management frameworks, and conducting regular reporting via public documents like the Duty of Care Plan and the Extra-Financial Performance Statement. This policy covers all the climate change related to material IROs identified during the double materiality analysis, therefore addressing climate change mitigation, climate change adaptation, energy efficiency and renewable energy deployment. No other areas are explicitly addressed by this policy.

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The SG E&S General Principles are updated in line with regulatory, scientific or societal developments, observed best practices and the SG Group's strategy.

The SG E&S General Principles apply to:

- All consolidated entities under the SG Group's exclusive control.
- All products and services, including corporate lending, investment activities and asset management.
- All geographies where the SG Group operates, focusing on regions with significant E&S impacts.

Exclusions are not explicitly stated but may be outlined in sector-specific policies, where relevant. Upstream value chain and affected stakeholders do not explicitly fall under the scope of this policy.

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At SG, the most senior level accountable for policy implementation is the Group Responsible Commitments Committee (CORESP), chaired by the Deputy Chief Executive Officer overseeing control functions. This committee includes senior executives from Compliance, Risk, Communications, CSR departments and relevant Business Units. At BRD Group, the most senior level that is accountable for the implementation of the overall general policy is the EC.

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SG Group commits to several third-party standards and initiatives, including Universal Declaration of Human Rights (UDHR), International Labour Organization (ILO) conventions, United Nations Sustainable Development Goals (UN SDGs), OECD Guidelines for Multinational Enterprises, Equator Principles, United Nations Principles for Responsible Banking, UN Global Compact. These commitments guide the SG Group's risk assessment and operational frameworks.

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In setting the principles, the SG Group has considered the interests of key stakeholders such as employees, investors, regulatory bodies, clients and civil society organizations. SG engages in regular (annual or ad hoc as needed) dialogue, internal inquiries, and documented responses to stakeholder concerns related to E&S issues.

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The E&S General Principles are made publicly available on the SG Group's website. The Group ensures stakeholders, including clients, employees, and civil society organizations, can access these principles.

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SG E&S sectoral policies

The SG Group E&S sectoral policies referred to as E&S policies, define the standards that the SG Group intends to implement in potentially sensitive sectors from an E&S or ethics perspective, based on its mapping of actual or potential E&S risks. They cover Industrial Agriculture and Forestry, Dams and Hydropower, Thermal Power, Thermal Coal, Defense and Security, Mining, Shipping, Civil Nuclear Power, Oil and Gas, Tobacco. The Oil & Gas sector policy was updated in 2023 to reflect the SG Group's new commitments. The SG Group has also adopted a new tobacco sector policy which indicate that the SG Group will not provide banking and financial products and services to tobacco producers that generate more than 25% of their income streams from tobacco products. All SG E&S policies follow the same structure: they identify the actual or potential E&S risk factors, list the reference standards applicable to the sector or field in question, specify the scope of the activities covered (sub-sectors, financial and banking products and services) and may also define criteria in respect of each sector or field. These policies cover all the climate change related material IROs identified during the double materiality analysis, therefore addressing climate change mitigation, climate change adaptation, energy efficiency and renewable energy deployment. No other areas are explicitly addressed by these policies.

The E&S sector policies define 3 sets of criteria:

- i. E&S exclusion criteria – these criteria are designed to exclude from the SG Group's activities certain types of corporate clients, issuers, banking or financial products or specific services or transactions that are associated with underlying practices or activities that are damaging the environment and/or human rights to such an extent or in such a way that improvement within a reasonable timeframe is not possible;
- ii. E&S priority assessment criteria – these criteria address priority risk factors that require a targeted and systematic response as part of the assessment process. If a client does not satisfy the assessment criteria, it must improve its practices within a reasonable timeframe. This may require formal action plans or the signing of contractual undertakings. For dedicated transactions or projects, meeting the criteria is part of the project development phase;
- iii. Other E&S assessment criteria – these criteria are designed to identify additional risk factors related to a specific sector that also need to be considered as part of the E&S assessment.

The policies are updated in line with regulatory, scientific or societal developments, observed best practices and the SG's strategy.

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The sector policies apply to Société Générale and all consolidated companies over which SG Group exercises exclusive control, including BRD Group. They apply to banking and financial products and services provided by the Group. For more details please refer to each policy that is available on the SG Group's website: Industrial Agriculture and Forestry, Dams and Hydropower, Thermal Power, Thermal Coal, Defense and Security, Mining, Shipping, Civil Nuclear Power, Oil and Gas, Tobacco. Upstream value chain and affected stakeholders do not explicitly fall under the scope of these policies.

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BRD Group adopted the sectorial policies of SG Group in a local normative document which stipulates the applicability rules for each of the business sectors.

At BRD Group, the most senior level that is accountable for the implementation of the policies is the EC.

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Please refer to each sector policy, as indicated above, to understand which are the third-party standards or initiatives SG Group and BRD Group commit to respect through the implementation of these policies.

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The policies consider the interests of key stakeholders, such as employees, investors, regulatory bodies, clients, and civil society organizations, by ensuring compliance with E&S regulations, engaging in stakeholder dialogue, and assessing potential social impacts. The SG Group actively seeks to balance financial performance with stakeholder concerns related to environmental sustainability and social responsibility.

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The E&S policies are publicly available on the SG Group's corporate website, "Our 10 sector-wide E&S policies".

SG's transversal statement on climate

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SG's Climate Policy aims to align its activities with the Paris Climate Agreement by mitigating climate-related risks and supporting the transition to a low-carbon economy. The policy addresses material risks, including transition risks from regulatory changes,

	<p>physical climate risks and litigation risks, while also exploring opportunities in sustainable finance. SG manages these risks through its Environmental and Social (E&S) Risk Management system, sector-specific policies and ongoing efforts to reduce exposure to carbon-intensive industries. Climate-related risks are monitored through governance structures such as the SG Group Risk Committee and the Responsible Engagement Committee (CORESP). This policy covers all the climate change mitigation and climate change adaptation related material IROs identified during the double materiality analysis, Energy efficiency, renewable energy deployment or other areas are not explicitly addressed by this policy.</p>
MDR-P-65 b	<p>The policy applies across the SG's global operations - including BRD Group, covering key sectors such as energy, transport, and forestry, which have significant climate impact. It extends to financing, Asset Management, and insurance activities, ensuring a comprehensive approach to climate risk management. In terms of geographies, this policy is applicable everywhere BRD Group is active. Upstream value chain and affected stakeholders are not explicitly covered by the scope of this policy.</p>
MDR-P-65 c	<p>At local level, BRD transposed this policy through internal normative document on Sectorial Policies. In addition, the management of ESG risk is performed through an internal system of ESG mandatory checks and instruments. The policy covers the material IROs related to climate change mitigation and adaptation.</p>
MDR-P-65 d	<p>The highest level of accountability for the implementation of the climate policy lies with the SG's General Management, with oversight provided by the Board of Directors. Climate-related risks are incorporated into the SG Group's overall risk management framework and are monitored by the Group Risk Committee. Additionally, the Responsible Engagement Committee (CORESP) oversees strategic decisions related to climate action, such as the SG Group's phased exit from coal financing and other key environmental commitments.</p> <p>At BRD level, the relevant committees are informed with the management bodies being also informed. Depending on the value, transactions can be approved by either the Executive Committee or the BoD.</p>
MDR-P-65 e	<p>SG aligns its climate policy with several internationally recognized third-party standards and initiatives. This climate policy has also been transposed locally at BRD Group level. These include the United Nations Environment Programme Finance Initiative (UNEP-FI) Principles for Responsible Banking, the Taskforce for Climate-related Financial Disclosure (TCFD), the Katowice Commitment, the Carbon Pricing Leadership Coalition, the Climate Bond Initiative, the Poseidon Principles for responsible shipping, the Green Bond Principles, and the Hydrogen Council. By adhering to these frameworks, the Group ensures its climate strategy aligns with global best practices and industry standards.</p>
MDR-P-65 f	<p>The development of the Group's climate policy considers the interests of key stakeholders, including clients, investors, regulators, and industry bodies. Société Générale actively participates in trade associations such as the French Banking Federation and the European Banking Federation to advocate for sustainable finance regulations. Furthermore, the SG Group joined the Green Recovery Alliance, recognizing the importance of aligning economic recovery initiatives with environmental sustainability, demonstrating its commitment to balancing financial growth with climate responsibility.</p>

The policy is available on the SG Group's website within the "SG Environmental and Social General Principles".

Société Générale Positive Impact Financing Framework

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The Sustainable and Positive Impact Framework aims to support activities that generate positive environmental and social impacts while mitigating potential negative effects. Its objectives are to align with the United Nations Sustainable Development Goals (SDGs) and the Paris Agreement by financing sustainable projects. The framework covers climate change mitigation and adaptation, social inclusion, and responsible economic development. It establishes a rigorous monitoring process, including regular impact assessments and transparent reporting to stakeholders. The implementation of the policy is monitored through regular reporting. This framework covers all the climate change related material IROs identified during the double materiality analysis, therefore addressing climate change mitigation, climate change adaptation, energy efficiency and renewable energy deployment. No other areas are explicitly addressed by this policy. This framework covers all the material IROs identified during the double materiality analysis related to the above topics.

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The framework applies globally to SG and its consolidated subsidiaries (including BRD Group), covering a range of banking and financial products. It focuses on key sectors such as renewable energy, low-carbon transport, green buildings, and social projects related to healthcare, education and affordable housing. Exclusions include industries such as tobacco, weapons and gambling, ensuring alignment with responsible investment principles. In terms of geographies, this policy is applicable everywhere BRD Group is active. Upstream value chain and affected stakeholders are not explicitly covered by the scope of this policy.

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The implementation of the framework is overseen at SG Group level by the Positive Impact Bond Committee, chaired by Société Générale's Head of Group Treasury. This committee is responsible for ensuring compliance, reviewing eligible activities and fostering transparency through periodic reviews and disclosures.

At BRD level, the relevant committees are informed with the management bodies being also informed. Depending on the value, transactions can be approved by either the Executive Committee or the BoD.

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The framework aligns with globally recognized standards, including the International Capital Market Association's (ICMA) Green Bond Principles, Social Bond Principles, and Sustainability Bond Guidelines. Additionally, it references the EU Green Bond Standard and compliance with the EU Taxonomy, ensuring adherence to best practices in sustainable finance.

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The policy takes into account the interests of various stakeholders, including investors, regulatory bodies, and civil society. SG actively engages with stakeholders through dialogue, consultations, and alignment with international sustainability initiatives to ensure its financing activities align with societal expectations and regulatory requirements.

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The framework is publicly available on SG's website (20211104-societe-generale-sustainable-and-positive-impact-bond-framework.pdf), ensuring transparency and accessibility to all relevant stakeholders, including investors, clients, and regulators. SG

commits to regular updates and disclosures, including annual impact reports and second-party opinions to validate compliance and performance.

ESRS 2-62

Energy Efficiency

BRD Group does not have an energy efficiency policy as such.

MDR-A
E1-3-29-a
E1-3-AR-21

Actions Related to Climate Change Adaptation, Climate Change Mitigation and Energy

BRD Group implements different actions to manage the material impacts, risks and opportunities related to climate change mitigation, adaptation and energy, while maximizing the positive material impacts associated with sustainable business practices. To ensure effective management of these material impacts, risks and opportunities, BRD Group allocates dedicated resources. These efforts are coordinated by specialized teams within relevant departments, following established procedures that include continuous monitoring, risk assessment and periodic reviews to align with regulatory requirements and sustainability commitments. All actions listed below are ongoing, namely they were both applicable for the reporting period and will continue in the future. While the dependency of BRD Group's ability to implement these actions on the availability and allocation of financial or any other type of resources was not explicitly determined, we took all necessary measures to ensure their implementation in 2024 and are committed to continue to do so as long as these actions are in place. The implementation of the actions listed below did not depend on any specific preconditions. Current financial resources and FTE allocated to certain actions are disclosed below. The allocation of future resources was not determined for any of the actions.

Business plan for sustainable and positive impact financing (Downstream) *(Decarbonization lever and adaption solution: Focus on sustainable finance)* *Climate change mitigation and adaptation*

In 2024, BRD Group took important steps to promote sustainable finance and support clients in their sustainability transition. The Group implemented a business plan for sustainable and positive impact financing, contributing to the achievement of the policy objectives and targets related to sustainable finance.

The objective of the plan is to mitigate actual and potential negative environmental or social impacts, through supporting clients in aligning with sustainability goals. Therefore, the transactions must drive an environmental or social benefit, thus an impact analysis is carried out at the level of structuring the dedicated product or transaction.

Impact assessments for sustainable finance could be based on a disclosed and recognized methodology, made public by the corporate client in its official publications or provided by a specialized third-party (like auditor or environmental & social consultant). For sustainability-linked type of instruments, ESG rating provided by recognized ESG rating agencies can be applied. In the event that a potential negative impact is identified because of the implementation of a transaction, remedial actions are required, or if justified, the transaction financing may be declined. Moreover, BRD Group adheres to the SG 's E&S Sectoral Policies which prohibit transactions, products, or services that

are presumed to have a negative environmental or social impact and are associated with sectors that SG considers sensitive.

The implementation of impact assessment frameworks ensures that financing activities drive measurable positive outcomes, such as reduced carbon emissions, improved energy efficiency and social inclusion. These efforts contribute directly to BRD Group's objectives (following SG Environmental and Social General Principles, SG Sector-wide E&S policies, SG's Transversal Statement on Climate, SG Positive Impact Financing Bond Framework) of supporting sustainable economic growth and minimizing negative environmental impacts.

In line with the plan, key actions included structuring financing solutions aligned with the EU Green Deal, the National Recovery and Resilience Plan and the EU Circular Economy Action Plan. The implementation of the SG Positive Impact Financing Framework into local normative framework allowed for diversification of products and services, covering a broad scope, encompassing large corporate clients, SMEs, and public authorities across multiple sectors such as energy, transport, real estate, and healthcare. The BRD Group's sustainable finance solutions target both upstream and downstream value chain actors, offering tailored financing options to support environmental and social impact projects. Geographically, these initiatives primarily focus on BRD Group's operational regions, with local implementation aligned with European sustainability goals and global financial standards.

BRD Group has set clear time horizons for its sustainable finance initiatives. The Group had an initial target of EUR 1 billion in sustainable finance²⁷ transactions by 2025, which was already achieved in September 2024 and is now focused on achieving a new target of EUR 2.4 billion by 2027, contributing to SG's broader commitment to achieving EUR 300 billion in sustainable finance transactions. Regular impact reporting and monitoring continues throughout the implementation period to track progress against these targets.

Current and expected GHG emission reductions could not be determined for this action, given its complex nature. No significant monetary amount of Capex or Opex were required to implement this action.

Looking forward, BRD Group aims to continue prioritizing energy efficiency, clean mobility, green real estate, water treatment, agriculture and health projects while enhancing its support for SMEs through more standardized financing solutions. It continues to refine its methodologies and expand its sustainable finance offerings based on lessons learned from prior periods.

Corporate Climate Vulnerability Indicator (CCVI) (Downstream)

(Adaption solution: Identification of climate risk)

Climate change adaptation

²⁷ Sustainable financing refers to financial transactions that generate environmental and/or social benefits, aligning with either the Green & Sustainability Linked Loans Framework or the Green Financing Framework, and may include positive impact financing (PIF), sustainability-linked loans (SLL), and other specialized loans like blue or gender loans. Sustainable financing encompasses green or social loans used to finance or refinance eligible Green/Social Projects, with methodologies and criteria that are internally defined and distinct from the EU Taxonomy's criteria, being less stringent than those in the EU Taxonomy. Consequently, not all sustainable finance provided by BRD Group will meet the strict criteria for EU Taxonomy alignment and the Sustainable Financing metric and target presented hereinafter in this report is an internal metric and must not be confused with the Green Asset Ratio (GAR) KPI under the EU Taxonomy.

In 2023, BRD Group adopted SG's Corporate Climate Vulnerability Indicator (CCVI) to enhance its assessment of climate transition risks across its entire portfolio, expanding the tool's scope from an initial six sectors to all industry sectors. The CCVI evaluates the marginal impact of transition risks on a borrower's solvency by integrating an Industry Climate Vulnerability Indicator (ICVI) and a borrower-specific assessment of climate-related disclosures, targets and governance practices.

The implementation of the CCVI is not directly tied to the policies or targets disclosed under this reporting but is rather expected to contribute to BRD Group's sustainability and risk management objectives by providing a comprehensive, forward-looking assessment of climate transition risks. The outcomes include enhanced risk identification across the value chain, improved engagement with clients on their transition strategies, and better alignment with SG's broader climate goals, including financing projects that support a net-zero transition. By leveraging the CCVI, BRD Group aims to enhance portfolio resilience to climate risks, facilitate informed lending decisions, and support clients in adopting credible and transparent climate strategies.

The scope of the CCVI implementation covers all industry sectors within BRD Group's lending portfolio, except for financial activities. The CCVI evaluates key risk factors such as emissions at risk, costs at risk, revenue at risk, and assets at risk, providing an understanding of climate-related vulnerabilities. The initiative affects internal stakeholders, including credit risk teams, relationship managers and sustainability officers, and external stakeholders, such as corporate clients across various industries. The scope of the CCVI does not explicitly cover the upstream value chain.

While the implementation of the CCVI itself does not directly result in material negative impacts, BRD Group has taken proactive steps to support clients with negative CCVI scores by offering tailored transition planning discussions and financing solutions. If a client receives a significantly negative CCVI score, BRD Group initiates a structured dialogue covering the client's transition strategy, business model adaptability, and financial readiness to undertake necessary changes. The Bank provides guidance on decarbonization pathways, facilitates access to green financing instruments and collaborates with clients to develop actionable transition roadmaps. These efforts help mitigate the risk of stranded assets, reputational damage and financial instability within high-risk sectors while positioning clients for long-term sustainability.

During the reporting year, BRD implemented the CCVI across its lending portfolio, conducted internal training for relationship managers and initiated client engagement processes based on the findings. More precisely, as of December 2024, BRD Group has conducted CCVI assessments for more than half of its client portfolio with Turnover > EUR 5m, with annual reviews ensuring up-to-date risk evaluation. Qualitative progress includes improved internal capacity, with 10 sessions of Client Climate Vulnerability Indicator and RACI trainings organized with the participation of > 250 corporate employees, and stronger alignment of credit policies with the Bank's ESG strategy.

No significant monetary amount of Capex or Opex were required to implement this action.

The CCVI assessment is conducted annually, synchronized with the internal credit rating review cycle to ensure continuous monitoring and improvement. Future milestones include refining the CCVI methodology, deepening client engagement based on assessment results, improving data collection methodologies and integrating climate risk considerations further into credit risk assessments and decision-making processes. BRD Group aims to leverage CCVI outputs in scenario analysis and stress testing activities

over the medium to long term, aligning with the bank's broader sustainability and climate action roadmap.

FDI BRD GLOBAL (Downstream)

(Decarbonization lever and adaption solution: Transforming into sustainable business)

Climate change mitigation and adaptation

In 2023, BRD Asset Management implemented key actions to transition FDI BRD GLOBAL into a financial product aligned with Article 8 of EU Regulation 2019/2088 (SFDR), promoting environmental and social features. The Fund was structured to incorporate ESG considerations by applying ESG scoring, exclusionary criteria and continuous monitoring.

The Fund promotes environmental and social characteristics by constructing a portfolio of equities and equity securities issued by ETFs with enhanced environmental, social and governance (ESG) characteristics at the aggregate portfolio level. In order to substantiate investment decisions, ESG analysis will be complementary to specific evaluations from financial sector. In selecting ETFs and individual stocks, the Fund will use ESG techniques such as „positive screening” or „exclusionary screening”, the use of ESG scores from an external data provider (Morningstar), as well as exclusion lists and identification lists to build a portfolio with improved environmental, social and governance characteristics, with the aim of contributing to reducing ESG risks.

The key actions cover:

- Activities: Investment in equities and ETFs with strong ESG profiles, regular screening, and exclusion of non-compliant issuers.
- Value Chain: The actions impact both upstream (investment decision-making and asset selection) and downstream (portfolio management and investor reporting).
- Geographies: The Fund provides global exposure, covering multiple equity markets across various regions.
- Stakeholders: Investors, regulators and ESG data providers, ensuring compliance and transparency.

To mitigate potential adverse environmental or social impacts, the Fund enforces strict investment exclusion criteria based on BRD Group's ESG policies and external assessments. Investments in issuers associated with high ESG risks are prohibited, and regular audits ensure compliance. If a holding is found to pose material risks, corrective actions such as rebalancing or divestment are taken within a reasonable timeframe in the best interest of investors.

The expected outcomes of these actions include:

- Building a globally diversified equity and ETF portfolio with enhanced ESG characteristics, reducing exposure to environmental and social risks.
- Aligning the Fund's investment strategy with BRD Group's broader ESG commitments and sustainability targets.
- Strengthening investor confidence by ensuring compliance with regulatory standards and delivering long-term value through responsible investments.

These actions are not meant to provide for the remedy for those harmed by actual material impact, but rather to directly contribute to the policy objectives of promoting sustainable finance and meeting EU regulatory requirements while supporting the transition to a low-carbon economy.

Current and expected GHG emission reductions could not be determined for this action, given its complex nature. No significant monetary amount of Capex or Opex were required to implement this action.

The implementation of ESG screening measures, exclusion policies, and performance monitoring was initiated in 2023 and will continue indefinitely. The Fund's portfolio is monitored continuously, with rebalancing occurring as needed to maintain the targeted ESG ratings. Since the implementation of the sustainability strategy in 2023, the Fund has maintained its commitment to ESG principles, achieving a weighted average ESG score above 3.5, in line with established targets. Permanent monitoring and exclusion checks have been effectively integrated into portfolio management processes, with no significant deviations from ESG investment criteria.

Planned actions for the future include further enhancement of ESG integration, expansion of the investment universe to include more sustainable assets, continued collaboration with ESG data providers to refine screening methodologies and reporting practices and enhanced transparency through improved reporting and stakeholder engagement.

Purchase 100% green energy (Own operations)

(Decarbonization lever: use of renewable energy)

Climate change mitigation

The scope of BRD Group's transition to 100% green energy covers all operational aspects, including corporate offices, branches and data centres. The initiative primarily impacts the upstream value chain and own operations. Downstream value chain is not covered by the scope of this action. Key stakeholders impacted by this transition include employees, customers, regulators and local communities. This action does not address the policies or targets disclosed in this report, but rather BRD Group's commitment to a transition to a low-carbon economy.

BRD Group began this transition in 2021, and it remains an ongoing process, with a target to fully integrate renewable energy across all operations by 2030. The implementation is continuously monitored and progress is assessed through impact tracking systems, enabling BRD to make data-driven adjustments as needed.

Although the transition to renewable energy primarily aims to prevent environmental harm, BRD Group has established mechanisms to address any potential unintended impacts. In case of operational disruptions or inefficiencies related to the energy transition, the Group has implemented protocols to identify and mitigate risks, ensuring business continuity and compliance with sustainability commitments. Furthermore, BRD continues to engage with stakeholders to address concerns and adjust strategies to maximize positive environmental and social outcomes.

Current and expected GHG emission reductions were not determined for this action. No significant monetary amount of Capex or Opex were required to implement this action.

In the reporting year, BRD Group reached 100% renewable electricity across all operations where BRD has control over contracts by engaging with energy suppliers to secure green energy contracts, ensuring that the electricity used in corporate offices, branches and data centres is sourced from renewable sources. BRD Group has dedicated internal resources to this transition, with an allocation of 3 Full-Time

Equivalents (FTE) to oversee implementation. BRD Group has already secured renewable energy supply agreements and is actively working on the next phase of on-site energy generation, specifically through the installation of solar panels on company-owned buildings. Additionally, BRD Group intends to implement energy monitoring systems to track consumption and assess the effectiveness of its sustainability efforts, ensuring continuous improvement.

Electric Mobility – B&T Project (Own Operations)

(Decarbonization lever: electrification, fuel switching)

Climate change mitigation

In 2023, BRD Group initiated the deployment of electric vehicle (EV) charging infrastructure as part of its broader electrification strategy aimed at reducing its carbon footprint. The key actions undertaken included the installation of 3 high-power (120KW) auto charging stations for clients in Timișoara, Sibiu, and Galați, as well as 5 monitored (22KW) auto charging stations for employees at Headquarters, DC Berceni, Timișoara, Cluj, and Iași. Additionally, the Bank established 18 charging stations dedicated to its own fleet and implemented an electricity consumption monitoring system to separately track the electricity used for EV charging from that used by the real estate facilities. Thus the Bank ensures that both employees and clients have access to EV charging facilities

These actions are expected to facilitate the transition to electric mobility, reduce the Bank's carbon footprint by displacing fossil fuel consumption, support employee and client adoption of EVs, promoting sustainable transportation solutions. They do not address the policies or targets disclosed in this report and are not meant to provide for the provision of remedy for those harmed by actual material impact but rather contribute BRD Group's commitment to a transition to a low-carbon economy.

The implementation of EV charging stations covers internal operations, including fleet management, employee benefits, and client services. Upstream and downstream value chain are not addressed by the scope of these action. The key stakeholders involved include BRD employees, clients, and the fleet management teams.

The installation of EV charging stations commenced in 2023 and is ongoing in accordance with BRD Group's objectives.

As of 2024, the charging stations at the BRD Tower headquarters alone consumed 40MWh of electricity, enabling an estimated 200,000 km of electric travel, which effectively avoided the emission of 22 tones of CO₂. Future emission reductions were not determined.

In terms of resources, the implementation of this project involved a Capex investment of EUR 46,000 (RON equiv. 228,809) and the allocation of 10 Full-Time Equivalents (FTE) to manage the setup, operation, and monitoring of the charging stations. No significant monetary amount of Opex was required to implement this action.

BRD car fleet greening program (Own operations)

(Decarbonization lever: fuel switch)

Climate change mitigation

The expected outcome of the car fleet greening program is a 50% reduction in fleet-related greenhouse gas emissions by 2025 compared to the 2019 baseline, contributing to BRD's broader decarbonization goals and to the GHG reduction target disclosed in this report. This action does not address the policies disclosed in this report and is not meant to provide for the provision of remedy for those harmed by actual material impact but rather aligns with SG's broader sustainability goals and regulatory requirements, including the EU's CO₂ emission targets for passenger cars and light commercial vehicles. The program also introduced CO₂ monitoring tools, awareness campaigns and driver training programs to promote eco-friendly driving behaviours among employees.

The car fleet greening program covers all operational vehicles across BRD Group's headquarters (HQ) and nationwide network (NW), involving employees who utilize fleet cars for business purposes. It spans across the entire vehicle lifecycle, from procurement and operational usage. The initiative's scope also includes stakeholders such as leasing providers, fleet management services, regulatory bodies, and employees, who are directly impacted through improved vehicle efficiency and lower environmental impact. The program addresses upstream value chain elements such as vehicle sourcing and procurement practices. The downstream value chain is not explicitly covered by the scope of this action.

While the car fleet greening program is primarily focused on emissions reduction, BRD Group has taken proactive measures to support employees in adapting to new driving technologies and behaviours. This includes training programs on eco-driving best practices, ensuring a smooth transition to electric and hybrid vehicles without disruption to operational efficiency.

Since the program's inception in 2019, BRD Group has made progress, achieving a steady reduction in fleet emissions through the phased replacement of internal combustion engine (ICE) vehicles. In 2024, BRD Group advanced its car fleet greening program, focusing on replacing conventional vehicles reaching the end of their operational leasing contracts with lower-emission models, including battery electric vehicles (BEVs) and plug-in hybrid electric vehicles (PHEVs). Therefore, as of 2024 end, BRD Group has replaced a substantial portion of its fleet with lower-emission models. Internal monitoring data indicates a reduction in fuel consumption and an improvement in fleet efficiency, with ongoing awareness efforts resulting in greater employee engagement.

Current and expected GHG emission reductions were not determined for this action. No significant monetary amount of Capex or Opex were required to implement this action.

BRD Group continues to track key performance indicators (KPIs) such as fleet composition, emissions intensity and cost efficiency. Looking forward, BRD Group plans to continue the fleet renewal strategy despite the reduction of government subsidies in 2025, explore additional budgetary allocations to support green fleet investments and monitor potential adjustments in national eco-incentive policies that could impact BEV adoption in the next years.

On-grid photovoltaic systems on BRD buildings (Own operations)

(Decarbonization lever: use of renewable energy)

Energy

The installation of the photovoltaic system covers several key aspects, including direct energy generation and consumption for BRD Group's operational needs. This initiative primarily impacts the Group's internal operations, enhancing energy efficiency across its locations. Key stakeholder groups involved include BRD Group's employees, energy management teams. Upstream and downstream value chain are not explicitly covered by the scope of this action.

The project commenced in 2023 and will continue until the end of 2025. By the end of 2024, over this period, BRD Group initiated and implemented the installation of on-grid photovoltaic systems across 20 buildings, ensuring widespread coverage, with a total installed capacity of 755 kWh, consisting of 1,556 solar panels. These systems are designed to optimize energy consumption through integration with smart grids, reducing wastage and enhancing overall energy efficiency.

The implementation of the photovoltaic systems is expected to:

- Contribute to BRD Group's sustainability targets by reducing reliance on conventional energy sources and lowering carbon emissions, thus contributing to the GHG reduction target disclosed in this report.
- Achieve an annual energy production of 858 MWh, covering approximately 4.5% of BRD's total electricity consumption, leading to cost savings and environmental benefits.
- Enhance operational resilience and energy security by diversifying the Bank's energy mix and integrating renewable sources.

Post-implementation, ongoing monitoring and optimization efforts will ensure maximum energy production efficiency and continued alignment with BRD Group's sustainability objectives. This action does not address the policies disclosed in this report, but rather BRD Group's commitment to a transition to a low-carbon economy.

No material adverse impacts have been identified during the implementation of the photo-voltaic systems. However, BRD Group remains committed to addressing any potential concerns through stakeholder engagement, regular performance evaluations and compliance with environmental regulations to mitigate any unforeseen issues.

As of 2024, the installed systems have achieved an estimated annual production capacity of 858 MWh, contributing to a 4.5% reduction in BRD's dependency on external energy sources. This progress aligns with BRD Group's previously disclosed sustainability plans and demonstrates tangible improvements in energy efficiency and carbon footprint reduction.

The implementation of this action required a Capex investment of 765,000 EUR (RON equiv. 3,805,186) and 12 FTE. No significant monetary amount of Opex were required to implement this action.

Replacement of equipment older than 10 years - Operational energy efficiency
(Decarbonization lever: energy or material efficiency and consumption reduction)
Energy

In 2023-2024, BRD Group implemented an extensive equipment modernization program aimed at improving energy efficiency and reducing environmental impact. Key actions include:

- Replacement of outdated equipment (over 10 years old) with modern, energy-efficient VRV/VRF systems (Variable Refrigerant Flow) across 140 branches. These

systems serve dual purposes—heating and cooling—while significantly improving energy efficiency.

- Retrofitting of 35 branches in Romania's coldest areas with condensing boilers, in compliance with the European ErP Directive, to replace older, less efficient models.
- Maintaining gas-consuming boilers as backup solutions for extremely low temperatures to ensure operational reliability while leveraging renewable electricity sources whenever possible.
- Shifting energy consumption from fossil fuels (Scope 1 emissions) to electricity (Scope 2), which can be sourced from renewable energy.

The equipment replacement initiative covers different areas, including energy management, operational infrastructure and facility upgrades. The focus is on improving internal operations within the BRD Group's facilities. This program targets 140 branches across Romania, specifically focusing on the colder regions for the installation of condensing boilers to improve energy efficiency. Key stakeholder groups involved include BRD employees (particularly those in facility teams), clients (ensuring a comfortable branch experience) and energy providers (electricity and heating suppliers). Upstream value chain is not explicitly covered by the scope of this action.

No material adverse impacts have been reported related to the replacement process. However, BRD Group remains committed to addressing potential issues by ensuring proper installation, maintenance and stakeholder communication. A backup solution (gas boilers) is maintained in critical locations to prevent service interruptions during extremely low temperatures.

This action does not address the policies disclosed in this report, but rather BRD Group's commitment to a transition to a low-carbon economy.

The initiative aims to achieve the following:

- Increased energy efficiency: The new VRV/VRF systems operate with a coefficient of performance (COP) greater than 5, meaning that for every 1 kW of electricity consumed, they generate 5 kW of heating or cooling energy. Condensing boilers also offer improved thermal efficiency of 92-95% compared to traditional models (85%).
- Reduction in energy consumption and carbon footprint: Transitioning to energy-efficient systems helps lower overall consumption, contributing to BRD Group's decarbonization targets and sustainability objectives. This action is directly tied to the GHG reduction target disclosed in this report.
- Scope 1 to Scope 2 transition: By reducing reliance on natural gas and increasing the use of electricity, BRD aims to move its emissions from Scope 1 (direct emissions) to Scope 2 (indirect emissions), which can be mitigated through renewable energy.
- Regulatory compliance: Ensuring all replaced equipment meets or exceeds the European ErP Directive requirements, demonstrating BRD's commitment to regulatory adherence and environmental responsibility.

As of 2024, BRD Group has successfully replaced HVAC systems in 140 branches and installed condensing boilers in 35 branches, leading to enhanced operational efficiency and important reduction in energy consumption. These upgrades resulted in a total reduction of 2,000 MWh of energy, 32,343 kg of CO₂ emissions annually and 348,000 EUR in energy savings per year. The implementation of these actions required a total Capex investment of 1,450,000 EUR (RON equiv. 7,212,445), with the allocation of 24

FTE from internal resources. No significant monetary amount of Opex were required to implement this action.

Future plans include further expansion of the VRV/VRF system rollout across additional branches and continuous upgrades to heating solutions to meet evolving efficiency standards. Further evaluations will be conducted to identify additional replacement needs and future expansion opportunities in line with BRD's long-term sustainability strategy

Green IT Program (Own Operations)

(Decarbonization lever: energy or material efficiency and consumption reduction)

Energy

The Green IT program, launched at SG level and implemented within BRD Group as well, directly contributes to BRD Group's sustainability and policy objectives by significantly reducing the environmental impact of IT operations while maintaining high service quality. It aims to reduce greenhouse gas emissions generated by IT activities with 50% by 2025, thus contributing to the GHG reduction target disclosed in this report.

This action does not address the policies disclosed in this report and is not meant to provide for the provision of remedy for those harmed by actual material impact but rather contribute BRD Group's commitment to a transition to a low-carbon economy.

Implementing energy-efficient technologies, such as server virtualization and HVAC optimization, is expected to reduce energy consumption by approximately 1,000 MWh, equating to an estimated 400 tCO₂ reduction by the end of 2025. The adoption of remote working policies, with employees working from home up to four days per week, helps minimize emissions related to daily commuting and energy use in office buildings. Additionally, workplace asset optimization, including reducing the number of printers, monitors and workstations, contributes to lower energy consumption and cost savings.

The scope of BRD Group's Green IT initiatives spans across its entire value chain, including upstream activities related to procurement and sourcing of IT equipment, and downstream activities related to IT service delivery and operations. Internally, the program covers data centres, branch offices, corporate headquarters and remote working environments, affecting a broad range of stakeholders such as IT employees, operational teams and management. The program impacts external stakeholders through partnerships with waste management organizations, such as Ateliere Fără Frontiere, which facilitates the responsible recycling and refurbishment of IT equipment. Geographically, the actions cover all BRD operations across Romania, including urban and rural branch locations. The program also involves cross-functional collaboration with SG Group's global sustainability initiatives, ensuring alignment with international standards and best practices for IT-related environmental performance.

BRD Group's Green IT Program is structured within a clear timeline to ensure measurable progress toward sustainability goals. The program's initial phase started in 2019, focusing on early actions such as IT infrastructure optimization and employee awareness programs. Ongoing initiatives, such as server virtualization, printer fleet reductions, and HVAC optimizations, are expected to reach completion by the end of 2025. The CSR Guide and CO₂ Simulator tools were introduced in 2024, with implementation expected to be fully integrated into IT project lifecycles in the coming years. Remote work policies, introduced in 2021, continue to be in place. Future

initiatives, such as further data centre energy efficiency improvements and the rollout of solar panel installations, are targeted for completion by H2 2025, ensuring continuous progress toward BRD's emissions reduction targets.

In the reporting year, BRD Group has implemented several initiatives under the Green IT Program, achieving good progress toward the targets. Actions taken include extensive employee training programs such as Sustainable IT Awareness and CSR in IT Projects, with 87% of IT staff trained to date. Additionally, the first Sustainability Talks session was organized in August 2024, focusing on responsible IT practices. BRD Group has also introduced strategic tools such as the CSR Guide, which helps project managers embed sustainability into IT project lifecycles, and the CO2 Simulator, which estimates the carbon footprint of IT projects from inception to production. Infrastructure optimization efforts continue, including the virtualization of servers, reducing physical hardware by 37% from 2019 to 2024 (decreasing from 650 in 2019 to 470 by end-2024), and the installation of solar panels in data centers to further cut emissions. Workplace asset optimization initiatives, such as printer fleet and workstation reductions, are ongoing, with notable reductions already achieved: 39% reduction in the printer fleet, with a total decrease of 1,836 units, and workstation decommissioning by 58%, removing 1,300 thin clients and workstations from operations. Air conditioning replacement efforts across 100 agencies have further contributed to energy savings.

These achievements reflect BRD's commitment to continuous improvement and transparency in reducing its IT-related carbon footprint. Future plans include extending these initiatives by further optimizing data center operations, increasing energy efficiency, and expanding sustainable sourcing practices across IT operations.

No significant monetary amounts were required to implement this action.

Metrics and Targets

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Established Targets Related to Climate Change

Target 1

Achieve EUR 2.4 billion in sustainable finance²⁸ cumulated production by 2027

BRD Group's target to achieve EUR 2.4 billion in sustainable finance production by 2027 aligns with the SG Group's sustainability policies and objectives. This target supports the SG Environmental and Social (E&S) General Principles by integrating environmental and social considerations into financial decision-making, mitigating risks, and ensuring compliance with regulations. It also aligns with Sector-wide E&S Policies, helping BRD

²⁸ Sustainable financing refers to financial transactions that generate environmental and/or social benefits, aligning with either the Green & Sustainability Linked Loans Framework or the Green Financing Framework, and may include positive impact financing (PIF), sustainability-linked loans (SLL), and other specialized loans like blue or gender loans. Sustainable financing encompasses green or social loans used to finance or refinance eligible Green/Social Projects, with methodologies and criteria that are internally defined and distinct from the EU Taxonomy's criteria, being less stringent than those in the EU Taxonomy. Consequently, not all sustainable finance provided by BRD Group will meet the strict criteria for EU Taxonomy alignment and the Sustainable Financing metric and target presented hereinafter in this report is an internal metric and must not be confused with the Green Asset Ratio (GAR) KPI under the EU Taxonomy.

prioritize financing in sustainable sectors while avoiding environmentally harmful industries.

Furthermore, the target contributes to SG's Climate Policy, supporting the transition to a low-carbon economy by financing green projects and reducing exposure to carbon-intensive sectors. It is also in line with the SG Positive Impact Financing Bond Framework, which promotes investments in projects that generate positive environmental and social impacts, such as renewable energy and social inclusion, while ensuring transparent reporting and accountability. The target is also used to track the effectiveness of the "Business plan for sustainable and positive impact financing" disclosed under "Actions Related to Climate Change Adaptation, Climate Change Mitigation and Energy". This target addresses all climate change mitigation adaptation and energy material impacts, risks and opportunities, apart from the negative impacts related to carbon emissions and the use of non-renewable energy, addressed by Target 2, described below.

The target applies to all BRD activities related to sustainable finance, including corporate lending, retail banking. It covers financing activities across downstream value chains, addressing direct clients and potential clients. The geographical scope includes BRD's operational regions, primarily Romania, with potential contributions from SG Group initiatives across the broader European market. Upstream value chain does not fall under the scope of this target.

The target applies to the period 2023-2027, with regular interim milestones to monitor progress. Annual reviews are conducted to ensure alignment with BRD Group's sustainability goals and regulatory expectations, with interim targets set for each year to ensure a steady trajectory towards the 2027 goal.

The target is defined using methodologies aligned with international sustainability frameworks and SG/BRD Group's sustainability strategies. Significant assumptions include the continued availability, stable economic conditions, and increasing client demand for sustainable financial products. Data sources include internal financial reporting systems, regulatory disclosures, and third-party verification mechanisms to ensure accuracy for certain categories (SLL financing).

Key stakeholders, including clients, investors, regulatory bodies, and internal sustainability committees, have been actively involved in defining the target. Stakeholder engagement includes consultations with industry experts, partnerships with environmental organizations, and dialogue with policymakers to ensure the target aligns with market needs and regulatory frameworks.

Progress towards the sustainable finance target is monitored and reviewed regularly through internal governance structures, in the quarterly monitoring of business strategy and financial reporting systems. Metrics used to track progress include the total volume of sustainable financing, progress towards the established targets, trends of evolution compared to the target. In addition, on an annual basis, we assess the trend of the sustainable finance market. Performance is assessed through quarterly and annual reviews, ensuring that progress remains in line with initial projections and allowing for corrective actions if necessary. This is a quantitative indicator, and no explicit qualitative data is used to monitor progress.

Target 2

Achieve a 55% reduction in the carbon footprint of BRD Group's own operations by 2027, compared to the 2019 baseline.

The target was established in alignment with BRD Group's strategic vision outlined in the Horizons 2027 strategy, ensuring a cohesive approach to our objectives. It does not however address the policies disclosed in this report.

We note that the methodology used to calculate the baseline value for the reduction in the carbon footprint of BRD Group's own operations was internally developed and refers to categories of emissions associated with Scope 1, 2 and selected categories in scope 3, as described above. The target set by us of reduction with 55% of the carbon footprint of BRD Group's own operations by 2027 is set in accordance with the above mentioned methodology. Our goal is to achieve this current target by 2027 and set a new GHG reduction target as part of our future Transition Plan.

However, the methodology disclosed in section "Metrics related to climate change" as well as the actual values for GHG emissions under Scope 1, 2 and selected categories from scope 3 is different from the methodology used to determine the baseline value for carbon footprint of BRD Group's own operations.

The defined target is to achieve a 55% absolute reduction in the carbon footprint of BRD Group's own operations by 2027, compared to the 2019 baseline of 20,071 tons of CO₂ (tCO₂). The target is expressed in absolute terms, measured in metric tons of CO₂ equivalent (tCO₂e).

The target covers BRD Group's direct operations, including Scope 1 and Scope 2 emissions across all office buildings, branches, data centres, and operational facilities within Romania. It does not currently extend to upstream or down-stream value chains but focuses on emissions under the Group's direct control, ensuring a significant impact within BRD Group's geographical operations.

BRD Group ensures the consistency of its GHG reduction targets with its GHG inventory boundaries by aligning its emissions accounting and reduction initiatives with internationally recognized standards and frameworks, including the GHG Protocol. The defined target of a 55% reduction in the carbon footprint of BRD Group's own operations by 2027, compared to the 2019 baseline, covers the same organizational and operational boundaries used in the annual GHG inventory assessment. The GHG inventory encompasses Scope 1 and Scope 2 emissions, covering direct emissions from owned or controlled sources (e.g., company vehicles, heating systems) and indirect emissions from purchased electricity, heat, and cooling. Additionally, relevant Scope 3 emissions, namely employee commuting and business travel, are monitored to assess their impact and identify potential reduction opportunities. This approach ensures that BRD Group's emissions reduction initiatives cover and address all significant sources of operational carbon emissions. BRD Group's integrated environmental management system enables accurate data collection, validation, and reporting across all relevant operational sites. Yearly external audits and reviews are conducted to validate the consistency between the defined GHG targets and the inventory boundaries, ensuring that any adjustments or operational changes (such as new office locations, fleet modifications, or energy procurement strategies) are reflected in both the target and the inventory.

BRD Group has established 2019 as the base year for its GHG emissions reduction target, with a baseline value of 20,071 tCO₂ from its own operations. This baseline was determined through a comprehensive assessment of emissions data collected across all operational sites, covering both Scope 1 and Scope 2 emissions, and selected Scope 3 categories. The 2019 baseline serves as a reference point for measuring progress and tracking the effectiveness of BRD's emissions reduction initiatives. BRD Group has selected 2019 as the baseline year for its GHG emissions reduction target due to its operational stability and typical consumption levels. While 2020 was a potential candidate for the baseline, it was excluded due to the significant disruption caused by the COVID-19 pandemic, which led to abnormal consumption patterns and a reduction in overall operational activity. This drastic reduction in emissions and energy use in 2020 could have negatively influenced the data, making it an unreliable reference for normal operations. To ensure that the baseline is representative of typical activity levels, 2019 was chosen as it reflects a year of normal operational performance without the external disruptions that occurred in 2020. This baseline value was reviewed to ensure that it reflects BRD Group's operational emissions prior to any significant external factors or anomalies. An intensity value GHG reduction target is not yet established.

The target period spans from 2019 to 2027. In 2024 it was achieved a reduction of 45% compared to the 2019 baseline. Further reviews and adjustments are planned annually to ensure the Group remains on track to achieve its final 2027 goal. No specific milestones or interim targets were established.

The target was defined using methodologies aligned with international best practices, namely the Greenhouse Gas Protocol. Data sources include internal energy consumption reports, contractual instruments used for the sale and purchase of energy and regulatory environmental disclosures. In developing the target EU Green Deal, Paris Agreement, and Romania's national climate goals were considered. Assumptions include a stable regulatory environment, continued adoption of energy-efficient technologies, and employee engagement in sustainability initiatives.

Stakeholders, namely internal specialized teams and operational managers were actively involved in the target-setting process. Employee engagement initiatives, such as awareness campaigns and training sessions, also played a crucial role in shaping the target, ensuring alignment with both business operations and employee expectations.

Performance is monitored through the integrated environmental management system, with annual reviews conducted to track emissions, assess trends, and identify areas for further improvement. Key metrics include total CO₂ emissions, energy efficiency indicators, and cost savings from energy reduction initiatives. Progress remains on track, with ongoing measures such as remote work policies, energy-efficient infrastructure upgrades, and fleet greening programs supporting continued reductions.

Decarbonization levers related to target 2

BRD Group has identified several key decarbonisation levers, described under E1-3 which will contribute to the achievement of its GHG emissions reduction targets for own operations. These levers include:

- Energy Efficiency Improvements: The Group is implementing measures to reduce energy consumption across its operations, including the optimization of energy use in office spaces and reducing the energy intensity of production processes. This lever

will primarily contribute to the reduction of Scope 2 emissions (indirect emissions from purchased energy).

- Fuel Switching: BRD will transition to low-carbon or renewable fuels in its operations, particularly for any remaining fossil fuel use. The move to electric vehicles (EVs) and the greening of the car fleet by adopting Battery Electric Vehicles (BEVs) and Plug-in Hybrid Electric Vehicles (PHEVs) will lower emissions in Scope 1 (direct emissions from owned or controlled sources) by replacing traditional gasoline or diesel vehicles.
- Renewable Energy Adoption: One of the key actions will be to increase the use of renewable energy sources, such as solar or green electricity, in its operations, thereby reducing Scope 2 emissions. This includes potential on-site renewable energy generation and the purchase of renewable energy.
- Operational Optimization: BRD is enhancing operational efficiencies through technology upgrades, such as automation systems, which improve energy management and reduce overall emissions.

For GHG emissions Scope 1, the greening of the car fleet (with BEVs/PHEVs) and a reduction in fossil fuel usage across BRD Group's operations are expected to be the primary decarbonisation measures. Also, switching from fossil fuels to low-carbon or renewable fuels and enhancing energy efficiency in BRD's building operations will also help reduce direct emissions. Transitioning to renewable energy (solar, wind, and green energy) for BRD's office buildings and operational facilities will reduce Scope 2 emissions. Additionally, energy-efficient equipment and technologies implemented across operations will reduce energy demand, further decreasing Scope 2 emissions.

Use of new technology in achieving target 2

To achieve the GHG emission reduction targets, BRD Group is investing in new technologies that will accelerate decarbonisation, particularly for Scope 1 and Scope 2 emissions. Some examples include:

- Electric Vehicle (EV) Infrastructure: By adopting BEVs and PHEVs for the company's car fleet, BRD Group will reduce its Scope 1 emissions. In addition, the Group is investing in charging infrastructure to support these vehicles.
- Energy-efficient Technologies: BRD will continue to implement advanced energy-efficient technologies in buildings, such as smart building management systems that optimize energy consumption in real-time.
- Data Analytics for Energy Optimization: The use of data analytics tools and IT devices will enhance operational efficiencies and energy management, improving energy use efficiency and reducing carbon intensity.

Targets alignment with Paris Agreement objectives

BRD Group has established two key targets to address its environmental impact: (1) achieving EUR 2.4 billion in sustainable finance production by 2027, and (2) achieving a 55% reduction in the carbon footprint of its own operations by 2027, compared to the 2019 baseline. However, it is important to note that these targets are not science-based and have not been explicitly aligned with limiting global warming to 1.5°C.

The methodology used to determine these targets is primarily based on internal assessments, industry benchmarks and alignment with SG Group ambitions, rather than a sectoral decarbonization pathway. BRD Group's carbon reduction target for operational emissions is derived from an analysis of its historical emissions, operational energy efficiency initiatives, and anticipated improvements in energy procurement and building infrastructure. The sustainable finance target is based on the SG Group's strategic

commitment to financing projects aligned with environmental and social objectives, with a focus on renewable energy, energy efficiency, and green infrastructure.

Underlying climate and policy scenarios have been considered to a limited extent in the target-setting process. While BRD Group acknowledges the importance of regulatory factors such as the EU Green Deal, and the Taxonomy Regulation, the current targets are primarily based on achievable operational improvements and projected market trends rather than detailed climate scenario modelling.

In setting these targets, BRD Group has considered several critical assumptions, including:

- Future developments in regulatory factors: anticipated tightening of energy efficiency regulations and environmental reporting requirements.
- Technological advancements: the adoption of energy-efficient technologies and digital solutions to reduce emissions across owned operations.
- Changes in customer preferences and demand: an expected increase in demand for green financial products and services, supporting the sustainable finance goal.
- Potential business growth: expansion of operations and potential changes in energy consumption patterns, which have been factored into reduction estimates.

BRD Group confirms that the GHG reduction targets have not been externally assured, though internal reviews and progress monitoring mechanisms are in place to track achievement against the stated objectives.

Climate Scenario

In setting BRD Group's GHG reduction target, climate scenarios were not explicitly considered as part of the target-setting process.

While climate scenarios were not formally included in the initial target-setting phase, BRD Group has committed to reducing its carbon footprint in alignment with broader environmental regulations and market developments, including the EU Green Deal and EU climate targets.

Metrics related to climate change

This section presents the key metrics that have been identified as material for tracking BRD Group's performance in relation to the material IROs. These metrics provide insights into the effectiveness of the BRD Group's IROs management strategies and its commitment to address climate change.

The calculations for the energy consumption for BRD and Sogelease were made based in the invoices received by the suppliers. The data were afterwards inputted by the internal teams based on the different types of energy required by the reporting standard. For the renewable energy, the explanation is provided under the Contractual instruments used for the sale and purchase of energy paragraph below.

For BRD AM, the data was provided by the owner of the building in which BRD AM is headquarter.

E1-5

Table 5 - Energy Consumption and mix related to BRD Groupe Société Générale S.A. and BRD Sogelease

Energy Consumption and mix	Unit Measure	2024
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Fuel consumption from coal and coal products	MWh	0
Fuel consumption from crude oil and petroleum products	MWh	336
Fuel consumption from natural gas	MWh	16,003
Fuel consumption from other fossil sources	MWh	0
Consumption of purchased or acquired electricity, heat, steam, and cooling from fossil sources	MWh	1,630
Total fossil energy consumption	MWh	17,969
Share of fossil sources in total energy consumption	%	48%
Consumption from nuclear sources	MWh	
Share of consumption from nuclear sources in total energy consumption	%	0
Fuel consumption for renewable sources, including biomass (also comprising industrial and municipal waste of biologic origin, biogas, renewable hydrogen, etc.)	MWh	0
Consumption of purchased or acquired electricity, heat, steam, and cooling from renewable sources	MWh	19,465
The consumption of self-generated non-fuel renewable energy	MWh	0
Total renewable energy consumption	MWh	19,465
Share of renewable sources in total energy consumption	%	52%
Total energy consumption	MWh	37,434

Note to data related to “Energy Consumption and mix”:

The data includes diesel used for the generator and heating. The data is not validated by an external body. No assumptions were used

Table 6 - Energy Consumption and mix related to BRD Asset Management

Energy Consumption and mix	Unit Measure	2024
Fuel consumption from coal and coal products	MWh	0
Fuel consumption from crude oil and petroleum products	MWh	0
Fuel consumption from natural gas	MWh	37.56
Fuel consumption from other fossil sources	MWh	0
Consumption of purchased or acquired electricity, heat, steam, and cooling from fossil sources	MWh	47.34
Total fossil energy consumption	MWh	84.90
Share of fossil sources in total energy consumption	%	100%
Consumption from nuclear sources	MWh	0
Share of consumption from nuclear sources in total energy consumption	%	0
Fuel consumption for renewable sources, including biomass (also comprising industrial and municipal waste of biologic origin, biogas, renewable hydrogen, etc.)	MWh	0

Consumption of purchased or acquired electricity, heat, steam, and cooling from renewable sources	MWh	0
The consumption of self-generated non-fuel renewable energy	MWh	0
Total renewable energy consumption	MWh	0
Share of renewable sources in total energy consumption	%	0
Total energy consumption	MWh	84.90

* The data is not validated by an external body. no assumption was used

For the renewable energy produced by BRD Group, please refer to the "On-grid photovoltaic systems on BRD buildings" action. We do not produce any non-renewable energy.

Table 7- Gross Scopes 1, 2, 3 and Total GHG emissions

BRD Group - Corporate carbon footprint			
Scope	Activity Type	Reference year 2024	Unit
Scope 1	Stationary combustion – BRD Bank	3,354.84	tons CO ₂ e
Scope 1	Stationary combustion – BRD AM	7.70	tons CO ₂ e
Scope 1	Stationary combustion – BRD Sog.	9.95	tons CO ₂ e
Scope 1	Mobile combustion – BRD Bank	1,128.47	tons CO ₂ e
Scope 1	Mobile combustion – BRD AM	9.28	tons CO ₂ e
Scope 1	Mobile combustion – BRD Sog.	104.74	tons CO ₂ e
Scope 1	Gross Scope 1 GHG emissions	4,614.98	tons CO₂e
Scope 1	Percentage of GHG emissions from regulated emission trading schemes (%)	0%	-
Scope 2	Purchased electricity (Location Based) – BRD Bank	3,348.06	tons CO ₂ e
Scope 2	Purchased electricity (Market Based) – BRD Bank	0.00	tons CO ₂ e
Scope 2	Purchased electricity (Location Based) – BRD Sog.	34.84	tons CO ₂ e
Scope 2	Purchased electricity (Market Based) – BRD Sog.	0.00	tons CO ₂ e
Scope 2	Purchased electricity (Location Based) – BRD AM	10.56	tons CO ₂ e
Scope 2	Purchased electricity (Market Based) – BRD AM	8.15	tons CO ₂ e
Scope 2	Purchased heat and steam – BRD Bank	358.65	tons CO ₂ e
Scope 2	Gross location-based Scope 2 GHG emissions	3,752.10	tons CO₂e
Scope 2	Gross market-based Scope 2 GHG emissions	366.80	tons CO₂e
Scope 3.1	Purchased Goods and Services	39,201.79	tons CO ₂ e
Scope 3.2	Capital goods	-	tons CO ₂ e

Scope 3.3	Fuel and energy-related Activities (not included in Scope 1 or Scope 2)	1,858.21	tons CO ₂ e
Scope 3.4	Upstream transportation and distribution	-	tons CO ₂ e
Scope 3.5	Waste generated in operations	1.55	tons CO ₂ e
Scope 3.6	Business Travel	107.01	tons CO ₂ e
Scope 3.7	Employee commuting (estimated total)	3,439.00	tons CO ₂ e
Scope 3.8	Upstream leased assets	-	tons CO ₂ e
Scope 3.9	Downstream transportation	-	tons CO ₂ e
Scope 3.10	Processing of sold products	-	tons CO ₂ e
Scope 3.11	Use of sold products	-	tons CO ₂ e
Scope 3.12	End-of-life treatment of sold products	-	tons CO ₂ e
Scope 3.13	Downstream leased assets	-	tons CO ₂ e
Scope 3.14	Franchises	-	tons CO ₂ e
Scope 3.15	Investments	1,752,781.48	tons CO ₂ e
Scope 3	Total Gross indirect (Scope 3) GHG emissions – BRD Group	1,797,389.04	tons CO₂e
	Total GHG emissions (location- based)	1,805,756.12	tons CO₂e
	Total GHG emissions (market- based)	1,802,370.82	tons CO₂e

Note to data related to “Gross Scopes 1, 2, 3 and Total GHG emissions”:

Methodology applied for the calculation of the GHG Emissions from own operations and upstream – Scope 1, Scope 2, Scope 3

BRD Group calculates the GHG emissions from own operations based on the indication provided by the GHG Protocol Corporate Accounting and Reporting Standard. In the calculation are included BRD (the Bank), BRD Asset Management and BRD Soglease. BRD Group applies the operational control approach, which ensures that emissions are accounted for operations for which BRD Group has full control over, excluding those where BRD Group has an interest but no control. For Scope 1 emissions (direct emissions from owned or controlled sources), data on fuel consumption in stationary combustion (e.g., natural gas and diesel used in boilers, turbines), mobile combustion (e.g., diesel and gasoline used by vehicles), and refrigerants are collected and processed. Emission factors²⁹ for stationary combustion are derived from Order no. 2.057/2020 (Romanian Ministry of Environment), instead those used for mobile combustion are derived from the US EPA 2023 database and the factors used for refrigerants are taken from Order no. 2.057/2020 (Romanian Ministry of Environment) and IPCC's Climate Change 2021 report. For Scope 2 emissions (indirect emissions from purchased electricity), BRD Group calculates emissions using both location-based and market-based methods. The location-

²⁹ The emissions factors were chosen based on their free availability, matching the specific activity/spend-based data and aligned with GHG Protocol calculation tools and guidance.

based method uses the national electricity emission factor published by ANRE for 2023, while the market-based method reflects the emission factor provided by the electricity distribution company serving BRD Group operations. For Purchased heat and steam the consumption was calculated based on invoices received from suppliers and/or invoices for utilities paid. Afterwards, a country factor was used to compute emissions as no reliable data at supplier level are available. In terms of Scope 3 emissions (indirect emissions across the value chain), BRD Group employs a combination of data and methodologies specific to each subcategory. For example, emissions from purchased goods and services (Scope 3.1) are calculated using the spend-based method with emission factors from ADEME's 2023 database. Emissions from fuel and energy activities (Scope 3.3), waste generated in operations (Scope 3.5), business travel (Scope 3.6) and employee commuting (Scope 3.7) are also calculated using data from the UK DEFRA 2023 database. In the case of all types of emissions addressed above, the results are obtained by multiplying the quantity of each emission source by the relevant emission factor. Scope 3.7 emissions are estimated on the answers provided by employees to a questionnaire, by taking the average responses into consideration. In the case of all types of emissions addressed above, the results are obtained by multiplying the quantity of each emission source by the relevant emission factor.

Other estimates and significant assumptions are not used in the case of other Scope 3 emissions disclosed in this report, for the exception of Scope 3.15 financed emissions, which is addressed below, under "Scope 3 GHG emissions and data sources".

The general emissions calculation formulas were:

Consumption data x emissions factor (kg CO₂eq/unit) = GHG emissions (tons CO₂eq)

Where Consumption data is not available, the following formula is applicable:

Data on expenditure x emissions factor (kg CO₂eq/unit) = GHG emissions (tons CO₂eq)

The calculation of the GHG emissions from own operations and upstream is not validated by an external body. Besides Scope 3 financed emissions, Microsoft Excel was the tool used to prepare information on GHG emissions and for the estimations used in the case of Scope 3.7 employee commuting.

Contractual instruments used for the sale and purchase of energy

BRD Group calculates its Scope 2 GHG emissions using both the location-based and market-based methods, in accordance with the requirements of the GHG Protocol Scope 2 Guidance (2015). GHG emissions other than CO₂ are not available for market-based or location-based grid average emissions factors. Under the location-based method, Scope 2 emissions are quantified based on the average energy generation emission factors applicable to national and regional electricity grids, specifically using the national emission factor published by ANRE (the National Energy Regulatory Authority). The data used is as of 2023, as per the energy label published in 2024. This approach reflects the emissions intensity of the grid where BRD Group operates, providing a standardized baseline for comparison. In contrast, the market-based method considers emissions from electricity that BRD Group has contractually purchased, considering the specific emissions profiles of energy providers. To enhance the reliability of its data for market-based emissions reporting BRD Group uses Guarantees of Origin (GOs) as proof of purchasing renewable electricity. These GOs are contractual instruments that verify the renewable origin of the electricity supplied to BRD Group, thus allowing the Group to report reduced market-based emissions in alignment with its sustainability commitments. These instruments are bundled with the electric energy acquired by BRD Group and cover

all the electricity purchased in the locations under our control. What is more, in the locations that are not under our control, the owners of the buildings also use GOs, which cover the entire electricity consumed by BRD Group in those locations.

Methodology applied for the calculation of financed emissions (Scope 3)

The methodology used by BRD Group to calculate financed GHG emissions is based on The Global GHG Accounting and Reporting Standard Part A: Financed Emissions, Second Edition, issued by Partnership for Carbon Accounting Financials (further referred to as “PCAF methodology”). This approach provides a standardized, transparent and consistent way for financial institutions to assess the greenhouse gas (GHG) emissions associated with their lending and investment portfolios, which are further included in Scope 3 emissions category. The PCAF methodology ensures that all relevant emissions are included (completeness), consistent rules are applied across financial institutions (consistency), and the methods and sources are clearly communicated (transparency).

BRD Group computes the financed emissions for the following asset classes, as defined by the PCAF standard: Sovereign, Equity, Corporate Bonds, Business loans, Vehicle loans, Mortgage loans, Commercial real estate. Consumer loans (secured and unsecured), exposures to municipalities, exposures to central banks, exposures to supranational, financial derivatives, off-balance sheet exposures are excluded from the financed emissions calculation perimeter, in line with PCAF methodology.

*To compute the financed emissions, BRD Group applies the following general formula: Emissions * Attribution factor, where:*

- *Emissions are defined as the actual GHG emissions of the counterparties (Scope 1 and Scope 2). Given the limited data availability, most of the emissions are computed based on economic activity. For limited cases (where information was available (i.e. only 7 exposures representing 1% of total on-balance exposure), emissions directly reported by the counterparties in their sustainability reports were considered.*
- *Attribution factor determines the share of emissions of the borrower or investee that are attributable to BRD Group based on its financing. This factor is limited to 1.*

Depending on the asset class, the components of the general formula are defined as:

- For Mortgage loans and Commercial real estate:
 - Emissions are computed by multiplying the surface of the property with the emission factor, taken over from the PCAF's European building emission factor database. The emission factor is based on country, property type and EPC rating.
 - Attribution factor is computed as the share of the on-balance exposure out of the property value at origination.
- For Sovereign:
 - Emissions are the total country emissions taken over from the European Commission's Emissions Database for Global Atmospheric Research (EDGAR).
 - Attribution factor is computed as the share of the on-balance exposure out of GDP adjusted by purchasing power parity (GDP PPP) at country level. GDP PPP is taken over from World Bank's database.
- For Business loans, Corporate bonds and Equity:
 - Emissions are mainly computed by multiplying the total revenue of the counterparty with the average emissions (per million revenue) of the

industry in which the counterparty operates. The average industry emissions are determined using data published by the National Institute of Statistics (INS). Only in seven cases the emissions were directly taken over from the sustainability reports of the counterparties.

- Attribution factor is computed as the share of the on-balance exposure out of EVIC (enterprise value including cash), or Total equity + Total debt, or Total assets (depending on data availability).
- For Vehicle loans:
 - Emissions are computed by multiplying the distance travelled by a motor vehicle with the emissions based on vehicle make, vehicle model, registration year and fuel type, taken over from the European Environment Agency (EEA) CO2 emissions database
 - Attribution factor is computed as the share of the on-balance exposure out of the motor vehicle value at origination.

The methodology is susceptible to the effects of assumptions applied during financed emission calculations. The most significant assumptions are detailed below:

- For Mortgage loans and Commercial real estate:
 - For cases where EPC Rating or surface was not available in the Bank's system/databases, average EPC rating (weighted by property value at origination) and average surface, respectively, were allocated based on asset class and collateral type, apart from Commercial real estate where EPC rating C was assumed, due to very low sample size.
 - There were limited cases when property value at origination was missing from the Bank's databases/systems. For such cases, the Attribution factor was set to 1, thus ensuring that the entire Emissions generated by the respective collateral were attributed to BRD.
- For Business loans, Equity and Corporate bonds, the general procedure for the calculation of financed emissions, when no sufficient financial data of a counterparty was available, is based on the average intensity of emissions of similar exposures, grouped by subsidiary, asset class and NACE code. If NACE code was not available, then the grouping is performed by subsidiary and asset class.
- For Vehicle loans:
 - Distance travelled by a motor vehicle was expertly established at 50,000 km/year.
 - If fuel type is electric, then the average emissions were expertly established at 0.
 - When the allocation of Emissions based on vehicle make, model, registration year and fuel type is not possible (due to different naming conventions between the Bank's database and the European Environment Agency CO2 emissions database), the allocated Emissions represent the average of emissions based on vehicle make, registration year and fuel type. If this allocation is still not possible, the allocated Emissions represent the average of emissions based on vehicle make and fuel type. If this allocation is still not possible, the allocated Emissions represent the average of emissions based on vehicle make. If this allocation is still not possible, the allocated Emissions represent the average of emissions based on fuel type. If this allocation is still not possible, the allocated Emissions represent the average of emissions based on registration year.

The calculation of the financed emissions is not validated by an external body.

Table 8

Financed Emissions: PCAF ASSET CLASS			
	On Balance RON Equivalent	Financed Emissions tCO2	Emission Intensity per MRON Financed
Business loans	17,292,065,865	1,123,106	64.9
Commercial Real Estate	648,423,085	5,314	8.2
Corporate bonds	25,923,559	606	23.4
Equity	39,534,702	625	15.8
Mortgage loans	15,995,945,567	98,052	6.1
Sovereign	18,805,639,707	472,966	25.2
Vehicle loans	2,411,765,442	52,113	21.6
Total	55,219,297,929	1,752,781	31.7

Table 9

Financed Emissions: Split by data quality scores on each PCAF class				
	DQS (High = 1, Low = 5)	On Balance RON Equivalent	Financed Emissions tCO2	Emission Intensity MRON Financed
Business loans	2	534,443,135	449,629	841.3
	4	14,833,093,861	644,229	43.4
	5	1,924,528,869	29,248	15.2
Commercial Real Estate	5	648,423,085	5,314	8.2
Corporate bonds	2	9,990,298	410	41.0
	4	9,004,657	68	7.6
	5	6,928,604	128	18.4
Equity	4	38,254,966	605	15.8
	5	1,279,736	20	15.3
Mortgage loans	5	15,995,945,567	98,052	6.1
Sovereign	2	18,805,639,707	472,966	25.2
Vehicle loans	5	2,411,765,442	52,113	21.6
Total		55,219,297,929	1,752,781	31.7

While we are committed to transparency and accuracy in our reporting, it is important to note that the current data utilized in our financed emissions calculations includes a significant proportion of estimates and proxies based on limited data. This results in data quality scores primarily in the lower range of the PCAF scale. We acknowledge these limitations, and we are actively working to enhance the specificity and reliability of our emissions data.

Table 10

Financed Emissions: Split by key industries			
Industry Description	On Balance RON equivalent	Financed Emissions tCO2	Emission Intensity per MRON Financed

Activities of administrative and support services	117,160,761	3,413	29.1
Agriculture, hunting and fishing	1,485,714,207	249,471	167.9
Construction	1,050,915,277	26,022	24.8
Cultural and recreative entertainment activities	55,468,580	2,557	46.1
Education	18,600,604	1,003	53.9
Financial intermediation and assurance	777,224,526	1,977	2.5
Health and social work	575,655,260	12,667	22.0
Hotels and restaurants	480,809,087	4,782	9.9
Information and communications	860,751,404	1,610	1.9
Manufacturing	3,442,555,204	179,380	52.1
Mining and quarrying	20,835,383	2,638	126.6
Other service activities	32,492,561	379	11.7
Production and distribution of electric and thermal energy, gas and warm water and conditioning air	1,267,069,022	497,544	392.7
Professional, scientific and technical activities	267,912,655	5,654	21.1
Public administration and defense	300,550	8	27.8
Real estate transaction	166,250,769	355	2.1
Trade	5,751,368,801	24,569	4.3
Transport and storage	840,667,975	61,329	73.0
Water distribution; salubrity, managing of waste, decontaminate activities	143,578,517	48,904	340.6
Other*	37,863,966,786	628,520	16.6
Total	55,219,297,929	1,752,781	31.7

*"Other" include exposures on Commercial Real Estate, Mortgage loans, Vehicle loans and Sovereign investments

Percentage of portfolio covered by Financed Emissions calculation from total portfolio: 78%.

Scope 3 GHG emissions and data sources

BRD Group calculates its Scope 3 GHG emissions using a combination of primary and secondary data sources, applying methodologies aligned with the GHG Protocol Corporate Accounting and Reporting Standard. The extent to which Scope 3 emissions are measured using inputs from specific activities within BRD's upstream and downstream value chain varies by subcategory. For example, in the calculation of emissions from purchased goods and services (Scope 3.1), BRD primarily relies on an expenditure-based method, using emission factors from the ADEME 2023 database. Similarly, emissions from fuel and energy-related activities (Scope 3.3), waste generated in operations (Scope

3.5), business travel (Scope 3.6), and employee commuting (Scope 3.7) are calculated based on sector-specific factors derived from the UK DEFRA 2023 database. The Scope 3 emissions are calculated using primary data obtained directly from suppliers or value chain partners is limited, as BRD Group mainly uses secondary data sources and industry averages due to constraints in data availability. However, in some instances, primary data is incorporated, such as direct reporting from suppliers or business partners when available. For financed emissions, BRD Group applies the PCAF methodology, which prioritizes the use of directly reported emissions from counterparties whenever possible (for asset classes Business loans, Corporate bonds, Equity), and country reported emissions (for Sovereign asset class). In cases where reported emissions data is unavailable, emissions are estimated based on economic activity data, namely average industry emissions per 1 million revenue, sourced from the National Institute of Statistics. For secured loans (i.e. Mortgage loans, Commercial Real Estate and Vehicle loans) emissions are computed based on emission factors sourced from PCAF and European Environment Agency, respectively, by considering specific collateral characteristics (as further detailed in the methodology section).

Type of Scope 3 GHG Emissions

BRD Group includes several Scope 3 GHG emissions categories in its emissions inventory, as per requirements of the GHG Protocol Corporate Accounting and Reporting Standard. The following Scope 3 categories are included in BRD Group's inventory:

- Purchased Goods and Services (Scope 3.1): Included based on the expenditure-based method using emission factors from the ADEME 2023 database. This category is significant due to the nature of BRD Group's operations and procurement activities.
- Fuel- and Energy-Related Activities (Scope 3.3): Included using data on fuel and electricity consumption, with emission factors sourced from the UK DEFRA 2023 database. This category is critical for understanding the upstream impacts of purchased energy.
- Waste Generated in Operations (Scope 3.5): Included based on waste data reported by BRD Group and emission factors from the UK DEFRA 2023 database. This category is relevant considering the waste management practices of BRD Group.
- Business Travel (Scope 3.6): Included based on reported travel data (air and rail) processed using emission factors from the UK DEFRA 2023 database. This category is relevant due to frequent employee travel activities.
- Employee Commuting (Scope 3.7): Included based on employee survey data on commuting habits and emission factors from the UK DEFRA 2023 database. This category is relevant considering the number of employees within BRD Group.

For financed emissions, BRD Group applies the Partnership for Carbon Accounting Financials (PCAF) methodology, which includes emissions from the following financial products:

- Mortgage Loans and Commercial Real Estate: Included using data from the PCAF European building emission factor database. Significant emissions source due to BRD's lending portfolio.
- Business Loans, Corporate Bonds, Equity, Project Finance: Included using industry-average emission factors from the National Institute of Statistics (INS). A key part of BRD's investment and lending activities.
- Vehicle Loans: Included using emission factors from the European Environment Agency CO₂ emissions database. Important for assessing transport-related emissions.

- Sovereign Exposures: Included using country-level emissions from the EDGAR database and World Bank GDP data. Ensures full coverage of sovereign lending activities.

The following Scope 3 categories are excluded from BRD Group's inventory:

- Capital Goods (Scope 3.2): As a financial institution, BRD Group's capital goods have minimal environmental impact compared to other Scope 3 categories.
- Upstream and Downstream Transportation and Distribution (Scope 3.4 and Scope 3.9): Not relevant to BRD Group's core business model, as it does not manufacture or distribute physical products.
- Upstream Leased Assets (Scope 3.8): Not relevant for BRD Group, as we do not operate leased assets.
- Processing of Sold Products (Scope 3.10): BRD Group's services do not result in physical product processing, making this category irrelevant.
- Use of Sold Products (Scope 3.11): BRD Group primarily offers financial products, which do not directly result in emissions from product usage.
- End-of-Life Treatment of Sold Products (Scope 3.12): Financial services do not produce physical goods that require end-of-life considerations.
- Downstream Leased Assets (Scope 3.13): Vehicles leased by Sogelease are included in the calculation of Scope 3.15 financed emissions.
- Franchises (Scope 3.14): Not relevant for BRD Group, as we do not operate a business franchise model.
- Investments (Scope 3.15) – Other than those already covered under financed emissions: Financed emissions are already accounted for under the PCAF methodology.

Table 11

Scope 3 Category	Included/Excluded	Calculation Method	Data Sources / Tools	Boundary
Purchased Goods and Services	Included	Expenditure-based	ADEME 2023	BRD Group controlled procurement
Capital Goods	Excluded	Not applicable	-	Not relevant to financial services
Fuel- and Energy-Related Activities	Included	Activity-based	UK DEFRA 2023	Consolidated group
Upstream Transportation & Distribution	Excluded	Not applicable	-	Not relevant to financial services
Waste Generated in Operations	Included	Activity-based	UK DEFRA 2023	BRD Group operations
Business Travel	Included	Distance-based	UK DEFRA 2023	Controlled business travel
Employee Commuting	Included	Survey-based	UK DEFRA 2023	BRD employees under operational control

	Upstream Leased Assets	Excluded	Not applicable	-	Not relevant to financial services
	Downstream Transportation & Distribution	Excluded	Not applicable	-	Not relevant to financial services
	Processing of Sold Products	Excluded	Not applicable	-	Not relevant to financial services
	Use of Sold Products	Excluded	Not applicable	-	Not relevant to financial services
	End-of-Life Treatment of Sold Products	Excluded	Not applicable	-	Not relevant to financial services
	Downstream Leased Assets	Excluded	Not applicable	-	Not relevant to financial services
	Franchises	Excluded	Not applicable	-	Not relevant to financial services
	Financed Emissions (Investments)	Included	Economic activity-based (primary method) and directly reported emissions (limited cases). The calculation methodology applied by the Bank is based on The Global GHG Accounting and Reporting Standard Part A: Financed Emissions (Second Edition), issued by the Partnership for Carbon Accounting Financials (PCAF)	Data sources: Internal data (e.g. exposure value, financial data of counterparties, value of the underlying asset at origination date (RRE, CRE, motor vehicle loans), type and details on the underlying asset, EPC rating and surface of RRE and CRE collaterals, etc.). External data (e.g. emission factors, average industry emissions, country emissions): PCAF, National	Lending and investment activities

				Institute of Statistics, European Commission, World Bank, European Environment Agency	
				Tool: Financed Emissions Calculator (SQL based tool)	

GHG intensity based on net revenue

Table 12

GHG intensity per net revenue	2024
Total GHG emissions (location-based) per net revenue (tCO ₂ eq/RON)	0.0004
Total GHG emissions (market-based) per net revenue (tCO ₂ eq RON)	0.0004

Table 13

GHG Emissions per net revenue (RON)	2024
Net revenue used to calculate GHG intensity	4,032,034,000
Net revenue (other)	-
Total net revenue (in financial statements)	4,032,034,000

Note to data related to “GHG Emissions based on net revenue”:

The GHG Intensity based on net revenue is determined by dividing the total GHG emissions by net revenue which is defined as net interest income, net fees and commission and other operating income (presented in the Financial Statements in the CONSOLIDATED AND SEPARATE STATEMENT OF PROFIT OR LOSS for the year ended December 31, 2024, under line Net banking income).

Metric related to Sustainable finance

In 2024, BRD Group supported projects with an environmental and social positive impact, dedicated to large clients, SMEs and public authorities, related to renewable energy, clean mobility, healthcare, education, financing for developing/maintaining local employment, social inclusion of vulnerable categories. In 2024, BRD Group made progress toward its sustainable finance targets, successfully concluding sustainable finance transactions totaling EUR 362 million (RON equiv. 1,800 million). These new loans granted during 2024 contributed to a cumulated production of sustainable financing of more than EUR 1 billion over 3 years.

EU Taxonomy

The EU Taxonomy is a cornerstone of the European Union's (EU's) sustainable finance framework, as it helps direct investments to the economic activities most needed for the transition, in line with the European Green Deal objectives and defines criteria for economic activities that are aligned with a net zero trajectory by 2050 and the broader EU environmental goals.

On this basis, the EU Taxonomy is a classification system of economic activities that make a substantial contribution to environmental sustainability and sets out the criteria that an economic activity must meet to qualify as environmentally sustainable (Article 3 of Regulation (EU) 2020/852):

1. Environmentally sustainable activities must significantly contribute to at least one of the six EU environmental objectives (as defined in the delegated regulation – Regulation (EU) 2020/852);
2. Comply with the technical screening criteria for the EU environmental objectives;
3. Do No Significant Harm ("DNSH") to the other five EU environmental objectives;
4. Meet Minimum Safeguards ("MS").

Reporting perimeter

The preparation of the EU Taxonomy reporting for the financial year ended 31 December 2024 (FY 2024) is based on the prudential consolidation perimeter of BRD Group, determined in accordance with Regulation (EU) No 575/2013 (CRR). On this basis, the prudential consolidation perimeter of BRD Group³⁰ as of 31 December 2024 end includes the parent company BRD Groupe Société Générale S.A ("the Bank" or "BRD") and its fully consolidated subsidiary: BRD Sogelease IFN S.A. (BRD Sogelease). As of 31 December 2024, BRD Finance was in a run-off process planned to be finalized in 2025 (voluntary liquidation), with activity kept at a minimum level and no longer classified as financial institution, thus BRD Finance was excluded from the prudential consolidation perimeter.

Basis of preparation

BRD Group's EU Taxonomy Reporting for the financial year ended 31 December 2024 was prepared in accordance with Annex V, VI and Annex XI of the Disclosures Delegated Act - Commission Delegated Regulation (EU) 2021/2178, as well as Annex XII of the Commission Delegated Regulation (EU) 2022/1214, limited to "Template 1. Nuclear and fossil gas activities."

For the purposes of the EU Taxonomy reporting for the financial year ended 31 December 2024, BRD Group reports quantitative information on all six environmental objectives listed below.

1. Climate change mitigation ("CCM")
2. Climate change adaptation ("CCA")
3. Water and marine resources ("WTR")
4. The transition to a circular economy ("CE")
5. Pollution prevention and control ("PPC")
6. The protection and restoration of biodiversity and ecosystems ("BIO")

However, there is currently insufficient publicly available data regarding the last four environmental objectives, as such, the corresponding information is limited.

BRD Group's quantitative disclosure consists of the following Templates, included in Annex 5:

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

Template 1. Assets for the calculation of GAR (Turnover based disclosure)

Template 1. Assets for the calculation of GAR (CapEx based disclosure)

Template 2. GAR sector information (Turnover based disclosure)

Template 2. GAR sector information (CapEx based disclosure)

Template 3. GAR KPI stock (Turnover based disclosure)

Template 3. GAR KPI stock (CapEx based disclosure)

³⁰ BRD Asset Management SAI S.A. (BRD Asset Management) is included in the financial consolidation perimeter, but it is excluded from the prudential consolidation perimeter.

Template 4. GAR KPI flow (Turnover based disclosure)
 Template 4. GAR KPI flow (CapEx based disclosure)
 Template 5. KPI off-balance sheet exposures stock (Turnover based disclosure)
 Template 5. KPI off-balance sheet exposures flow (Turnover based disclosure)
 Template 5. KPI off-balance sheet exposures stock (CapEx based disclosure)
 Template 5. KPI off-balance sheet exposures flow (CapEx based disclosure)
 Template 1. Nuclear and fossil gas related activities, stock

BRD Group's Green Asset Ratio (GAR)

Basis of preparation

BRD Group's disclosure includes the aggregate GAR for:

- Total on-balance-sheet assets broken down by environmental objective and by type of counterparty, based on the following components:
 - numerator: loans and advances, debt securities, equities and repossessed collaterals financing Taxonomy aligned economic activities contributing substantially to, or enabling at least one of the six environmental factors;
 - denominator: covered assets, as defined below, for BRD Group's Total Assets (as per the reporting perimeter), excluding the exposures towards central governments, central banks, supranational issuers, and the trading portfolio (including derivatives);
- Off balance-sheet exposures, namely financial guarantees.

For the avoidance of doubt, covered assets include, in accordance to Annex V, 1., 1.1.2. of the Commission Delegated Regulation (EU) 2021/2178, the following categories of financial assets:

- (a) financial assets at amortised cost;
- (b) financial assets at fair value through other comprehensive income;
- (c) investments in subsidiaries;
- (d) joint ventures and associates;
- (e) financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss (excluding derivatives)
- (f) collateral obtained by taking possession: residential and commercial immovable (repossessed assets).

Assets mentioned at points a) and b) are presented at gross carrying amount, while assets at points c), d), e) and f) are presented at carrying amount (net).

BRD Group's methodology for eligibility and alignment assessment is described in further detail in the sections below.

GAR evolution

At 31 December 2024, 0.26% of BRD Group's total covered assets are considered aligned (total GAR assets) vs. 0.24% the previous reporting period (31 December 2023), based on turnover KPI and 1.20% vs 1.26% based on CAPEX KPI. The main drivers for the variation include the growth in BRD Group's portfolio (the increase of total GAR assets), changes to EU Taxonomy eligible counterparty scope for 2024 reporting (more details on - Restatements for 2023 GAR section).

On this basis, as at 31 December 2024 (FY 2024):

- Turnover based total aligned exposures amounting to RON 163.3 m, comprise of:
 - Unknown Use of Proceeds (UoP) to Non Financial Undertakings (NFUs) in amount of RON 86.2 m (3.59%)
 - Unknown UoP to Financial Undertakings (FUs) in amount of RON 77.1 m (1.12%)
- CAPEX based aligned exposures amounting to RON 760.6 m, comprise of:
 - Unknown UoP to NFUs in amount of RON 661.4 m (27.54%)

- Unknown UoP to FUs in amount of RON 99.2 m (1.44%)

As at 31 December 2023 (FY 2023 restated):

- Turnover-based total aligned exposures amounting to RON 130.3 m, comprise of:
 - Unknown UoP to NFUs in amount of RON 77.1 m (1.47%)
 - Unknown UoP to FUs in amount of RON 53.2 m (1.03%)
- CAPEX-based aligned exposures amounting to RON 693.8 m, comprise of:
 - Unknown UoP to NFUs in amount of RON 624.4 m (11.87%)
 - Unknown UoP to FUs in amount of RON 69.4 m (1.34%)

The EU Taxonomy reporting for the financial year ended 31 December 2024 is the first time BRD Group reports GAR flow, as such there is no comparable information with the previous reporting period.

GAR flow calculation methodology differs depending on the type of exposure, as follows:

- Loans and advances to Households and NFUs: GAR flow was calculated as new year-on-year production (i.e. newly incurred flows);
- Exposures to FUs and Debt securities: GAR flow was calculated as positive year-on-year variance;
- Due to data limitation, equity and non-financial assets and financial assets not having the nature of loans and advances and debt securities: GAR flow was assumed equal to zero;

As at 31 December 2024, the total GAR flow based on turnover amounted to 0.34% of total covered assets, while the CAPEX based GAR flow amounted to 0.71% of total covered assets.

As at 31 December 2024, BRD Group's Financial Guarantee GAR stock and flow, comprise of:

- Turnover based aligned exposures:
 - 7.06% for stock;
 - 10.85% for flow;
- CAPEX based aligned exposures:
 - 36.64% for stock; and
 - 58.59% for flow.

As at 31 December 2023 (restated), BRD Group's Financial Guarantee stock comprises of:

- Turnover based aligned exposures: 3.73%; and
- CAPEX based aligned exposures: 26.01%.

BRD Group's portfolio eligibility assessment

Taxonomy eligible economic activities are determined based on the nature of the economic activity of each relevant counterparty. If the economic activity belongs to the list of economic activities described in the delegated acts adopted pursuant to articles 10(3), 11(3), 12(2), Article 13(2), 14(2), and 15(2), of Regulation (EU) 2020/852, the economic activity is deemed Taxonomy eligible.

The eligibility of an economic activity is determined irrespective of whether that economic activity meets any or all of the technical screening criteria laid down in the relevant delegated acts.

For the preparation of the EU Taxonomy reporting for the financial year ended December 2024, BRD Group has adopted the below eligibility assessment methodology by counterparty type:

- Exposures to FUs and NFUs subject to the CSRD reporting requirements:
 - Unknown Use of Proceeds (UoP) – the exposure is multiplied by the eligibility percentage of turnover and Capex, as per counterparty disclosure;
 - Known Use of Proceeds – the object or service financed must meet the eligibility criteria according to the EU Taxonomy;
- Households:
 - Mortgage loan exposures are considered fully eligible in accordance with the Commission Delegated Regulation (EU) 2021/2178 Annex V, 1.2.1.3.

The eligibility of BRD Group's total covered assets is as follows:

- Turnover-based eligible exposures: 27.82% at 31 December 2024 vs. 28.87% at 31 December 2023;
- CAPEX-based eligible exposures: 29.34% at 31 December 2024 vs. 30.67% at 31 December 2023.

BRD Group portfolio alignment assessment

Taxonomy-aligned economic activities are determined based on their compliance with the requirements laid down in Article 3 of Regulation (EU) 2020/852, referred to below.

According to Article 3, for the purposes of establishing the degree to which an investment is environmentally sustainable (interpreted as aligned), an economic activity shall qualify as environmentally sustainable where that economic activity:

- Contributes substantially (Significant Contribution – SC) to one or more of the environmental objectives set out in Article 9 in accordance with Article 10 to 16;
- Does not significantly harm (Do No Significant Harm – DNSH) any of the environmental objectives set out in Article 9 in accordance with Article 17;
- Is carried out in compliance with the minimum safeguards (Minimum Safeguards – “MS”) laid down in Article 18; and
- Complies with technical screening criteria that have been established by the Commission in accordance with Article 10(3), 11(3), 12(2), 13(2), 14(2) or 15(2).

Data limitations

For Unknown UoP exposures, BRD Group took into account the relevant Taxonomy KPIs for Taxonomy eligibility and Taxonomy alignment that were disclosed by the counterparties. These relevant Taxonomy CAPEX-based and turnover-based KPIs for non-financial counterparties, as well as Taxonomy-specific KPIs for financial counterparties were collected through an internal data collection process.

BRD Group’s eligibility and alignment of its exposures to FUs and NFUs is based on publicly available information disclosed by the relevant counterparties. One limitation is that data for the financial year ended 31 December 2024 is not available when this analysis was performed for the preparation of this report, therefore the analysis is based on relevant counterparty disclosure as at 31 December 2023.

The application scope of the EU Taxonomy Disclosures Regulation is currently limited by legislation, specifically the counterparties in scope of CSRD. For BRD Group, this limitation means that an important portion of the portfolio, including counterparties not subject to CSRD requirements, cannot presently be factored into the numerators of the Taxonomy eligibility KPI and the Green Asset Ratio (GAR).

For the EU Taxonomy reporting as of December 31, 2024, BRD Group encountered difficulties in demonstrating the Taxonomy alignment of its mortgage portfolio, particularly concerning the Do No Significant Harm (DNSH) criterion, as a result of data limitations. Hence, the Group has opted for a conservative approach and assessed its mortgage portfolio as not aligned. BRD Group is committed to further refining its data collection, processing, and methodology in order to facilitate alignment assessment in the future.

The EU Taxonomy is a complex framework, and there are still on-going guidance and clarifications issued, such as the FAQs issued by the European Commission, offering additional clarity. These developments are regularly reviewed by BRD Group. The disclosure for 2024, pursuant to Article 8 of the EU Taxonomy, reflects BRD Group’s current interpretation of this framework. The European Commission’s FAQs were considered, provided they do not exceed or contradict the requirements set forth in the Taxonomy Regulation and Commission Delegated Regulation (EU) 2021/2178, or previous FAQs. Any changes in interpretation from the prior reporting period, leading to adjustments in the disclosure presentation, are detailed below in this section “*Restatements to 31 December 2023 GAR*”.

Restatements to 31 December 2023 GAR

The below restatements were applied to the EU Taxonomy disclosure for financial year ended 31 December 2023:

- In the FY23 report, consumer loans granted to households were categorized under "Other assets." This classification was adjusted by reclassifying these loans from "Other assets" (row 47) to "Households" (row 24) in the FY23 report to achieve comparability with FY24 figures;
- Asset categories such as tangible, intangible, tax assets, other assets, and non-current assets held for sale were originally presented at their gross amount in FY23 reporting; these have been restated to reflect their carrying amount (net) to achieve comparability with FY24 figures.
- Financial guarantees restated to include only exposures towards undertakings subject to NFRD (and thus exclude exposures towards undertakings not subject to NFRD requirements);
- Derivatives have been removed from the denominator of the Green Asset Ratio (GAR) and reclassified as "Assets not covered for GAR calculation."
- In FY23 reporting, the scope for the eligibility assessment for exposures towards NFU (for unknown use of proceeds) was assessed based on the nature of economic activity on criteria listed in the Climate Delegated Act - Commission Delegated Regulation (EU) 2021/2139. This additional filter has been removed for FY24 reporting (and restated for FY23) as it is not applicable for exposures with unknown use of proceeds.
- FY 2024 eligibility of BRD Group's mortgage loan portfolio was reassessed to include the entire portfolio, compared to the FY 2023 report, where only a portion of the portfolio was included, namely the portion that met the Significant Contribution technical criterion;
- For the purposes of FY 2024 reporting, BRD Group adopted a more conservative approach and assessed its mortgage loan portfolio as not aligned, as described above in the section "Data limitations". The amounts reported as aligned for the mortgage portfolio on FY23 reporting were restated to zero.

8.3 Social information

Own workforce

This chapter includes details on the identified impacts, risks, and opportunities (IROs) related to Own Workforce, as well as the corresponding policies, actions and targets. Furthermore, BRD Group's progress and the result of the policies, measures and targets is also presented.

The information reported under this chapter refers to all employees and non-employees that could be influenced by BRD Group activities.

Strategy

The business strategy of BRD Group includes a pillar dedicated to People Ambition, confirming the strategic role of the human capital in the overall development of the Group. In the context of permanent transformations in a dynamic environment, BRD Group's employees are crucial for achieving the strategic objectives, sustainable development and ensuring the quality of products and services offered to customers. An efficient business model transformation needs to be accompanied by a strong foundation represented by an optimal organizational set-up, a good working environment, a powerful corporate culture and strong employee commitment. In this regard, BRD Group takes responsibility for creating a proper work environment by providing its employees development opportunities.

To identify and assess actual and potential impacts on our workforce, BRD Group has established processes aligned with ESRS 2 IRO-1. These processes include systematic engagement with employees, analysis of workforce-related risks, and the integration of workforce insights into decision-making frameworks. The outcomes of this approach ensure that BRD Group can proactively identify areas of concern, anticipate potential challenges and address workforce impacts effectively.

Impacts Related to Own Workforce

S1-SBM
3-13 a

The positive and negative impacts identified through the DMA—such as adequate wages, collective bargaining, health and safety, gender equality, and training—are directly connected to BRD Group's strategy and business model, and they directly impact all employees. For instance, the commitment to offering fair and competitive wages contributes to employee well-being and retention, ensuring a stable and motivated workforce that supports business continuity. Similarly, BRD Group's respect for freedom of association and collective bargaining enhances employee participation, fostering a collaborative workplace culture that strengthens organizational resilience. The BRD Group's health and safety initiatives are embedded in business operations, ensuring a secure work environment that minimizes risks and enhances productivity. Training and skills development programs, such as "The Rise Up Journey" leadership initiative, support continuous learning and career growth, equipping employees with the competencies needed to drive innovation and customer-centric solutions.

S1-SBM
3-13 b

S1-SBM-
3-16

In the context of gender equality, the impact manifests principally through pay gaps between employees based on gender. While BRD Group remains committed to its Diversity, Equity, and Inclusion (DE&I) programs, addressing these challenges is essential to reinforcing its commitment to an inclusive workplace.

These identified impacts contribute to the ongoing adaptation of BRD Group's strategy and business model through:

- **Policy Development:** Feedback mechanisms, including employee surveys like the annual SG Barometer, provide valuable insights into workforce concerns and areas for improvement. These insights are used to refine policies and practices, targeting alignment with employee needs and expectations.
- **Leadership and Training Initiatives:** Programs such as "The Rise Up Journey" for leadership development are tailored to address identified workforce impacts, supporting a culture of continuous improvement and resilience.
- **Flexibility and Accessibility:** The assessment of potential impacts on diverse workforce groups, including vulnerable populations, drives enhancements in workplace accessibility, flexible work arrangements and initiatives to promote well-being.

Activities Resulting in Positive Impacts

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3-14 c

BRD Group carries out a wide range of activities that result in material positive impacts on its workforce, aligned with its commitment to promoting a safe and equitable work environment. These efforts positively affect both employees and non-employees (please see the above categories).

The development of the employees' competences is one of the important Human Resources strategic goals. The training activities offered to the employees are meant to develop their knowledge, improve their overall performance and support reskilling by developing competences through forging a culture of feedback. These initiatives empower employees and boost their confidence, enabling them to perform more effectively and leading to increased job satisfaction and career advancement opportunities. Additionally, the focus on reskilling prepares employees to adapt to evolving business needs, particularly in dynamic areas such as digital transformation, ensuring they remain competitive and valuable in the workforce. The culture of feedback embedded in the training process, promotes open communication, mutual respect, and continuous personal and professional growth, contributing to a supportive and inclusive work environment.

To strengthen the benefits of training activities, BRD Group has developed a training strategy focused on developing commercial, technical, managerial and regulatory skills, including risk management and compliance, for its employees. The diverse training options address the needs of staff at various levels (juniors, seniors, experts / specialists), through a mix of theoretical and experiential learning. This approach involves participants directly in selecting their training activities and identifying their needs in collaboration with their managers.

Each year, the Training Plan is built based on the strategy of the Bank and considering the needs and priorities set by each pole of activity regarding the competencies necessary to be developed in the specific areas of activity under the Strategic Workforce Planning. The Training plan supports the up-skilling and re-skilling of employees, to better answer to business requests, while respecting the legal and regulatory professional requirements and certification for certain functions.

S1-SBM
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Risks Related to Own Workforce

The rising stress levels across Europe, driven by economic pressures and demanding work environments, pose a growing risk to employee wellbeing and organizational performance. Unmanaged stress could lead to higher turnover rates, impacting health, safety and overall productivity. The annual employee Barometer deployed all over SG Group entities revealed rather high level of stress of employees and a decrease of the employees' satisfaction on work life balance, including in BRD Group. This was considered a focus of attention to be looked into in order to improve the indicators, prevent the stress, burnout and a socio-psychological risks, and increase the emotional safety and wellbeing at work. To address these essential challenges and to foster a healthy workplace and ensuring long-term success "MIND BRD - well-being and stress prevention" program was implemented in collaboration with Private Health Network Regina Maria facilitating meetings with experienced psychologist and in the field of emotional health. Additionally, the program includes a dedicated helpline for psychological support and counselling, available 24/7.

During the DMA, a key risk identified relates to training and skills development. Specifically, inadequate training and education processes may leave employees without the essential skills and knowledge to perform their roles effectively. This could result in reduced productivity, stifled innovation and negative financial performance. This risk is particularly acute in the context of the digitalization of banking services, where evolving technologies demand new skill sets. The lack of comprehensive training and education programs can result in employees not acquiring the necessary skills and knowledge to execute their responsibilities effectively. This gap can lead to a decline in productivity, hinder innovation and ultimately affect financial performance. The situation is particularly pressing as BRD Group progresses with its digitalization efforts, where the need for advanced, up-to-date skills is crucial to staying competitive and ensuring operational efficiency in an increasingly technology-driven landscape.

The Group's People Ambition pillar directly addresses this material risk through strategic initiatives designed to ensure the workforce remains skilled, adaptable, and committed. Key components of this relationship include:

- **Alignment with Strategic Objectives:** The BRD Group's digital transformation and innovation strategies depend on a workforce equipped with the requisite skills to drive these changes. Addressing training gaps ensures alignment between human resource capabilities and broader business goals.
- **People development** through reinforcing the feedback, learning and internal mobility, and in the same time developing and retaining our talents and detecting the next generation leaders.

To manage the identified risk, BRD Group integrates workforce training and development into its business model through:

- **Comprehensive Training Programs:** implementation of an annual training plan focused on the continuous development of our employees' skills, such as in digital technologies, data management, but also technical banking and operational skills and other key areas. The plan includes certifications that ensure employees acquire the necessary competencies to perform their roles effectively.
- **Performance Metrics:** Workforce capabilities and training effectiveness are monitored and linked to key performance indicators (KPIs) to ensure alignment with strategic objectives.
- **Long-term Investments in Human Capital:** By prioritizing continuous learning, BRD Group strengthens its foundation for sustainable growth and enhances its ability to adapt to an evolving industry landscape. Continuous learning remains our HR primary focus,

through a still increasing role of HR Business Partners (HRBPs), with the support of HR experts and contribution of managers in people development. At the same time we forge a culture of self-development where the employee is the first actor of his/her career path and learning journey. We promote self-development by making training more attractive (hybrid, videos / digital learning, tutorials, technical mentoring, reverse mentoring) and by continuing to develop leadership skills and help our managers to be more empowered on their HR role. Continuous learning is enhanced by the internal mobility as well, by giving priority to internal candidates and supporting them with upskilling and reskilling actions, where necessary.

S1-SBM
3-14 e

Green Transition Impact on Own Workforce

Although the transition does not have a direct impact on BRD Group's own workforce, BRD Group is preoccupied with the potential effects. To ensure good planning and alignment with international agreements on carbon emission reductions BRD Group implemented the ESG Academy, with the purpose to equip the staff with the knowledge and skills enabling contribution to the sustainability business objectives.

The learning journey continued in 2024 on both awareness and expertise with courses designed to enhance BRD Group's understanding and application of ESG practices.

In ESG Academy, a series of five courses in the format of short e-learning designed as a fundamental level was allocated to all SG staff, including BRD Group. Depending on the specific of activity and on the expertise level, other courses are designed and delivered to specific target population.

The awareness workshops "Climate Fresk", started in 2022, were continued during 2023 and 2024. The primary aim of the Climate Fresk workshops is to enhance participants' understanding of climate change and its implications, by equipping employees with the knowledge and tools to develop actionable ideas. This program empowers both individuals and organizations to actively contribute to mitigating the adverse effects of climate change. Over 2,000 employees participated to this training, showing their high level of implication and placing BRD at the top of the SG Group in terms of participation rate.

Operation at Risk of Incidents of Forced Labour or Compulsory labour, and Child Labour

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BRD Group has no such operations and is committed to maintaining high ethical standards and compliance with national laws regarding forced labour and child labour. BRD Group has established strict internal policies that prohibit any form of forced labour or child labour within its own workforce. These policies are regularly reviewed to ensure alignment with current legal requirements. BRD Group provides a fair, safe, and respectful work environment for all employees and actively monitors and enforces these policies to prevent any violations. Considering its business model, BRD Group didn't identify operations at significant risk of incidents of forced labour or compulsory labour, and child labour.

S1-SBM
3-15

Categories of Vulnerable People

BRD Group identifies categories of vulnerable people and, through the Diversity, Equity and Inclusion program, has established a targeted action plan to address these categories. The main priorities include: a) accessibility of people with disabilities, b) gender related issues, c) LGBTQ+ rights, d) ethnical background and diverse socio-economic origins and e) generational differences.

More details are included in the next Section Impacts, risks and opportunities management.

Employees at Risk of Harm

Even if no specific analysis was performed, BRD Group is aware that the people in front office and employees from contact centre are at greater risk, giving the fact that they work with both internal and external clients.

Impacts, risks and opportunities management

S1-1

Policies Related to Own Workers

This section presents the policies adopted by BRD Group to manage the material IROs related to its own workforce, as identified during the DMA. These policies are designed to ensure an effective and structured approach to workforce management and compliance with regulatory requirements. Thus, BRD Group aims to foster a supportive and equitable work environment while mitigating potential risks and maximizing positive outcomes.

Human Resources Policy

MDR-P
65 a

Through the Human Resources Policy and its related procedures, the BRD Group focuses its efforts on establishing and maintaining a trustworthy relationship with its employees. The policy covers all the material IROs related to the own workforce. The Human Resources Policy addresses the social impact by identifying rules and regulations applicable and promotes trust and engagement contributing to strengthening social responsibility.

BRD Group's Human Resources Policy is a key element in effectively managing employees and creating a positive work environment that promotes diversity and talent. This policy defines various human resources processes and incorporates a set of key principles that encourage their efficient management throughout the BRD Group.

The objectives of the Human Resources activities are established in accordance with the strategic business directives and SG's targets. These objectives cover areas such as recruitment and selection, professional training, performance management, career management, succession planning, remuneration, and social relations.

The implementation of this policy is monitored through a series of internal controls covering all the areas mentioned above. Depending on the topic monitored, the frequency of controls is monthly, quarterly, bi-annual, annual or on specific demand.

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The Human Resource Policy is applied to all the employees of BRD Group.

MDR-P
65 c

The Human Resources Director (HRD) is accountable for the implementation of this policy, reporting directly to the CEO and the BoD.

MDR-P
65 d

The Human Resources policy is aligned in principle with the SG normative framework. Furthermore, as part of the SG Group, BRD Group respects the Global Agreement on the rights of Société Générale Group employees concluded with UNI Global Union in accordance with the guidance given by the United Nations Guiding Principles on Human Rights and adherence to OECD Guidelines for Multinational Enterprises.

MDR-P 65 e	In setting this policy, BRD Group takes into consideration Romanian legal provisions and standards specific to each type of activity. In addition, if compulsory from a legal point of view, BRD Group also informs and consults the trade union representatives (e.g. for the content of the Internal Regulation and other internal rules, which are of significant impact on employment).
MDR-P 65 f	The Human Resources policy is available to all employees. The HR department ensures that any updates to the policy are promptly communicated to employees. Significant modifications are announced through official normative communications and are easily accessible on the internal website, ensuring transparency and clarity for all staff.
	<u>Remuneration Policy</u>
MDR-P 65 a-b	<p>The aim of the Remuneration policy is to enhance the efficiency of remuneration for attracting, motivating and retaining employees who contribute to the long-term success of the BRD Group in the context of proper risk management and in line with the in-force regulations. The policy applies to all BRD Group employees and covers the material IROs related to the “adequate wages” and “gender equality and equal pay for work of equal value”.</p> <p>The Remuneration Policy is continuously adapted to align with the BRD Group’s culture, growth and profitability objectives, long-term strategy, and control framework. It promotes sound and efficient risk management, incorporating sustainability risk considerations since March 2021. The policy also plays a crucial role in limiting and controlling operational risks by discouraging excessive risk-taking and fostering prudent behaviour. Employee remuneration is structured to recognize both individual and collective performance while encouraging teamwork and adherence to the BRD Group’s strategic goals. Performance evaluation is conducted within a multiannual framework, integrating financial and non-financial criteria such as accumulated knowledge, personal development and contribution to team performance. The monitoring process involves regular reviews to ensure alignment with the BRD Group’s objectives, risk framework, and evolving regulatory requirements, reinforcing a sustainable and responsible remuneration structure.</p>
MDR-P 65 c	The highest level of accountability for the implementation of the Remuneration Policy within BRD Group lies with the BoD. With recommendations from the Remuneration Committee, the BoD approves and periodically reviews the principles of the policy, as well as the rules governing its application. Additionally, the BoD ensures the correct and effective implementation of the policy, aligning it with the organization's strategic objectives, risk management framework and regulatory requirements.
MDR-P 65 d	<p>The BRD Remuneration Policy and practices respects:</p> <ul style="list-style-type: none"> - Local and EU regulations: Regulation 5/2013 NBR modified by Regulation 11/2020 and by Regulation 2/2022, CRD V, delegated Regulation (UE) 923/2021, MiFID II, Volker - EU guidelines on sound remuneration policy and remuneration of sales staff SG policies
MDR-P 65 e	In setting the Remuneration Policy, BRD Group carefully considers the interests of key stakeholders, including employees, regulatory bodies, and market competitors, to ensure a fair, competitive, and sustainable remuneration structure. Periodic remuneration studies are conducted in collaboration with specialized firms to assess the market positioning and maintain a competitive compensation package within the banking sector. The data gathered from these studies is analyzed with a focus on relevance and comparability, ensuring that the remuneration framework aligns with industry standards, while remaining fair and transparent.

MDR-P
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The remuneration policy is available on the intranet. Each employee must understand and correctly measure the importance of elements that compose his/her total remuneration (e.g: the ratio between fixed and variable parts of the total remuneration, social protection elements, pensions and other advantage).

Occupational Health and Safety Policy

MDR-P
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S1 1-23

BRD Group recognizes the critical importance of occupational health and safety (OHS) in ensuring the well-being of its employees and collaborators. To mitigate and manage health and safety risks, BRD Group has established a robust occupational health and safety management system that enables the identification, mitigation, and, where possible, elimination of workplace hazards. This system is fully aligned with Romanian legal requirements, specifically Law 319/2006, and focuses on key areas such as employee training, health surveillance, risk identification and assessment, implementation of preventive and protective measures, and the investigation of work-related incidents. Compliance with OHS regulations is continuously monitored by the Internal Prevention and Protection Service, workplace managers and designated health and safety personnel, ensuring adherence to safety protocols and the maintenance of safe working conditions. Furthermore, special attention is given to vulnerable categories of employees, and reporting mechanisms, such as dedicated email addresses for administrative services, are in place to address workplace concerns. The policy covers the material IROs related to the sustainability matter "Health and safety".

MDR-P
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The Occupational health and safety policy of BRD Group applies comprehensively to all employees, regardless of their role or seniority, and external collaborators, including leased personnel, ensuring a safe and healthy work environment for all stakeholders involved in its operations. The policy has no exclusions and is implemented across all business activities and locations where BRD Group operates.

MDR-P
65 c

The highest level of accountability for the implementation of the health and safety policy within BRD Group rests with the CEO. The Internal Prevention and Protection Service, operating within the Human Resources Department, is responsible for managing all aspects of OHS.

MDR-P
65 e

The Occupation Health and Safety policy of BRD Group is designed with a focus on the well-being of employees. In setting the policy, BRD Group considers the interests of its workforce by aligning health and safety measures with national legislation, industry best practices and voluntary commitments made under the SG standards. Employee feedback is actively encouraged through dedicated communication channels, allowing concerns related to workplace conditions to be addressed promptly.

Additionally, regular training and awareness programs ensure that employees and collaborators are well-informed about safety procedures, risk prevention and emergency protocols.

MDR-P
65 f

The obligations and procedures related to occupational health and safety are clearly outlined in essential documents, including the Internal Regulations, Collective Labor Agreement, Occupational Health and Safety Instruction and Internal Health and Safety Rules, all of which are accessible to employees and collaborators, ensuring that staff can easily access the latest guidelines and procedures.

Human Rights Commitment

Through the implementation of the Code of Conduct and the CSR policy, BRD Group is committed to maintaining and improving the systems and processes that enable it to ensure respect for human rights in its human resources operations and management, in its supply chain and in its products and services.

As part of the SG Group, the BRD Group adheres to SG Group Transversal Statement on Human Rights and operates with the utmost respect for the following principles and commitments regarding human rights:

- the Universal Declaration of Human Rights and its additional commitments;
- the fundamental conventions of the International Labor Organization (ILO);
- the UNESCO World Heritage Convention;
- the Guidelines for Multinational Enterprises of the OECD (Organization for Economic Cooperation and Development);
- the United Nations Guiding Principles on Business and Human Rights.

Policy development processes ensure that all new policies are reviewed and harmonized with international human rights and labour rights standards. This guarantees that the principles enshrined in the above-mentioned frameworks are reflected in BRD Group's internal governance and practices. Additionally, all international provisions on employment that are mandatory under Romanian legislation are fully incorporated and respected within BRD Group's operations. These provisions are embedded in the Internal Regulation of BRD Group and the Collective Labour Contract, further reinforcing the alignment of our workforce policies with international standards.

BRD Group's internal procedures include and encourage the respect of the human rights and International Labour conventions and the local labour code. For example:

- Speak up & right to alert are stipulated in the normative framework and promoted through communication campaigns: e-mails, articles, internal conferences, screen savers, etc. These encourage the freedom of speech and reaction of the employees in case of non-compliances and inappropriate behaviours.
- In the onboarding welcome message, the newcomers are informed about the right of association and about the collective labour agreement, which is the result of the negotiations between Union & bank, based on the right of association of the employees.
- Health and safety are ensured according to the law and the wellbeing of the employees is promoted through webinars with medical specialists (ergonomics at the office, anti-tobacco, nutrition, etc).
- Hybrid work procedure stipulates the right of the employee to disconnect and promotes the work-life balance.
- Interdictions regarding child labour and forced labour are guaranteed through internal regulation.

Through the Human Resources Policy and its related procedures, BRD Group focuses its efforts on establishing and maintaining a trustworthy relationship with its employees. The organization consistently promotes values such as diversity and inclusion, supports employees throughout their professional careers, fosters a culture of responsibility, recognizes individual contributions to BRD Group's performance, and encourages a work environment that supports employee engagement through different events on topics such as career opportunities, diversity and inclusion, freedom of speech, innovation. Through consistent communication(newsletters), BRD Group collects feedback from union representatives during meetings, where they share employees' perspectives on various projects and aspects related to the implementation of the collective labour agreement.

Additionally, union representatives provide further insights into employees' views through email correspondence or phone conversations for clarification purposes.

BRD Group has implemented comprehensive measures to provide and enable remedies for human rights impacts arising from its operations and business relationships. BRD Group actively engages in stakeholder dialogue and uses established grievance and whistleblowing mechanisms to identify, address and remediate any negative human rights impacts. These mechanisms are accessible to customers, employees and suppliers, ensuring that concerns can be raised transparently and securely.

For employees, BRD Group has established robust grievance mechanisms designed to address complaints and concerns promptly and fairly. These processes ensure that individuals impacted receive the appropriate support and that remedial actions are implemented effectively. Through these mechanisms, BRD Group demonstrates its commitment to upholding human rights and maintaining an ethical and responsible approach to its business practices.

Elimination of Discrimination and Promotion of Equal Opportunities

S1 1-24
a-d

BRD Group strongly promotes the values of diversity, non-discrimination, inclusion and equal opportunities in the workplace. This commitment was empowered in 2018 by signing the Romanian Charter of Diversity. By signing this Charter, the signatory publicly commits to support, protect and develop diversity within the organization.

Non-discrimination and equal opportunity principles are included within the general Human Resources Policy and in all the specific procedures related to the entire human resources process (recruiting, development, training, career management), ensuring that all applications and qualifications are assessed impartially based solely on competencies. The policy includes commitments aimed at promoting inclusion and positive action for individuals at risk of vulnerability. The implementation of policies is reinforced through regular compliance checks, monitoring mechanisms, and internal controls, ensuring a proactive and structured approach to fostering a diverse and inclusive workplace.

To prevent discrimination and harassment, BRD Group ensures compliance with internal policies and procedures (such as the HR Policy, Compensation Policy, and Internal Regulation), conducts dedicated training courses and Speak-up events. Employees are given unconditional access to all internal normative documents and channels through which they can report irregularities or discriminatory behaviour.

As an equal opportunities employer, BRD Group offers career opportunities to applicants and employees regardless of gender, sexual orientation, genetic characteristics, age, gender, race, colour, language, religion, political choice, social origin, disability, family status or responsibility, family affiliation or trade union activity or any other characteristic protected by applicable laws and regulations.

As such, BRD Group mitigates discrimination through bias-free recruitment, fair compensation and benefits policies, and career management practices that ensure equal pay for equal work and fairness in promotions. Monitoring and reporting of discrimination cases are explicitly detailed in the Internal Regulation, with procedures for addressing such cases, including mediation, formal investigations, training on anti-discrimination policies, or disciplinary actions based on the severity of the incident.

Processes for Engaging with Own Workforce

At BRD Group, employee engagement occurs both directly with the workforce and through workers' representatives. The Human Resources Director, who reports directly to the CEO is responsible to oversee this engagement. The Human Resources Director coordinates directly the Social Dialogue Direction, and one of the main attributions of the HR department is to contribute to maintaining a favorable social climate and to manage the relation with the employee's representatives.

Regular meetings with employee representatives are held at least quarterly, with additional meetings scheduled upon request from either party. These discussions with employees representatives cover a wide range of significant topics, including working conditions, remuneration, health and safety, and working time - essentially addressing any issues that impact the workforce. Additionally, there is direct communication between the Bank's representatives and employees affected by organizational changes or reorganization projects that may impact their work.

Furthermore, BRD Group actively engages with the trade union, addressing labour relations issues and negotiating additional rights beyond those mandated by law. The Collective Labor Agreement (CCM) outlines these terms, covering areas such as compensation, benefits, working time, health and safety, vocational training and social dialogue. The trade union is also involved in the development of the training plan and participates in quarterly meetings where the Bank's results are presented. Additionally, the Bank operates a Health and Safety Committee with a mixed composition of Bank and union members, and the trade union is invited to the Board of Directors meetings to discuss matters of professional, economic, and social interest with potential impacts on labour relations.

Employee engagement is further assessed through the SG Barometer, an annual international survey that allows employees to share their views on key company topics, including engagement, management relationships, sustainability efforts and working conditions. The results of the Employee Barometer are carefully analyzed and help guide the creation of an action plan to improve employee perceptions and satisfaction. For 2024, the participation rate of BRD employees was at 76% and the engagement/ commitment was stable at a high level of 75%. Many of the employees are proud to work for SG Group and have a sense of personal accomplishment.

SG Group and UNI Global Union concluded in 2023 a new 4-year global agreement on fundamental rights. This agreement applies to all the subsidiaries, including BRD Group. Through this agreement, SG confirms its commitment to respects the United Nations guiding principles on business and human rights, to avoid harming human rights and to strive to remedy any adverse effects on human rights in its activities and business lines, including the implementation of reasonable measures to prevent, mitigate and, where appropriate, remedy them, in accordance with the guidance given by the United Nations Guiding Principles on Human Rights. At BRD Group level, the agreement is communicated to the employees and is available for consultation.

Vulnerable Groups

BRD Group takes proactive steps to gain insight into the perspectives of individuals within its workforce who may be particularly vulnerable to impacts or marginalized. Vulnerable groups are identified based on criteria established through the Bank's Diversity, Equity, and Inclusion (DEI) program. This program has an action plan specifically designed to address key areas of vulnerability, including accessibility for people with disabilities, gender-related issues, LGBTQ+ rights, ethnic background and socio-economic diversity, and generational differences.

Since 2023, BRD Group has included a targeted question in the annual SG Barometer survey in Romania to better understand the experiences of employees who identify as part of a minority. This question explores their perception of inclusion and acceptance, considering various forms of minority status such as ethnic or cultural background, disability, sexual orientation, socio-economic status, or other factors.

The survey responses are handled with strict confidentiality, ensuring that no individual names are disclosed, and only aggregate statistical data is used. This approach enables the Group to monitor perceptions of inclusion, identify areas for improvement, and strengthen its commitment to fostering a diverse and supportive work environment.

Processes to Remediate Negative Impacts and Channels for its Own Workforce to Raise Concerns

BRD Group has established a formal procedure, according to the legal provisions, for complaints of the employees regarding harassment, discrimination, or any other abusive practices. This procedure is part of the Internal Regulation. All employees can send their complains/grievances to a dedicated email address, which is managed by a limited number of HR personnel to ensure confidentiality. Additionally, designated personnel are mainly from HR, but also from compliance, legal and also from Union representatives, if the case (if requested by employees). Beyond the dedicated email, employees also have alternative channels for reporting concerns, including reaching out to their direct superiors, the superiors of other employees, or dedicated HRBPs, ensuring multiple ways for support and resolution. All employees are protected against retaliation by the provision of the Code of Conduct.

Upon receiving a complaint via the dedicated email, the relevant team assesses its validity. If the complaint lacks necessary details, the employee is asked to provide more information. Without sufficient details, the procedure won't proceed, but minimal protective measures may be taken. If the complaint is complete an investigation can begin.

Before forming an investigation commission, HR may organize mediation with the involved parties. If mediation resolves the issues, no further investigation is needed. Otherwise, a commission (HR, Legal, Compliance and sometimes Union representatives) will investigate through interviews and issue a final report with recommendations. Depending on the findings, disciplinary actions may follow.

The complaints/grievances received via the dedicated email address are easily traceable, as an online register is maintained with details of each case. In addition, reports regarding the cases and their resolutions must be submitted to the HR Executive Director in the first quarter of each year for the previous year. If employees who have filed complaints are not satisfied with the outcome, they have the option to submit new complaints either through the dedicated email address or via other available channels.

The assessment related to what extend BRD Group employee are aware and trust the channels available to raise complaints/grievances is realized through the Employee Barometer survey. According to employee's opinion collected through this survey, they trust the process and are confident in its effectiveness.

To foster an environment of transparency and trust, BRD Group actively implements initiatives designed to nurture a Speak-Up Culture. Thus, in April 2024 BRD Group organised an internal conference "TRY Learn Innovate" on the importance of trying to innovate, even when the result is not always the expected one, while in November 2024 the conference

"Inclusion - Truth or dare" was organised, encouraging colleagues to express their thoughts and listen to each other's experiences helping to build a more inclusive organizational culture. These actions encourage employees to voice concerns without fear of retaliation, reinforcing the organization's commitment to ethical conduct and integrity.

BRD Group acknowledges the material negative impact of gender pay gaps and unequal opportunities, which can lead to discrimination and dissatisfaction among staff. To address these disparities and foster a more inclusive workplace, the Bank has implemented a series of initiatives. This include structured Diversity, Equity, and Inclusion (DE&I) programs, awareness campaigns, leadership development initiatives, and external partnerships.

To assess the effectiveness of these measures, BRD Group actively engages employees through working groups focused on key DE&I priorities, including gender equality. The Bank has integrated DE&I training into leadership development programs, ensuring that managers and decision-makers are equipped to promote fairness and inclusivity. Additionally, internal communication channels, such as newsletter and dedicated workshops, help raise awareness and encourage open dialogue on diversity-related challenges.

BRD Group also collaborates with external organizations, such as the Romanian Diversity Chamber of Commerce, to align with best practices and reinforce its commitment to equal opportunities. Specific actions like inclusive recruitment policies and awareness events—such as the "Inclusion: Truth or Dare?" internal conference and initiatives supporting individuals with disabilities—demonstrate ongoing efforts to create an equitable work environment. Through these initiatives, BRD Group monitors progress in mitigating gender-related disparities and fostering a culture of inclusion, ensuring that its remediation efforts are effective and aligned with its sustainability commitments.

BRD Group monitors every year the pay gap between men and women and its evolution over time and implements corrective measures, if necessary. The differences are analyzed individually, after comparing same function occupied and same level of responsiveness between women and men, and if there are no objective arguments to explain them (e.g.: skills & expertise, managerial responsibilities, studies, job specialization, length of professional experience, nature of tasks, geographic location), then there will be taken measures to correct differences.

Another measure already implemented is for workers returning from parental leave/maternity for which a systematic review of the pay level is carried out on return to work in order to correct and prevent possible pay gaps between women and men.

Actions Related to Own Workforce

To ensure the proper management of the material IROs, BRD Group allocates dedicated resources. These efforts are managed by specialized teams within the Human Resources department, following established procedures that include continuous monitoring, controls, and periodic reviews.

Actions to prevent, mitigate and provide remedy to the pay gap

BRD Group has implemented a series of actions focused on ensuring fair and competitive remuneration for its employees, in line with its commitment to recognition and employee satisfaction.

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One of the actions is the ongoing annual adjustment of fixed remuneration for all employees, regardless of gender, which is driven by comprehensive wage studies that benchmark each job role against market standards. These studies are conducted to ensure that the Bank's salary structure remains competitive within the banking sector and aligned with market trends. Fixed remuneration is closely linked to employees' professional experience, skills and organizational responsibility, ensuring internal equity and fairness, regardless of gender. Additionally, the Bank's collective agreement guarantees all employees receive additional benefits, including a base salary that is higher than the statutory minimum wage required by law.

As part of the ongoing commitment to improving employee satisfaction, the bank conducts an annual employee survey, the SG Barometer, which includes the question, "I feel recognized and valued for my work." According to the results from the most recent survey, 72% of employees expressed feeling appreciated for their contributions, indicating a positive response to the remuneration and recognition efforts. The Bank is committed to using these survey results to refine its practices in respect to remuneration in order to prevent and mitigate the pay gap.

Furthermore, BRD Group has taken concrete steps to ensure that its benefits package extends beyond legal requirements, for all employees. As part of the 2024 negotiations with the sector-level collective agreement, BRD Group has secured additional benefits, including an anniversary bonus and a loyalty bonus. These benefits were negotiated at the BRD level through the Collective Labor Agreement (CCM), ensuring that all employees, regardless of gender, receive rewards beyond the industry-standard offerings. These bonuses reflect the Bank's fair recognition of employees' loyalty and long-term contributions.

In terms of market competitiveness, the Bank conducts regular analyses to ensure that its salary and benefits package remains attractive and aligned with both legal requirements and the broader banking sector's trends. The results of these studies are used to refine remuneration policies, adjusting both fixed and variable compensation structures to maintain a competitive edge.

As mandated by the Remuneration policy, BRD Group annually reviews the pay gap and its evolution over time. The pay gap is analysed to reveal whether there are objective arguments to explain the differences in remuneration, for example: skills and expertise, education, managerial responsibilities, specialization of the position held, length of professional experience, nature of tasks. If objective arguments exist, BRD Group implements corrective measures, thus providing remedy for those negatively impacted. In addition, the pay gap is a topic of discussion during periodic meetings with employee representatives.

The scope of these actions impacts all BRD Group employees, with particular focus on those directly impacted. By continuously monitoring employee satisfaction through the SG Barometer and conducting regular wage studies, BRD Group ensures that its remuneration policies are fair and responsive to employee needs, as well as properly designed to address the pay gap, while remaining competitive within the industry.

Actions Implemented to Ensure the Positive Impacts Related to Freedom of Association

BRD Group has taken several actions to support employee rights and enhance social dialogue through its trade union. The presence of a trade union within the organization significantly strengthens the protection of employees' rights, providing a structured avenue for employees to raise concerns and ensure their rights are respected. One of the key actions taken is the active promotion of union membership and involvement. The contact details of

the trade union are included in the induction presentation for new employees, and union leaders have participated in induction sessions to familiarize new employees with the union organization. This approach ensures that employees are well-informed about their rights and the support available to them through the union.

The Group organizes quarterly meetings between top management and trade union representatives, during which financial results and other key matters are discussed. This practice ensures regular communication between management and employees, fostering a collaborative environment and strengthening the bargaining power of the union for negotiating the Collective Labor Agreement (CCM). The union also benefits from support in its activities, with facilities such as office space, office supplies, and access to a bank car provided for union-related tasks. In addition, the Bank has allocated a special room in the BRD Tower for union activities and granted the union the use of Outlook for correspondence. As part of its commitment to fostering a positive working environment, BRD Group has also supported the union's efforts to improve social dialogue and solidarity among union members. For instance, the Bank provided financial support for organizing a sports event aimed at enhancing the cohesion between union members. Moreover, union representatives are allowed to attend union events during working hours, with HR ensuring that managers understand the importance of such activities and support union leaders' participation, as long as work continuity is not compromised.

Union membership is quite significant within the company, with 39% of BRD employees and 65% of BRD Sogelease employees being union members as of December 31, 2024. The union, which is part of the Federation of Financial Industry Unions, is an essential partner in ensuring that employees' voices are heard and that their interests are defended in negotiations. The positive impact of the trade union contributes to stronger employee representation, better working conditions and a more robust social dialogue within the organization. The BRD Group's approach reflects its commitment to fostering a supportive and inclusive work environment where employees feel valued and empowered to express their concerns.

Actions Implemented to Ensure the Positive Impacts related to Collective Bargaining

BRD Group has actively participated in sector-wide and company-level Collective Labor Agreements (CCM) that have had a positive impact on employee rights and benefits. The sector-wide CCM, negotiated in 2024, was the first collective agreement in the banking sector and was later extended to all banks through Government Decision No. 1500/2024. This agreement was highly appreciated by both the trade union and management, as it provided employees with additional rights above the statutory requirements, such as higher minimum wages, severance pay in the event of dismissal, holiday bonuses and social welfare benefits. The sector-wide CCM also considered the specificities of the banking sector, ensuring greater efficiency and clarity in work organization, such as work schedules and breaks.

BRD Group also negotiated its own CCM with the union, which took about 5 weeks. This agreement provided employees with several additional benefits compared to previous agreements, including an increase in the minimum salary, meal vouchers, holiday vouchers, bonuses for employees' children, and additional bonuses for Women's Day and the Bank's anniversary. Furthermore, the loyalty bonus was also introduced, recognizing long-term service. While the sector-wide CCM sets a basic level of benefits, BRD Group's CCM goes beyond these minimum, offering more substantial benefits tailored to the needs of its employees. For example, while the sector-level CCM mandates certain benefits, the specific amounts and additional perks like the bonuses for employees' children or Women's Day are

subject to negotiations at the company level, where BRD Group has ensured better compensation packages. The positive impact of these agreements is clear, as they improve employees' financial well-being, recognize their contributions and provide a more supportive working environment.

Identifying and Assessing Occupational Health and Safety risks

In 2024, BRD Group maintained its commitment to identifying and assessing occupational health and safety risks as a foundational aspect of managing employee well-being. The identification and assessment processes are in strict compliance with Romanian Law no. 319/2006 and are led by certified experts within the Internal Prevention and Protection Service, as well as the occupational health doctor. These specialists are certified through a postgraduate program authorized by the Romanian Ministry of Education and utilize a methodology certified by the National Research and Development Institute for Occupational Safety "Alexandru Darabont." This methodology evaluates risks based on four key components of the work system: the worker, the work environment, work equipment and work tasks. The risk assessment is continuously updated to reflect any changes in working conditions, emerging risks (such as those posed by the COVID-19 pandemic or the geopolitical context like the Ukraine War), changes in operating procedures or equipment, as well as the findings from accident investigations, worker complaints, and referrals. Additionally, changes in the workforce or workflow, along with health monitoring assessments such as noise, vibration, and dust exposure, are also factors that drive updates to the risk evaluation.

For 2024, the overall level of occupational risk at BRD Group was rated at 3 on a scale of 1 to 7, which is classified as acceptable. This indicates that while risks are present, they are managed at a level deemed acceptable, and the preventive measures already in place are effective and must continue to be maintained. Identified key risks include traffic and commuting accidents, such as slips, trips, and falls during pedestrian movement or car collisions, the risk of external violence for front-office employees, and musculoskeletal issues like dorso-lumbar ailments resulting from improper posture.

Employees are encouraged and empowered to report any perceived risks directly to their superiors, the Internal Prevention and Protection Service, or representatives within the Occupational Health and Safety Committee. Furthermore, all workers are informed of their right to leave their workplace if they believe it could cause harm to themselves or others, in line with the legal framework provided by Law 319/2006. This comprehensive risk assessment process ensures a proactive and dynamic approach to workplace safety, where risks are constantly monitored, reported, and addressed to maintain a safe working environment for all employees.

Health Promotion Among the Employees

BRD Group has adopted a diverse approach to promote employee health and well-being, aligning with its commitment to social responsibility and workplace wellness.

An ongoing initiative involved the implementation and expansion of the "MIND BRD" well-being and stress prevention program, introduced in September 2023. This program, in partnership with Regina Maria Private Health Network, provides employees with various emotional health resources, such as monthly webinars, specialized workshops for managers and HR business partners, and a 24/7 Emotional Helpline offering confidential counseling for employees and their families. Additionally, managers received training to better identify early signs of stress, burnout, and emotional distress, enabling them to support their teams more effectively and maintain a workplace environment prioritizing emotional safety and

well-being. The program aims to promote a positive work environment by improving emotional health and equipping employees with tools for managing stress and achieving a better work-life balance. It will continue through 2025 with ongoing webinars and support.

The scope of the health and well-being initiatives is extensive, covering all BRD Group employees across geographies, including both branch locations and headquarters. The program's outreach extends beyond just employees, offering support for family members, which broadens the impact to the community around the workforce. Additionally, the company's occupational health services, which include annual medical check-ups, specialized investigations for employees exposed to occupational risks, and preventative health packages, directly contribute to maintaining the physical health of the workforce. These services are delivered by a specialized medical provider, ensuring that employees' job compatibility is regularly assessed, with a focus on minimizing health risks.

Looking ahead, BRD Group aims to continue improving its employee health and well-being programs. In 2025, additional specialized workshops for managers and HR personnel will be introduced, focusing on stress and emotional health prevention, ensuring that the support system for employees is proactive. The Bank also intends to continue offering health care plans, including free flu vaccinations, annual health screenings and access to over 30 medical specialties through four healthcare providers. The Bank will monitor the effectiveness of these initiatives through employee feedback and health metrics, and any identified issues or areas for improvement will be addressed in a timely manner.

These actions contribute to achieving the company's objectives of fostering a supportive and healthy work environment, reducing stress-related issues, and improving employee engagement. The planned actions, including the continued offering of health subscriptions, wellness programs, and the focus on emotional health, will ensure that the company remains committed to its policy of promoting employee well-being.

Occupational health and safety training activities

In 2024, BRD Group has continued to prioritize the health and safety of its employees through a dedicated training program aimed at ensuring the proper implementation of all occupational health and safety policies and procedures. The company provided annual training for all employees, including onboarding training for new hires and periodic refresher sessions. Operational roles underwent training every six months, while managers participated in annual training sessions. Employees completed e-learning courses specifically dedicated to occupational health and safety.

In addition to these routine training sessions, the company also conducted supplementary training after work accidents to review the causes and implement necessary preventive measures to avoid similar incidents in the future. BRD Group's commitment to safety extended beyond its direct employees, as the company also provided introductory training for contractors and leased personnel, ensuring they received the same level of occupational health and safety education and protection as BRD Group employees. Health and safety clauses were included in contracts with suppliers providing on-site personnel (e.g., cleaning and security services), and these contractors were required to undergo specific health and safety training when they joined the company.

These actions were part of BRD Group's ongoing commitment to maintaining a safe and compliant working environment for all employees, contractors, and leased personnel. By ensuring that everyone involved with the company, from permanent employees to external contractors, is properly trained and aware of the safety protocols, BRD Group has reinforced

its focus on preventing workplace accidents, reducing occupational health risks and promoting a culture of safety across its operations.

The expected outcomes of all the actions prior mentioned, are improved employee satisfaction, higher retention rates, and alignment with market standards, ultimately contributing to the long-term success and stability of the organization. These actions are part of a broader strategy to ensure that employees feel valued, recognized and fairly compensated for their contributions to the company's goals.

Training Activities

S1 4-40

In 2024, BRD Group focused on an array of key actions aimed at fostering employee development, aligning training efforts with both organizational and sustainability goals, and enhancing leadership behaviors, diversity, and inclusion. The key action referred to a robust and diversified annual training plan, aimed at strengthening employee performance, aligning skills with market demands, and supporting the Group's sustainability efforts.

The training strategy incorporated various learning formats such as technical training, soft skills courses, team-building workshops, e-learning, and in-person sessions. Key areas of focus in the training included customer relationship management, data management, communication, sales techniques, stress management, conflict resolution, simplification mindset, and teamwork. These courses were complemented by webinars and coaching sessions to offer tailored support. In addition, leadership training continued to be a significant focus, notably through the Rise Up Journey Leadership Program, which was designed to improve the leadership skills of managers at all levels. The program, launched in 2022, successfully exceeded 80% of the managerial population by 2024, focusing on behaviors such as positive recognition, collaboration, and fostering a diverse, inclusive environment. This leadership initiative was aligned with the Bank's core values and helped reinforce a culture of continuous feedback, openness to change, and promoting simplification in processes.

As part of BRD Group's commitment to sustainability, the ESG Academy was introduced to equip employees with the knowledge and skills needed to meet the Bank's sustainability objectives. Details were already presented in a previous section.

The scope of these actions covered all levels of the organization, from new recruits to senior management. In 2024, BRD Group continued to prioritize internal mobility, focusing on giving priority to internal candidates for new positions, complemented by upskilling and reskilling initiatives. This approach reduces reliance on external hiring and ensures that existing employees are given opportunities to grow and develop. Internal programs such as the INSPIRE events, which began in 2022, continued to encourage the sharing of inspirational experiences and best practices among employees, further supporting a culture of learning and growth. Additionally, BRD Group participated in job fairs and university events, such as the Mindcraft Academy, aimed at attracting young talent and fostering connections with potential candidates who are aligned with the Bank's values and objectives.

The time horizons for these key actions were set across various timelines. For example, Leadership Programs are ongoing, and expected to continue through 2025, aiming to ensure continuous leadership development. The ESG Academy will also persist, with new courses being introduced each year to align with evolving sustainability practices and business needs. The Climate Fresk workshops are designed to reach broad audiences within the organization over the span of multiple years, ensuring long-term engagement in

sustainability issues. The internal mobility strategy, including the restart of Open Days and INSPIRE events, is ongoing with a goal to consistently encourage employee development and foster internal talent growth.

Regarding remediation and support for affected individuals, BRD Group has actively taken steps to address skill gaps and ensure a positive impact on employees. This includes the upskilling and reskilling initiatives that were put in place to meet the changing demands of the business, as well as leadership programs that offer psychological safety and wellbeing support for managers and staff (i.e. MIND BRD program). Furthermore, feedback from employees who attended these training sessions has been overwhelmingly positive, indicating that these programs are effectively addressing the professional and personal needs of the workforce.

Looking ahead, BRD Group aims to continue its efforts to integrate ESG principles into employee development, with further training programs designed to align employees' knowledge and actions with the BRD Group's sustainability goals. The ESG Academy and other related programs will remain central to these efforts, fostering an organization-wide culture of sustainability. Furthermore, BRD will continue its work on internal mobility, providing employees with greater opportunities for career development and enhancing the pool of internal talent, ultimately leading to improved business performance and employee satisfaction.

Metrics and Targets

Established Targets Related to Own Workforce

S1 5-46
S1 5-47
MDR-T
“Responsible Employer” is a fundamental pillar of the BRD Group's Sustainability Strategy, establishing the key objectives related to its own workforce. Through the implementation of the established targets, BRD Group is committed to offering an attractive and engaging working environment, promoting and implementing Diversity, Equity and Inclusion, and fostering people growth by developing skills & competences in line with the business strategy and with the leadership model.

Table 14 - Targets to be achieved by 2027

Obtain an employee engagement rate of 80% in 2027
Obtain an employee inclusion rate of 92% in 2027
Obtain a wellbeing score of 7.5 in 2027

The set targets align with the goals of the Human Resource Policy, which focuses on creating a positive and inclusive work environment, improving employee satisfaction, and encouraging organizational commitment.

The targets are obtained through the annual employee self-assessment by responding to a series of questions in the SG Barometer, in the form of grades on a scale from 1 to 10 (1 being the lowest, 10 the highest grade). The index is the average of these grades, expressed in the form of percentage.

Employee engagement at BRD Group refers to the commitment, enthusiasm, and emotional connection employees have toward their work and the organization. Engaged employees are motivated and aligned with the Group's goals. In BRD Group employee inclusion means fostering a workplace where everyone feels valued, respected and empowered, regardless of their

background. Employee wellbeing refers to creating a supportive environment that prioritizes physical, mental and emotional health.

Inclusion rate is defined based on the employee's answer to the question: "I feel included and accepted as I am."

Well-being at work refers to a general feeling of satisfaction and fulfillment in and through work. To do so, the Employee Barometer provides a better understanding of the well-being at work of employees through twenty questions grouped into eight dimensions: work organization, work environment, workload management, change management, emotional commitment, social relationship, culture and values adherence, professional projection.

The defined targets apply to all BRD Group employees and are measured as a percentage of the total employee engagement rate within the organization. For each target has been established a baseline value, with the base year being 2023, for measuring the progress towards the achievement of the targets (employee engagement rate of 77%, inclusion rate of 89% and wellbeing score of 6.7). These values serve as the starting point for tracking improvements.

To ensure steady progress, annual milestones have been set:

- employee engagement rate - 79% by 2025, reaching 80% by 2026, and maintaining 80% in 2027;
- employee inclusion rate – 90% by 2025, 91% by 2026, 92% by 2027;
- employee wellbeing score– 7.1 by 2026, 7.3 by 2027, 7.5 by 2027.

The targets were defined on previous years engagement results, internal benchmarks within SG Group – including comparisons with the entire SG Group and the Eurozone – and external benchmark from Bank Finance Insurance Worldwide-RED bench³¹. The objective was to establish targets with a focus on consistent upward trends, ensuring measurable progress. This approach was informed by the positive performance levels observed in previous years across the three indicators, which positioned the Bank favourably in comparison to industry benchmarks. The results are monitored annually, allowing for performance tracking and continuous improvement.

Following each SG Barometer assessment, areas requiring enhancement are identified, and a corresponding action plan is developed to address specific needs. Improvements are also identified from discussions with the Union related to working relations and working climate.

Metrics Related to Own Workforce

This section presents the key workforce metrics that have been identified as material for tracking BRD Group's performance in relation to the material IROs. These metrics provide insights into the effectiveness of the Group's workforce management strategies and its commitment to fostering a fair, inclusive and sustainable work environment.

Characteristics of BRD Group's employees

S1 6-50
a

Table 15- Employees broken down by gender	
2024	
Gender	Number of employees ³²

³¹ RED ("Representative Employee Data") is Ipsos' proprietary benchmark database based on a survey conducted in October each year, with representative samples of employees, in 40 countries. The companies in the Banking, Finance and Insurance sector represented in the RED are top tier companies in the industry with impact in the respective countries. The reference to this benchmark of top companies allow us to have a relevant comparison.

³² Headcount

Male	1,495
Female	4,748
Other ³³	Not applicable
Not reported	Not applicable
Total employees	6,243

S1 6-50
b

Table 16 - Employees broken down by gender and type of employment				
2024				
Female	Male	Other	Not reported	Total
Number of employees				
4,748	1,495	Not applicable	Not applicable	6,243
Number of permanent employees				
4,512	1,444	Not applicable	Not applicable	5,956
Number of temporary employees				
236	51	Not applicable	Not applicable	287
Number of non-guaranteed hours employees				
0	0	Not applicable	Not applicable	0
Number of full-time employees				
4,723	1,488	Not applicable	Not applicable	6,211
Number of part-time employees				
25	7	Not applicable	Not applicable	32

S1 6-50
c

Table 17 – Employee turnover	
2024	
Number	811
Percentage	12.8%

S1 6-50
d, e, f

Note to data related to disclosure “Characteristics of BRD Group’s employees”

All employee data were reported as headcount at the end of the reporting year. Data do not exclude any type of employee (i.e., active, inactive). Employee turnover includes both voluntary and involuntary contract terminations but excludes the regular ending of agreed fixed-term contracts or employees who left the company due to retirement.

Employee turnover is calculated as follows: the number of departures is reported relative to the average headcount for the year 2024. The average headcount is calculated as the total headcount at the end of each month divided by 12. Data are not an estimate. The data are not validated by an external body. Reference to the most representative number in the financial statements can be found in Note 1 Corporate information.

Characteristics of non-employees

Table 18 – Non-employees	2024
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³³ Gender as specified by the employees themselves. Not yet monitored by BRD Group.

S1 7-55 a	Total number of non-employee workers in own workforce	343
	<i>Out of which – self-employed workers</i>	320
	<i>Out of which – workers provided by undertakings primarily engaged in employment activities</i>	23

Note to data related to disclosure “Characteristics of non-employees”

S1 7-55
b,c
S1 7-57
Non-employee are individuals who are not directly employed by BRD, but which are either self-employed individuals or contracted through a third party engaged in employment activity. All data related to non-employees were reported as headcount at the end of the reporting year. No significant fluctuation was observed during the reporting year. Data are not an estimate. The data are not validated by an external body.

Collective Bargaining Coverage and Social Dialogue

S1 8-60
a
S1 8-63
As of the end of 2024, 97% of BRD Group employees were covered by collective bargaining agreements. This includes all employees at BRD, as the collective labor contract at the company level applies to all staff. The collective labor contract currently being negotiated at Sogelease will apply to all Sogelease employees from the date of its registration in 2025. As for the other subsidiaries there is no collective labor contract. Additionally, the collective labor agreement concluded at the banking sector level applies only to BRD, as it is specific to banks, and not to other subsidiaries. The Executive Board of IMPACT Trade Union has appointed representatives within the Group European Works Council established at the Société Générale level. These representatives also serve as the voice for subsidiaries in Romania, ensuring that employee interests are communicated and considered at the European level.

Table 19 – Own workforce covered by collective bargaining and social dialogue agreements

Coverage Rate/country	Collective Bargaining Coverage		Social Dialogue
	Employees - EEA	Employees – Non-EEA	Workplace representation (EEA only)
0-19%	-	-	-
20-39%	-	-	-
40-59%	-	-	-
60-79%	-	-	-
80-100%	Romania		Romania

Note to data related to „Collective bargaining coverage and social dialogue”

All data are reported as headcount at the end of the period. The data are not validated by an external body.

Diversity metrics

S1-9 66-
a

Table 20 – Gender distribution in number and percentage at top management level

2024

	Number	Percentage
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Female	11	42%
Male	15	58%
Total	26	100%

S1-9 66-
b

Table 21 – Employees by age groups		2024
	Number	Percentage
Under 30 years old	1,201	19%
Between 30 and 50 years old	3,786	61%
Over 50 years old	1,256	20%
Total	6,243	100%

Note to data relate to “Diversity metrics”

Top management is defined as members of Board of Directors and Executive Committee, reported as headcount at the end of the reporting year. All data are reported as headcount at the end of the period. The data are not validated by an external body.

S1-10 69

Adequate Wages

BRD Group is committed to respect local laws and does not offer salaries below the local legal minimum wage. Please refer also to the information reported under the section Action of this chapter related to the Remuneration Policy.

Training and Skills Development

S1 13-
81- a, b

The performance management approach is at the heart of Human Resources management.

The formal evaluation will allow to assess individual contribution to the collective performance and to define individual development plans and career development needs.

The Manager ensures that the employees’ objectives are aligned with the strategy and goals of the Group, the entity and the team. A mid-year evaluation meeting is recommended in order to have intermediary discussion. The evaluation (at the end of the year) must be objective, taking into account the criteria and objectives established for the position. The manager evaluates the employee performance, both in terms of results and how they have been achieved.

Career management processes are customer oriented. HR Business partner provides assistance and advice to management for all business lines and represents the interface for all

human resource aspects. For each entity, HRBP supports the recruitment needs management, mobility and training.

Table 22 – Career development, performance reviews and training hours

2024

	Women	Men
Percentage of employees that participated in regular performance and career development reviews ³⁴	89%	94%
Average number of training hours per employee	59	46

Note to data relate to “Training and skills development”

This data are determined based on the training reports that are generated from all active e-learning platforms, including MyLearning, BRD IKnow LMS, Pluralsight (until June 30, 2024), Bold Technologies, Coursera, and Udemy (starting November 2024). The total training hours are calculated by summing the hours completed by employees, whether active or inactive, during the selected year, using the criteria "Complete". To calculate the average number of training hours per employee, the total training hours are divided by the total number of employees reported as headcount at the end of the year, segmented by gender. Standard training includes hard skills and soft skills training, internal and external training (delivered by internal trainers or external providers), training on specific topics, training on different formats: face to face, virtual/online, e-learning. One hour of training = 60 minutes.

Health and Safety metrics

Table 23 – Health and Safety

2024

	Employees	Non-employees
Percentage of own workers who are covered by health and safety management system based on legal requirements and (or) recognised standards or guidelines	100%	100%
Number of fatalities in own workforce as result of work-related injuries and work-related ill	0	0
Number of fatalities in own workforce as result of work-related injuries	0	0

S1 14 a-e

³⁴ Evaluation campaign for 2024 finalized in 2025, percentage out of the total population divided by gender that participated in career Evaluation Campaign. Percentage of employees that participated in regular performance and career development divided by headcount reported in S1-6 is 90%.

Number of fatalities in own workforce as result of work-related ill	0	0
Number of fatalities as result of work-related injuries and work-related ill health of other workers working on undertaking's sites	0	0
Number of fatalities as result of work-related injuries of other workers working on undertaking's sites	0	0
Number of fatalities as result of work-related ill of other workers working on undertaking's sites	0	0
Number of recordable work-related accidents for own workforce	3	0
Rate of recordable work-related accidents for own workforce	0.27 ³⁵	0
Number of cases of recordable work-related ill of own workforce	0	0
Number of days lost to work-related injuries and fatalities from work-related accidents, work-related ill and fatalities from ill	81	0

Note to data relate to "Health and Safety metrics"

All BRD Group employees are covered by the health and safety management system. Data above are determined according to the Romanian Law. Investigation files are validated by ITM (Territorial Labour Inspectorate).

Remuneration metrics

Table 24 – Remuneration metrics	2024
Gender pay gap	30.14% ³⁶
Annual total remuneration ratio of the highest-paid individual to the median for all	29x ³⁷

³⁵ Number of employees involved in work-related accidents/ the number of total hours worked by people in own workforce)*1,000,000

³⁶ Gender pay gap using total remuneration and represents the unadjusted ratio according to ESRS requirements.

³⁷ The highest remuneration paid is 29x bigger than the median employee annual total remuneration (excluding the highest total remuneration).

other employees (excluding the highest-paid individual)

Note to data related to “Remuneration metrics”

For the 2024 pay gap and remuneration ratio, the variable remuneration based on 2023 performance (granted in 2024) was used in the calculation.

BRD Group monitors every year the pay gap between men and women and its evolution over time and implements corrective measures, if necessary. However, there is still a gender pay gap at BRD Group level reflecting a negative impact on gender equal pay.

Currently, the number of women within BRD Group exceeds the number of men, particularly within BRD. However, the recruitment process remains fair and strictly focused on candidates' skills and qualifications for the respective roles.

To ensure fairness in relation to the pay-out of workers returning from parental leave/maternity, a systematic review of the pay level is carried out on return to work in order to prevent possible pay gaps between women and men.

BRD Group monitors every year the pay gap between men and women and its evolution over time and implements corrective measures, if necessary.

For the 2024 pay gap and remuneration ratio, the variable remuneration based on 2023 performance (granted in 2024) was used in the calculation.

S1 17-
103

Incidents, complaints and severe human rights impacts

In 2024, BRD received a total of 11 discrimination/harassment alerts through dedicated channels as following:

1. 4 alerts on the whistleblowing channels from SG or BRD
2. 7 alerts on other internal channels within the Bank, which were directed to HR.

Of the 11 alerts received in total, 1 alert was confirmed and a plan of measures was established, while 1 alert is currently being processed.

There were no fines, penalties or compensation for damages as a result of complaints for discrimination/harassment in the reporting period.

In addition, no severe human rights incidents connected to the BRD Group workforce have occurred in the reporting period.

Consumers and end-users

This chapter includes details on the identified impacts, risks, and opportunities (IROs) related to Consumers and end-users, as well as the corresponding policies, actions and targets. Furthermore, the BRD Group’s overview on the policies, measures and targets is also presented.

Strategy

Interaction of Material IROs with BRD Group Strategy

S4-SBM-3-9-a, b
S4-SBM-3-10 a, c, d
S4-SBM-3-12

BRD Group's strategy and business model contribute positively to enhance financial inclusion and access to essential financial services, aligning with its commitment to responsible banking and sustainable economic development. Serving a diverse consumer base – including individuals, professionals, SMEs, large corporations, and institutional investors – BRD Group engages in sustainable finance initiatives that support renewable energy projects, reduce greenhouse gas emissions, protect the environment, create green jobs, and improve livelihoods in local communities. These efforts are embedded within the BRD Group’s lending and investment strategies, ensuring that customers benefit from responsible financial solutions while contributing to long-term environmental and social sustainability. The Bank plays a key role in facilitating access to financing for first-time homebuyers, students, and SMEs through tailored programs such as the Prima Casa state-guaranteed mortgage program, Study Loans, and European Investment Bank-backed SMEs financing solutions, fostering social mobility and financial resilience. Additionally, BRD’s sustainability-related lending campaigns, such as Espresso Green and Habitat Green, encourage environmentally responsible financial decisions, while sustainability-linked loans address both environmental and social challenges. Additionally, BRD prioritizes inclusivity by adapting its infrastructure, procedures, and technologies to ensure that all individuals, including vulnerable groups, can easily access its products and services.

At the same time, BRD Group assesses material risks and opportunities through double materiality analysis, ensuring its strategy remains resilient against emerging challenges.

A key material risk identified pertains to access to quality financial information, impacting all BRD Group clients. The complexity of financial products can lead to misinterpretation, emphasizing the importance of clear communication, transparent product disclosures, and financial literacy programs to protect consumers from financial vulnerability. Ethical marketing strategies and responsible lending practices are also fundamental to ensuring that financial offerings are presented transparently, particularly for financially vulnerable individuals.

Furthermore, ensuring transparency in product offerings and compliance reporting is essential to mitigating risks related to unclear financial information, which could otherwise lead to customer dissatisfaction, regulatory scrutiny, and reputational damage. The reliance on clear and quality financial information is interwoven with BRD’s strategy, as ambiguity in policy terms, product details, and sales practices poses significant risks, including potential legal disputes and customer disengagement, which could impact market competitiveness. To address these risks, BRD emphasizes transparent communication, consumer financial

education, and responsible lending practices, thereby strengthening customer relationships and protecting shareholders value

Given the nature of BRD Group's activities, cybersecurity and data protection are also paramount, as evolving threats could impact financial integrity and institutional reputation. Strengthening GDPR compliance, enhancing cybersecurity measures and investing in digital security frameworks are key strategic priorities to safeguard customer information and mitigate risks associated with data breaches.

Sustainable finance presents an important opportunity for BRD to align its business model with global sustainability goals while fostering long-term financial resilience. The bank is well-positioned to expand its green and social financing portfolio, increasing sustainable lending in sectors such as eco-friendly real estate, renewable energy projects and agriculture, and developing ESG investment products to meet growing demand. These opportunities not only enhance BRD's role as a responsible financial institution but also contribute to economic growth and job creation in key sectors.

Additionally, as digital banking adoption accelerates, BRD continues to enhance its digital offer-You BRD, MultiX, BRD@office, Anyma, and All Net - to improve accessibility, operational efficiency, and security for consumers while ensuring compliance with data protection regulations. By integrating robust risk management measures and internal controls, BRD mitigates potential financial and reputational risks while differentiating itself as a transparent and reliable partner.

To reinforce consumer trust, BRD continuously invests in financial education, digital tools, and employee training programs that empower customers to make informed financial decisions.

The interplay between BRD Group's material impact, risks, opportunities, and strategic actions underscores its commitment to sustainable economic development, financial inclusion, and the transition to a low-carbon economy.

Impact, risk and opportunity management

S4-1

Policies Related to Consumers and End-Users

This section presents the policies adopted by BRD Group to manage the material IROs related to its clients, as identified during the Double Materiality Analysis. These policies are designed to ensure an effective and structured approach to customer management and compliance with regulatory requirements. By adopting these measures, BRD Group seeks to enhance customer experience, uphold ethical business practices, and mitigate potential risks, ultimately fostering a fair, transparent, and responsible banking environment.

Information and ICT System Security Directive

MDR-P-65 a

The Information and ICT System Security Directive (IISSD) policy for BRD and its affiliates outlines key objectives focused on ensuring the protection of strategic information assets,

including financial, contractual, business, and personal data, which are vulnerable to security risks. The policy aims to comply with national and international laws, preserve client and partner trust, improve service accessibility, reduce security incidents, and manage risks, particularly those related to cybercrime. It emphasizes protecting the confidentiality, integrity, and availability of ICT systems, addressing risks such as cyber threats, service interruptions, fraud, and data breaches. The policy's implementation aims to mitigate potential financial losses, reputational damage, and legal liabilities. Monitoring is achieved through governance mechanisms, adherence to SG Group methodologies, prioritizing high-risk assets, and continuous staff training on cybersecurity responsibilities, with a focus on anticipating technological trends and managing third-party risks. The policy aligns with SG Group's overall risk appetite, ensuring comprehensive risk management and robust security practices across all operations. This policy address the material IROs related to Privacy, Access to quality information and Security of a person.

MDR-P-
65 b
S4-1-15

The scope of ISS policy at BRD applies to all personnel within BRD's Head Office, BRD network, and entities within BRD Group that use or interact with BRD's ICT systems, including other SG subsidiaries. These entities are required to align their internal information security policies with BRD's, ensuring they remain consistent with BRD's updated guidelines unless they conflict with SG Group's overarching policies or applicable legal provisions. The policy also extends to third-party ICT service providers interacting with BRD's ICT systems, with responsibilities clearly defined in contractual agreements. The policy does not cover business continuity and crisis management (except for cyber resilience), fraud (which is managed by Antifraud Department, physical security (handled by Security Department), staff loyalty (managed by Human Resources Department), or the accuracy and lawfulness of information content (the responsibility of BRD or its Affiliates). All users of BRD's ICT systems, including employees, consultants, temporary staff, and third-party representatives, are required to adopt safe cybersecurity practices, with potential disciplinary measures for violations, such as negligence or deliberate breaches. Considering the activities carried out by BRD Group as a financial institution, this policy covers also all its clients.

MDR-P-
65 c

The CEO is accountable for the implementation of this policy. The function of CISO – Director of Information Security Division - is managing the cyber security activity in BRD Groupe Société Générale. Information Security Division defines the governance and represents the second level of defence team for Information Security. Another independent team (SOC) is dedicated for operational security and is equivalent to first level of support. The SOC team is reporting to the Chief Technical Officer, Head of Infrastructure Production and Operations Department.

MDR-P-
65 d

The implementation of the IISD policy at BRD Group commits to respecting different framework related to ICT security and identity management. The policy follows a comprehensive Information and ICT Security Framework, which includes principles validated under specific rules and technical details adapted to BRD's needs, while ensuring compliance with the broader Société Générale (SG) Group standards. BRD's ICT services development integrates the principles of Security by Design and Security by Default, ensuring that both functional and non-functional requirements align with best practices in security and privacy. Furthermore, BRD's Identity and Access Management (IAM) framework is aligned with the SG Group's strategy and executed in compliance with SG-issued instructions and procedures. These include instructions on identity management, lifecycle management of user accounts, and the proper governance of access rights across BRD's ICT systems. The policy also incorporates measures to mitigate risks related to unintentional or intentional manipulation of ICT systems during development, maintenance, and deployment. These standards ensure that BRD's practices align with both internal guidelines and external best practices in ICT security and identity management.

MDR-P-65 e In setting the Information Systems Security (ISS) policy, careful consideration was given to the interests of key stakeholders by consolidating their roles and responsibilities within the policy. The responsibilities of various stakeholders, including all personnel, the COO of BRD, the CIO, and expert functions, are clearly outlined to ensure clarity and accountability. Furthermore, the policy underwent consultation with the relevant departments in the Bank and was validated to ensure it aligns with the interests and requirements of all involved parties, ensuring their needs and perspectives were considered in the final framework.

MDR-P-65 f The policy is made available to stakeholders and those responsible for its implementation through various means. All personnel, including those of BRD, SG subsidiaries, and ICT third-party representatives, are required to undergo Information & ICT Security training and awareness programs. This ensures they are aware of their responsibilities and the consequences of non-compliance. BRD's management body is also actively trained to understand and assess ICT risks, with training provided regularly in cooperation with the CISO's team. New employees receive a set of documents outlining key security obligations before interacting with BRD's ICT systems, while ICT third-party representatives are required to sign confidentiality and security agreements. The full Information & ICT Security policies, including the IISSD BRD, are published and permanently accessible on the internal platform, IntraLegis, and can be disclosed to ICT third-party representatives upon request. Additionally, all employees and ICT third-party representatives are required to attend initial and regular training sessions to ensure continuous awareness and compliance with the policy. This approach ensures that all relevant stakeholders are well-informed and equipped to implement the policy effectively.

Customer Complaints Policy

MDR-P-65 a
S4-1-15 The key content of the policy focus on the management of complaints from customers, investors, non-customers. It outlines the processes for receiving, registering, managing, analysing, and resolving complaints, along with the steps to ensure that responses are communicated back to the complainants. The general objectives of the policy are to maximize the positive impact manifested through the provisions of clear, precise, and easily accessible information, including through digital platforms, contributing to better transparency and informed decision-making for customers. This approach also helps mitigate the risk of customer dissatisfaction due to misleading or unclear information. The policy relates to material risks, including customer dissatisfaction and potential reputational damage, and offers opportunities for improved customer service and communication. The monitoring process of the policy is carried out through a set of managerial and operational controls, with the responsibility for overseeing this process resting with the Quality Director. The Quality Department is tasked with informing the Bank's management, including the Management Committee and Board of Directors, when necessary, about the key indicators monitored in the complaint management process, the causes of complaints, and any potential risks identified.

MDR-P-65 b The scope of the policy applies to all types of complaints expressed in writing or verbally, including those from individual and corporate clients, non-clients, investors, and other interested parties. The policy is specifically limited to the BRD level and does not extend beyond this scope. It addresses complaints across various activities and stakeholder groups directly interacting with BRD but does not cover entities outside of BRD, nor does it extend to other geographical areas or parts of the value chain. Additionally, BRD AM and BRD Sogelease also have their own customer complaints framework, publicly available on their website.

MDR-P-65 c The General Secretary is responsible for the implementation of the policy, under the direct supervision of the CEO.

MDR-P-65 d	The policy respects the EBA Guide 04/10/2018 for complaints handling for the securities (ESMA) and banking (EBA) sectors and SG policy (SG Code) regarding complaints management.
MDR-P-65 e	In setting this policy, BRD consulted with internal key stakeholders to incorporate their concerns and suggestions during the internal approval process. BRD also has a permanent dialog with clients and representatives of Associations such as Asociația Utilizatorilor Români de Servicii Financiare. For the internal stakeholders all relevant departments (Compliance Department, Legal Department, Data Protection, commercial departments) were consulted according with the process of approving internal regulations. For the external stakeholders, feedback is constantly captured during regular interactions and included where considered necessary in the internal regulation.
MDR-P-65 f	The relevant policy regarding the management of complaints is available on BRD intranet.
	<u>Fraud Risk Management Policy</u>
MDR-P-65 a	The Fraud Risk Management Policy outlines the key principles and guidelines for effectively managing fraud risk, both internal and external, within BRD. It establishes the general framework for fraud prevention, detection, mitigation, and response, aligning with legal regulations, market realities, and the policies of the SG Group. The primary objective of this policy is to minimize BRD's exposure to fraud-related risks by implementing preventive measures, swiftly detecting potential or actual fraud, mitigating its impact, and ensuring the recovery of losses resulting from fraudulent activities targeting the Bank, the SG Group, or their clients. The policy is continuously monitored through evaluation instruments, internal controls, and clearly defined roles and responsibilities to ensure compliance and effectiveness in fraud risk management. The policy addresses the material IROs related to Privacy, Access to quality information, Access to products and services.
MDR-P-65 b	The Fraud Risk Management Policy applies to all employees of BRD, regardless of their employment type, including permanent, temporary, full-time, part-time, remote, and apprenticeship contracts. Additionally, compliance with the policy is mandatory for individuals engaged with the Bank through various professional relationships, such as those seconded from other employers, temporary workers provided by labour agencies, service providers under contractual agreements, and individuals conducting professional internships, including students and doctoral candidates. The policy serves as a fundamental component of BRD's overall risk management framework, ensuring that all relevant stakeholders adhere to the established principles for fraud prevention, detection, and mitigation. The policy applies across all BRD units and operations. However, its scope does not extend to external entities that are not in a direct or contractual relationship with BRD.
MDR-P-65 c	The Executive Committee is the most senior level accountable for the implementation of the Fraud Risk Management Policy. It holds the final responsibility for supervising the management of fraud risk, ensuring that antifraud principles are upheld, and that an effective system of prevention and control is in place.
MDR-P-65 e	In designing the Fraud Risk Management Policy, considerable attention was given to the interests of key stakeholders. The policy was developed to address the concerns of all parties impacted by fraud risk—including employees, management, customers, investors, and regulatory bodies—by clearly defining the roles, responsibilities, and conduct required to prevent and detect fraudulent activities. It aligns with legal regulations, the operational realities of the markets in which the bank operates, and the overarching policies of the SG Group. This

holistic approach ensures that employees are equipped and accountable for enforcing the policy, while customers and investors benefit from a robust framework that minimizes fraud risk and protects their interests. Moreover, by incorporating comprehensive evaluation instruments and control mechanisms, the policy supports transparency and trust, thereby reinforcing the integrity of the bank and its commitment to safeguarding the interests of all its stakeholders.

MDR-P-
65 f

The Fraud Risk Management Policy is made readily available to all potentially affected stakeholders through multiple communication channels and training initiatives. It is integrated into the bank's internal regulatory framework and is disseminated via internal platforms, formal training sessions, and regular communication actions. This ensures that employees are aware of their role in preventing and detecting fraud. Additionally, service providers, interns, and other external parties involved in the bank's operations receive the necessary information and guidance on implementing the policy. The comprehensive approach to communication and training guarantees that all stakeholders who are responsible for implementing the policy have access to up-to-date guidelines and operational procedures, thus supporting a robust supervisory environment and effective fraud prevention practices across the organization.

S4-1-15

The Fraud Risk Management Policy is specifically designed to govern the behaviour and responsibilities of internal stakeholders and those in a contractual or temporary relationship with the bank, such as employees, service providers, etc. It does not directly cover all consumers or end-users. However, by ensuring robust fraud prevention, detection, and mitigation measures are effectively implemented by these key groups, the policy indirectly benefits consumers by reducing fraud risks and enhancing the overall security and trustworthiness of the bank's operations.

Sustainable Products & Services Development

MDR-P-
65 a, b

The Standards for assessing and addressing the ESG risks policy establishes clear guidelines for the governance of sustainable products and services offered to both individual and corporate customers. Its key contents include defined objectives, rules, and perimeters for issuing and managing these products and services, as detailed in the bank's instructions. These instructions regulate every phase of the customer relationship lifecycle—from onboarding and product granting to ongoing management and eventual closure of the business relationship. The policy is designed not only to enhance transparency and performance in response to evolving market conditions and customer needs, but also to address material impacts and risks, such as ESG risks in the lending process. Specifically, it identifies opportunities to finance the sustainable economy while incorporating a risk-based approach to environmental, social, and governance factors. Monitoring of the policy is carried out through continuous evaluation, measurement, and regular revisions, capitalising on customer surveys, complex research, and the bank's sustainability strategy. Furthermore, the policy is subject to rigorous validation and approval by responsible units, ensuring compliance with legal frameworks and alignment with the bank's overall strategic principles and culture. This policy addresses the material IROs related to Sustainable finance.

MDR-P-
65 c

The senior level of the approval of new products is the Executive Committee, with the BoD being informed, based on internal set criteria.

MDR-P-
65 e

In setting this policy, BRD consulted with key stakeholders to incorporate their concerns and suggestions. The internal framework related to new products follows a well-regulated circuit for issuing, updating and validation: establishes the departments impacted by the updates (e.g. Legal, Data Protection, Compliance, Product owners, Product experts, Business Distribution,

Financial, Risk etc), consult key internal stakeholders, obtaining their validation and finally approval from Executive Committee and Board of Directors, as the case, according to the competencies establish at bank level.

At the same time, prior to issuing a policy related to the creation of the products and services offered by the bank, BRD is also organizing focus groups research with actual and potential bank customers selected from relevant customers segments, with a clear objective of gaining their insights and feedback related to the ideal product/service prototype and features. The results of the focus groups are communicated/presented to the responsible internal stakeholders (product managers, business directors, marketing managers, customer experience managers, distribution managers, etc. and further on to the relevant executive directors and BoD) who will create or reshape the offers also considering this valuable information.

MDR-P-65 f

The internal policy is made available only for internal stakeholders. It is not relevant for the external stakeholders/ customers/ end-users who have all needed support documents/ materials/ instructions/ guides/ pre-contractual and contractual documentation/presentations made available on the BRD website and by request in the branches and Call Centre.

S4-1-15

The policy is tailored to cover specific customer segments rather than applying uniformly to all consumers and end-users. Depending on the product perimeter, it covers different groups such as corporate customers, small business customers, business professionals, freelancers, and private individuals. This segmentation allows the bank to address the unique needs, risks, and regulatory requirements associated with each customer group, aiming for the products and services to be appropriately designed and governed for the intended target audience.

Human Rights Commitment in Relation with Consumers and End-Users

S4-1-16
S4-1-17

BRD Group is deeply committed to respecting human rights by adhering to the SG Group Transversal Statement on Human Rights, which aligns with international initiatives such as the Universal Declaration of Human Rights and its additional commitments, the fundamental conventions of the International Labor Organization (ILO); the UNESCO World Heritage Convention, the Guidelines for Multinational Enterprises of the OECD (Organization for Economic Cooperation and Development) and the United Nations Guiding Principles on Business and Human Rights.

This commitment integrates respect for human rights into the BRD Group's CSR Policy, which is consistently enforced through specific training programs for its employees. The policy extends to human rights considerations in human resources operations, supply chain management, and across its products and services.

Engagement with Consumers and End-Users

S4-2-20 a

BRD Group incorporates the perspectives of its customers into its decisions and activities aimed at managing actual and potential impacts on them. Key to this approach is the ongoing efforts for adaptation to market evolution, regulatory requirements, and the specific needs of its customers, which supports the development of new products and services, including financing the sustainable economy through lending products. BRD Group also integrates environmental, social, and governance (ESG) factors into its lending process, analysing potential risks based on a differentiated, risk-based approach. Regular communication with customers is an important aspect of the business strategy, with regular surveys conducted to gather feedback on various aspects of its offerings, including products, services, processes, and customer-bank interactions. The feedback collected through these surveys is essential for

reshaping the business strategy, refining offers, improving processes, and identifying business opportunities, particularly when survey results indicate underserved market segments. Additionally, customer feedback plays an important role in shaping the ESG strategy, for example through closeness in communication during events like the tobacco sector exit strategy, where proactive engagement is designed to minimize disruptions. Additionally, subsidiaries like BRD Sogelease and BRD AM utilize similar engagement methods to tailor their services and improve client relationships.

S4-2-20 b Engagement occurs directly with BRD Group customers for private-individuals and with their legitimate representatives for businesses.

The customer research department conducts regular surveys on an extended list of subjects of interest, in which engagements occurs directly with relevant customers and uses external studies and research conducted by renowned companies which serves the respective topic of interest for the bank.

S4-2-20 c The operational responsibility for ensuring consumer and end-user engagement and integrating the results into the bank's strategic approach lies with middle and senior management, including Board Members. They are continuously informed about the findings of surveys and studies conducted by the bank and are actively involved in decision-making processes and necessary actions. Specifically, RCVM Directors, the RCVM Executive Director, and the Retail Deputy CEO play a key role in overseeing and managing this engagement, ensuring that consumer feedback is effectively incorporated into the Bank's products, services, and overall strategy.

S4-2-20 d BRD Group has a systematic approach for assessing the effectiveness of engagement with customer, along with tracking relevant agreements or outcomes:

- Customer direct feedback: collect direct feedback through customer service interactions, social media, and other channels.
- Use customer complaints application to track and manage customer complaints. Record keeping maintain detailed records of customers complaints.
- Survey and questionnaires: regularly distribute surveys together insights on customer satisfaction (NPS surveys).
- Internal audits: perform regular audits to evaluate the efficiency of processes.
- Continuous improvement: implement a feedback loop to use customer insights for continuous improvement of engagement strategies.
- Develop and execute action plans based on the outcomes and feedback received from customers.

S4-2-21 BRD Group takes several steps to gain insight into the perspectives of consumers and end-users who may be particularly vulnerable to financial impacts or marginalized, such as individuals with disabilities and financially vulnerable clients. While the bank does not have a distinct internal definition of vulnerable customers, it applies the national legal definition as stipulated by Law no. 258/2017, which aligns with the EU Directive 2014/92/EU.

To support financially vulnerable individuals, BRD Group offers a dedicated basic current account with essential banking services. Information about these services is clearly displayed in bank branches and on BRD's institutional website under the "Servicii de baza" section.

For individuals with disabilities, BRD Group ensures accessibility to its products and services by equipping 90% of its 388 branches with access ramps and providing clear signage. For individuals with disabilities. BRD Group ensures accessibility to its products and services by equipping over 90% of the branches where access ramps were needed and could be installed with such ramps, as well as by providing clear signage.

Processes to Remediate Negative Impacts and Channels for Consumers and End-Users to Raise Concerns

S4-3-25
b,c

BRD Group provides multiple channels for consumers and end-users to raise their concerns or needs directly with the bank and have them addressed. These channels are established by BRD itself and include both internal and external mechanisms:

- Direct Contact: Customers can engage directly with BRD employees at branches.
- Call Centre: MyBRD Contact service allows customers to reach out via phone.
- Email: Customers can submit concerns through mybrdcontact@brd.ro.
- Online Complaint Form: Available on the Bank's institutional website under the "Contact" section via the "I make a complaint" option.
- Chat Function: A dedicated chat feature on the institutional website enables real-time communication.
- Written Complaints: Customers can send letters to BRD's head office, directed to the Quality Direction.
- Banking Applications: The internet banking platforms provide a messaging section for submitting concerns.
- Social Media: Customers can interact with BRD via its official social media accounts, such as Facebook.

In addition to BRD's internal complaint-handling mechanisms, customers can also escalate their concerns to various external institutions, including:

- National Authority for Consumer Protection
- Centre for Alternative Dispute Resolution in the Banking Field
- Entity for Alternative Dispute Resolution in the Non-Banking Financial Field
- National Bank of Romania
- National Supervisory Authority for Personal Data Processing
- Financial Supervisory Authority
- Romanian Presidency and Romanian Parliament

If a customer receives a negative response from BRD regarding their complaint, the reply includes a list of institutions where they can further escalate their concerns.

Additionally, regarding BRD Asset Management activity, investors in investment funds have access to all the general customer complaint channels provided by BRD, along with direct contact options for BRD AM via email or phone. These multiple complaint-handling avenues ensure accessibility, transparency, and efficiency in addressing customer concerns.

The BRD website contains clear institutional information, the complaint-handling process, possible remedies, and communication methods.

S4-3-25 d

BRD ensures the effective tracking, monitoring, and resolution of customer issues through a structured approach that involves dedicated departments, periodic analysis, and internal controls. The Quality Direction continuously analyses complaints to monitor the evolution of key indicators, identify dysfunctions in services, products, or processes, and assess potential risks, whether isolated or recurring. This analysis helps detect common root causes, allowing the bank to take corrective actions and improve customer experience. The identified malfunctions and their corresponding corrective measures are closely monitored until full resolution is achieved. To ensure the effectiveness of its complaint channels, BRD has established clear internal rules and procedures for complaint management, including mechanisms for whistleblowing and data protection, ensuring that customer concerns are handled efficiently and in compliance with internal and external regulations. Every complaint receives a personalized response within the designated internal timeframe, reinforcing

transparency and consumer trust. Additionally, BRD has implemented internal managerial controls that track the efficiency of issue resolution across the BRD Group, ensuring that all identified risks and incidents are documented, monitored, and addressed following the bank's risk management framework. BRD Sogelease follows similar complaint resolution procedures, providing customers with various reporting channels, including online submission, and ensuring that all concerns are managed according to internal regulatory frameworks. At the same time, BRD AM systematically monitors petitions through its Compliance Department, maintaining an internal complaint registry while also reporting all petitions on a quarterly basis to ASF, the supervisory authority, ensuring external oversight and regulatory compliance.

S4-3-26

BRD ensures that consumers and end-users are informed about and have confidence in the established structures and processes designed to address their concerns and needs. These systems are transparent, easily accessible, and regularly updated to maintain high standards of responsiveness and efficiency. The bank actively encourages customer feedback and continuously improves its mechanisms based on consumer input, ensuring a reliable and trustworthy platform for addressing concerns. BRD Sogelease reinforces awareness and trust in these processes through periodic internal communication via email for staff, as well as mandatory compliance training sessions that highlight available channels, internal procedures, and protective measures. For external end-users, including customers, suppliers, and partners, the complaint resolution process is clearly detailed on the BRD Sogelease website, and each end-user receives a timely response to their complaint, in line with internal timelines. BRD AM follows a similar approach, ensuring that all stakeholders are informed about the available complaint mechanisms and reassured of their effectiveness. Additionally, BRD has policies in place to protect individuals from retaliation when they use such structures or processes, reinforcing a safe and transparent environment for raising concerns.

Actions related to Consumers and End-Users

MDR-P-A
S4-4

BRD Group is committed to ensuring the security, accessibility, and transparency of its products and services while promoting sustainable finance initiatives. This section outlines the key actions taken to address the material impacts, risks and opportunities identified in relation to customer privacy, data security, access to quality information, and sustainable finance. By implementing robust cybersecurity measures, enhancing transparency in communication, and improving access to banking products, BRD aims to strengthen customer trust and safeguard financial well-being. Additionally, BRD Group leverages sustainable finance opportunities to support environmental and social progress, reinforcing its role as a responsible financial institution.

Actions Implemented to Manage the Risks Related to Privacy

Data Protection Officer and Data Protection Correspondents

BRD Group has appointed a Data Protection Officer (DPO) since the implementation of GDPR, and a dedicated Data Protection Cell (DPO) has been established within the Bank to monitor compliance across all processes, services, products, and operations. This structure operates in close cooperation with the Legal and Compliance departments to ensure comprehensive oversight. Additionally, Data Protection Correspondents have been appointed at central level and within the Bank's business structures at Head Office. These correspondents are responsible for supporting the DPO in operational tasks such as maintaining the Processing Register, responding to data subject rights requests, assisting with data protection impact assessments, analysing and documenting security breaches, and ensuring the DPO's involvement in all necessary activities.

The expected outcomes of these actions include enhanced data protection compliance, reduced risk of data breaches, and strengthened consumer trust in BRD's handling of personal data. By ensuring that business departments receive guidance and support in implementing GDPR-compliant measures, BRD aligns with its policy objectives related to data security and regulatory compliance.

The scope of these actions covers all banking activities at the central level and within local subsidiaries. Even when subsidiaries have not designated their own DPO, they are required to appoint a data protection correspondent who follows BRD Group's principles and ensures alignment with BRD Group's data protection framework. This ensures that compliance efforts extend across the entire organization, including upstream and downstream value chain processes.

The time horizon for completing these actions is long-term, as data protection remains a continuous focus, requiring regular adjustments and improvements based on regulatory updates and identified risks.

In cases where data protection incidents have occurred, BRD has taken key actions to provide remedy and prevent future occurrences. This includes a structured approach to security breach analysis, incident documentation, and implementing corrective actions to mitigate risks. The DPO, Data Protection Cell, and correspondents play a critical role in ensuring that affected individuals receive appropriate responses and that the Bank complies with legal obligations related to data protection violations.

GDPR Program

BRD Group has developed a comprehensive GDPR Program that is actively monitored quarterly by top management. This program is designed to ensure the implementation of GDPR requirements, including improving various data protection aspects and managing transversal projects that involve GDPR considerations. The expected outcomes of these actions include better management of personal data, improved compliance with GDPR regulations, enhanced data privacy for customers, and stronger data protection governance throughout the Group. These efforts contribute directly to the Group's policy objectives of ensuring data security and maintaining trust with customers.

The scope of these key actions encompasses all relevant bank activities, particularly those that involve handling personal data. The actions affect all stakeholder groups, particularly customers whose data is processed, as well as the internal departments responsible for ensuring compliance.

The time horizon for these actions is ongoing, with the GDPR Program being continuously monitored and improved upon every quarter.

The GDPR Program has been effective in promoting regulatory compliance and aligning with the bank's Group's data protection targets. Quarterly monitoring has enabled the identification of areas for improvement, and corrective actions have been taken where needed.

Data Protection Impact Assessment (DPIA)

At BRD Group level a series of DPIA analysis were performed. Following this analysis the Group has not identified the need to consult the relevant authority (The National Supervisory Authority For Personal Data Processing - ANSPDCP), as no high / significant residual risks were identified for the envisaged persons, following the measures implemented. At the same time, following the DPIA analysis performed, the Bank identified several supplementary measures, and their implementation is followed within the Internal Control Committee.

Classification and protection of information

BRD has taken several key actions to strengthen its information protection system. These actions include establishing clear ownership of information across the BRD Group, with each individual or department being responsible for the information it generates or receives. This structure ensures that all information within the BRD Group is accounted for and protected according to its classification. Specifically, all information is classified as "Information Assets" and has designated owners and custodians who are accountable for ensuring its proper protection and classification.

By implementing a classification-based approach to information protection, the BRD Group ensures that each piece of information is protected appropriately based on its sensitivity level. This directly contributes to the bank's overarching policy objectives of safe-guarding data, minimizing risks, and maintaining compliance with relevant data protection regulations.

The scope of these actions covers all internal activities at the bank, affecting all departments and employees who interact with BRD Group information systems.

The time horizon for these actions is long, being ongoing, with continuous monitoring and improvement of the information protection measures. The system is designed to adapt to changes in information classification and evolving security threats, ensuring that BRD Group remains agile in its protection efforts.

The classification framework has been implemented across all departments, and employees are consistently trained to apply the appropriate protection measures for each level of information classification. These ongoing efforts have contributed to a more secure information environment, with continuous feedback loops to ensure the system's ongoing effectiveness and alignment with industry best practices.

GDPR Trainings, communications

BRD has implemented organizational measures as required by GDPR, such as improved security protocols, internal audits, and updated data processing policies. Communication efforts, including updates and reminders regarding GDPR compliance, have been conducted to maintain awareness and ensure continuous adherence to regulations.

The expected outcomes of these actions include improved data protection awareness across the organization, enhanced compliance with GDPR, and minimized risks associated with data breaches. These measures help BRD Group ensure that it meets its policy objectives of safeguarding personal data and ensuring the rights of individuals are upheld. By continuously training staff and implementing the necessary organizational measures, there will be maintained a high level of preparedness in managing data privacy and security.

The scope of these actions covers all employees within BRD Group, as well as any other personnel acting under the BRD Group's control, including contractors or third-party service providers who may have access to sensitive data. The GDPR training and communications efforts extend across the entire organization, ensuring that all personnel, regardless of their role, are familiar with data protection principles.

The time horizons for these actions are long term, being ongoing, with annual training sessions and communications being held regularly. The implementation of organizational measures is also part of recurrent activities, meaning they are continuously updated and improved based on the evolving regulatory landscape and emerging risks.

Quantitative and qualitative information regarding the progress of these actions includes the completion of all scheduled GDPR training sessions and the continuous monitoring of GDPR compliance through internal audits. The implementation of organizational measures has resulted in the development of improved data protection procedures, which are regularly reviewed and updated to maintain compliance and security.

Actions Implemented to Manage the Risks Related to Access to Quality Information

Contractual and communication framework

BRD Group has implemented a structured approach to ensuring access to clear, complete, and high-quality information for all consumers through a robust contractual and communication framework. The Bank ensures that all contractual, marketing, and commercial information provided to customers is validated by the Legal and Data Protection departments before dissemination. When necessary, additional validations are performed by specialized departments, including Product Management, Customer Experience, and Marketing.

The primary outcome of this initiative is to provide customers with accurate, understandable, and accessible information, reinforcing consumer trust and satisfaction. By embedding legal and ESG principles into all communication and contractual processes, BRD aims to align with regulatory requirements and enhance responsible business conduct. This contributes to policy objectives related to consumer rights, transparency, and ethical communication.

The Contractual and Communication Framework covers all customer interactions across BRD's operations, including banking products, marketing campaigns, and customer service communications. The validation process applies to all consumer-facing information in BRD's upstream and downstream value chain. The validation process for contractual and communication materials is a recurrent, ongoing activity, permanently monitored internally to maintain compliance and effectiveness.

BRD has established ongoing mechanisms to measure progress, including internal monitoring and customer surveys. The insights gained from these evaluations help refine communication processes, ensuring that BRD maintains high standards in transparency and consumer protection.

Training staff

BRD Group has implemented a structured and recurrent training program to ensure that all employees who interact with customers maintain a standardized, transparent, and high-quality communication approach. This initiative applies to all staff working in the branch network, Call Centre, help desk, and sales teams, who receive periodic training focused on clarity, accuracy, and completeness of information provided to customers. Upon hiring, front-office employees undergo onboarding programs such as "Welcome to BRD", Induction, KYC (Know Your Customer), and mandatory e-learning courses covering BRD's products, services, and operational tools. In addition, annual e-learning sessions with testing, are required, tailored to specific job functions and associated risks. The periodic training topics include client protection, market integrity, ethical culture and conduct, KYC requirements, reporting standards, physical and cyber security, operational risk management, telesales techniques, and customer experience best practices. Employees responsible for intermediation of insurance and investment products must also complete legally mandated training courses at set intervals.

These continuous learning efforts contribute to the Bank's objective of providing clear and high-quality information, ensuring regulatory compliance, and mitigating risks associated with miscommunication or misinformation. The training initiatives cover all BRD Group's operational geographies, ensuring a consistent approach across branches and digital support services. These activities are recurrent and permanently monitored, with structured feedback loops in place to refine content and delivery methods. Customer complaints, satisfaction surveys, and feedback mechanisms are actively used to measure the impact of training efforts, with corrective actions taken as needed to address gaps in staff knowledge or communication. Moreover, compliance with training requirements is systematically tracked, and course content is continuously updated to align with regulatory changes, emerging risks, and evolving customer expectations.

Regulatory Watch

The regulatory watch at BRD Group involves monitoring draft and recently enforced legislation to identify new regulatory requirements and ensure clients receive all legally binding information. This helps mitigate the risk of potential sanctions and loss of reputation while maintaining BRD's impact on its clients by providing clear, precise, and easily accessible information via digital platforms. The General Secretariat monitors draft legislation, the legal department identifies relevant legislation once adopted, and the Compliance Department ensures the implementation and enforcement of new legal provisions. These actions cover all draft legislation, activities across BRD Group, and all stakeholder, particularly customers and internal departments. The time horizons for these actions are ongoing, with continuous monitoring and updates. Progress has been made through enhanced regulatory watch actions, improved response times, and strengthened internal awareness and training programs, ensuring a high level of compliance and consumer confidence.

District Program

In 2024, BRD Group implemented several key actions aimed at enhancing financial and entrepreneurial education, aligning with the bank's commitment to supporting SME clients and adapting to evolving market needs. One of the primary initiatives undertaken was the "District" program, which was designed to provide valuable business insights and guidance to small and medium-sized enterprises (SMEs). This initiative included physical events such as conferences and masterclasses held across 10 Romanian cities, featuring renowned Romanian entrepreneurs and business consultants as guest speakers. These sessions provided SME clients with knowledge and best practices on business growth, financial management, and navigating economic challenges. Additionally, 10 editions of the "District" newsletter were distributed to more than 48,000 SME clients, further extending the program's reach by offering expert advice and relevant market insights in a digital format.

Looking ahead, BRD Group plans to expand the "District" program by increasing the number of in-person events, diversifying topics covered, and leveraging on digital platforms to make financial education more accessible to a broader audience. This will contribute to the bank's long-term policy objectives of fostering financial inclusion, supporting SME development, and strengthening Romania's entrepreneurial ecosystem. The expected outcomes of these initiatives include enhanced financial literacy among SME owners, improved business decision-making capabilities, and greater resilience in navigating financial challenges. In terms of scope, this action covers downstream value chain stakeholders, including SMEs, industry experts, and financial institutions. The program currently focuses on Romania. "District" program serves as a preventative and mitigating measure by equipping SMEs with the financial knowledge and strategic skills necessary to avoid financial distress or business failure. By proactively educating entrepreneurs, BRD potentially reduces the likelihood of businesses facing financial hardships that could otherwise require remedial intervention. In terms of progress tracking, the quantitative impact of the initiative in 2024—including the 10 city events, 48,000 newsletter recipients, and expert-led masterclasses—demonstrates a step forward in BRD Group's financial education efforts.

"The Money Road" podcast

BRD Group has committed to a long-term continuation of financial education programmes. For example, "Drumul Banilor" ("Money Road") podcast had weekly episodes throughout 2024.

In 2024, BRD Group continued its commitment to financial education through the "Drumul Banilor" podcast, a project initiated in 2021 and produced in collaboration with a journalist and the podcast creator. The podcast serves as an accessible educational tool, offering practical financial knowledge to the public in an easy-to-understand format. It covers a wide range of topics, including investments, loans, credit cards, online fraud prevention, interest rates, and financial management strategies. By avoiding complex financial jargon, "Drumul Banilor" aims to make financial education inclusive and engaging for a broad audience. The podcast has the objective to promote financial literacy among listeners, increase awareness of responsible financial behaviours, and greater public understanding of key financial products and risks. By equipping individuals with essential financial knowledge, BRD contributes to its broader policy objectives of financial inclusion, consumer protection, and digital education.

The podcast primarily targets Romanian consumers, covering topics relevant to individual banking clients, potential borrowers, investors, and small business owners. As part of BRD's broader financial education initiatives, it supports both upstream and downstream stakeholders, including customers seeking financial guidance and the banking sector aiming to improve consumer financial awareness. The podcast is available nationwide through popular streaming platforms such as Anchor, Spotify, Apple Podcasts, and Google Podcasts, as well as on BRD's website (www.brd.ro/drumulbanilor) and FinZoom.ro.

Since its launch in 2021, "Drumul Banilor" has consistently grown in reach and engagement. The continued production in 2024 reflects BRD's commitment to expanding financial education efforts. The inclusion of the podcast on major streaming platforms and banking websites has increased accessibility, ensuring that financial knowledge is available to a broad and diverse audience.

The initiative is designed as an ongoing project, with periodic evaluations to optimize content and engagement strategies.

"#ItCouldHaveBeenYou" campaign

In the final months of 2024, BRD launched the #ItCouldHaveBeenYou anti-fraud communication campaign, aimed at raising public awareness about online fraud tactics and equipping consumers with the knowledge for own protection. This initiative aligned with BRD's commitment to consumer protection, cybersecurity awareness, and financial literacy, reinforcing trust in digital banking. The campaign leveraged social media, online platforms, and traditional media to disseminate key information, targeting a broad audience, including individual consumers, businesses, and online banking users across Romania. The campaign contributed to BRD's policy objectives by reducing fraud risks, promoting safe financial behaviours, and enhancing digital security knowledge. Its implementation in late 2024 marked an important step in BRD's ongoing cybersecurity awareness efforts, with plans to expand similar initiatives in 2025 and beyond, integrating them into broader financial literacy programs. Moving forward, BRD will evaluate the campaign's effectiveness through customer feedback, engagement metrics, and fraud prevention data, ensuring continuous improvement in protecting consumers from financial fraud risks.

Actions Implemented to Manage the Risks Related to Security of a Person

Cyber Defense Strategy

BRD has continuously strengthened its cybersecurity posture in alignment with its Cyber Defence Strategy, implementing key actions aimed at prevention, detection, reaction, and response capabilities. In 2024, the Bank conducted regular internal security audits, updated or issued key normative documents, and enhanced its early detection program to identify information security vulnerabilities more efficiently. Additionally, BRD reinforced employee

awareness and training, ensuring that over 96% of employees signed an InfoSec Annex upon onboarding and participated in periodic cybersecurity training programs, webinars, and regulatory web-based training sessions. To further improve security, the Bank implemented "Security by Design/Privacy by Design" standards for all new major changed applications, ensuring robust security compliance from development to deployment. As part of its proactive defence, BRD performed a Tabletop Cyberattack Simulation Exercise, validating the effectiveness of its cyber defence mechanisms. The Bank also maintained its RedLine framework, a structured countermeasure system designed to prevent and mitigate Black Swan events that could have significant impacts on BRD's operations. Also, the Bank has implemented specific measures to align with EU Regulation 2022/2554 (DORA).

The scope of these initiatives extends across all BRD business units, covering both internal security frameworks and external customer-focused cybersecurity measures, including regular phishing and malware awareness campaigns delivered via SMS, emails, push notifications, and institutional websites. These efforts are critical for safeguarding customers, employees, and business partners across BRD's operational geographies. BRD has enhanced its cybersecurity infrastructure by preparing for implementing cloud-based security products and implementations and introducing AI and machine learning (ML) technologies to strengthen threat detection. Moreover, the Bank aims to automate cybersecurity responses through Security Orchestration and Automation Response (SOAR) to further reduce reaction time and mitigate cyber risks efficiently. These measures are expected to enhance BRD's resilience against cyber threats, ensuring secure and uninterrupted business operations while reinforcing customer trust in the bank's digital ecosystem.

Free security solution for remote banking applications

As part of its ongoing commitment to cybersecurity and fraud prevention, BRD has implemented a free security solution for its remote banking applications, benefiting both individual and corporate clients. This initiative represents a key action to strengthen the security framework of BRD's digital banking services, directly addressing the increasing threats posed by cybercrime and online fraud. The solution provides enhanced protection measures, such as advanced authentication protocols, real-time threat detection, and proactive fraud monitoring, ensuring a safer online banking experience. By offering this service at no cost, BRD reinforces its policy objective of promoting secure and responsible digital banking, while also mitigating risks associated with cyber threats. The scope of this action extends across all BRD remote banking users, covering both personal banking customers and businesses that rely on digital platforms for financial transactions. This initiative aligns with BRD's long-term cybersecurity strategy, with implementation continuing into 2025 and beyond, ensuring ongoing improvements based on emerging security challenges and customer needs. While the focus is primarily on prevention, this security solution also serves as a remedial measure, helping customers recover from or prevent financial losses due to cyberattacks. Progress on this action will be tracked through cybersecurity incident reports, user adoption rates, and feedback mechanisms, ensuring continuous enhancement of digital security measures for BRD clients.

Actions Implemented to Manage the Positive Impact Related to Access to Products and Services

Access to products and services to vulnerable people and persons with disabilities

BRD is committed to providing access to essential banking services for vulnerable consumers, ensuring financial inclusion in accordance with legal and regulatory requirements. For financially vulnerable consumers, as defined by Law 258/2017, the Bank offers a current account with basic services, allowing them to perform essential banking operations such as cash deposits and withdrawals, direct debit, intra- and interbank transfers, ATM withdrawals,

and card payments. BRD applies certain gratuities, including zero monthly account maintenance fees, free ATM withdrawals from both BRD's and other banks' networks in Romania, and up to 10 free interbank payments per month. The Bank ensures transparency through internal normative frameworks that detail the characteristics and applicable fees, while also providing clear guidance posters in branches to inform customers about their rights and eligibility criteria, as mandated by ANPC Order no. 787/2024. Additionally, a dedicated webpage, Servicii de baza, is available on BRD's website for easy access to relevant information.

For customers with disabilities, BRD ensures accessibility to its entire range of banking products and services, including the payment account with basic services for eligible individuals. In terms of physical accessibility, over 90% of BRD's 388 branches where access ramps are needed and possible to add are equipped with them, while for the remaining locations, nearby accessible branches are indicated. In addition, a dedicated poster is displayed in branches, ensuring that customers with disabilities receive priority service. To accommodate visually and hearing-impaired customers, the Bank provides printed information on request, and trained employees assist in completing necessary documentation.

In addition, there is on-going initiative that involves the implementation of the text to speech functionality on the ATM that allows people with visual impairments to make cash withdrawals/balance inquiries on terminals. At present, 160 ATM out of 1300 have this functionality. YOU Mobile is also accessible and compatible with Voice Over readers (functionality which reads to customers the fields in application, so that the customer can use the application independently).

Provide diverse distribution channels for products and services

BRD has taken steps to enhance accessibility and convenience for its customers by expanding and optimizing its product and service distribution channels. The Bank has adapted its infrastructure and technology to facilitate online sales of key banking products, including debit and credit cards, personal loans, current accounts, deposits, investment products, and electronic signature solutions. This digital transformation ensures that customers can access financial services easily without the need for physical branch visits. Additionally, BRD has implemented self-service banking solutions, such as 24/7 transactional services available through specialized machines and terminals in select branches, improving operational efficiency and customer experience.

In 2024, BRD further enhanced its physical banking capabilities by installing High-Capacity Machines (HCMs) in several branches, simplifying cash deposit processes and reducing waiting times for customers. Moreover, MBA machines, which provide self-service transactional capabilities, were upgraded with new functionalities and software optimizations as part of the MBA recycling project, increasing their capacity, efficiency, and availability. These enhancements positively impact customer satisfaction by offering a seamless and efficient banking experience while also contributing to cost reduction through increased automation.

These recurrent activities are continuously monitored to ensure optimal functionality and service quality.

Insurance partnerships

BRD has developed strategic partnerships with insurance companies to enhance the range of financial protection solutions available to its customers. Through these collaborations, the Bank provides debit and credit card insurance, ensuring financial security in case of fraud or unauthorized transactions, as well as travel insurance, offering protection against unforeseen events during trips. Additionally, through its subsidiary BRD Asigurari de Viata, the Bank offers life and health insurance as well as home insurance, which can be acquired either as

standalone products or integrated into bundled financial packages with other banking services. These initiatives align with BRD's broader objective of enhancing customer satisfaction and loyalty by providing comprehensive financial protection and solutions to its customers. Given that these partnerships represent recurrent activities, they ensure long-term value for both customers and the bank, reinforcing BRD's position as a provider of a wide range of financial solutions.

Actions Implemented to Manage the Positive Impact and Opportunity Related to Sustainable Finance

Sustainable financing³⁸ and ESG investments

In 2024, BRD advanced its sustainable finance initiatives, in line with its Horizon 2025/2027 commitment to reach EUR 2.4 billion in sustainable finance transactions by 2027. These actions support Société Générale Group's broader commitment of EUR 300 billion in sustainable transactions. A key step was the development of a business plan for sustainable and positive impact financing, targeting sectors with long-term environmental and social benefits. The strategy emphasizes energy efficiency, clean mobility, the circular economy, green buildings, water treatment, agriculture, and sustainable municipal projects. The Bank's approach is aligned with key EU frameworks, including the EU Green Deal, the National Recovery and Resilience Plan, and the EU's Circular Economy Action Plan.

The business plan aims to increase sustainable finance transactions and assist businesses in transitioning to low-carbon and socially responsible models. By adhering to ICMA Green Bond Principles, LMA Green Loan Principles, and Sustainability-Linked Loan Principles, BRD ensures transparency, accountability, and measurable impact. To enhance risk management and prevent financing of activities with negative environmental or social impacts, BRD follows SG Group's E&S Sectoral Policies, which prohibit financing of projects in high-risk sectors. Additionally, impact analyses are conducted for all sustainable transactions, leveraging third-party assessments or ESG ratings from recognized agencies to validate their positive contributions.

BRD's business plan covers both large corporate clients and SMEs, with a tailor-made financing approach for corporates and a more standardized offering for SMEs in 2024. The Bank supports green bond issuance on international markets and has a dedicated team to assist clients in structuring transactions according to international sustainability standards. The bank also supports social impact projects in renewable energy, clean mobility, healthcare, education, local employment, and social inclusion, for corporate and public sector clients.

BRD's business plan for sustainable and positive impact financing operates under a medium-to long-term time horizon, with progress reviewed periodically. Corporate clients engaged in sustainability-linked financing are required to submit regular impact reports. BRD assesses potential negative impacts of financed projects, taking correction actions if necessary. The bank also adheres to SG's E&S exclusion policies, to avoid environmentally or socially harmful investments.

In 2024, for large corporates, the Bank made available sustainable financings, as follows:

³⁸ Sustainable financing refers to financial transactions that generate environmental and/or social benefits, aligning with either the Green & Sustainability Linked Loans Framework or the Green Financing Framework, and may include positive impact financing (PIF), sustainability-linked loans (SLL), and other specialized loans like blue or gender loans. Sustainable financing encompasses green or social loans used to finance or refinance eligible Green/Social Projects, with methodologies and criteria that are internally defined and distinct from the EU Taxonomy's criteria, being less stringent than those in the EU Taxonomy. Consequently, not all sustainable finance provided by BRD Group will meet the strict criteria for EU Taxonomy alignment and the Sustainable Financing metric and target presented hereinafter in this report is an internal metric and must not be confused with the Green Asset Ratio (GAR) KPI under the EU Taxonomy.

- Renewal with top-up of a 2-year SLL credit line ceiling of EUR 12m and a new 5-year SLL medium term loan of EUR 21m for general corporate purposes, made available to a private dialysis provider (Diaverum Romania). The two SLL facilities have contractual sustainability performance targets set that the company needs to comply with, classified as follows: (i) environmental impact (electricity & water consumption per treatment), (ii) social impact (facilitating the access of new patients to treatment & the client satisfaction level);
- New SLL structure implemented for EUR 92.3m credit facilities on 3 years, made available to a private energy distributor;
- New SLL structure approved for EUR 24m credit facilities for 1 year for water utility provider (EUR 12m implemented);
- New green ceiling of max. EUR 15m for financing leasing, signed with a leasing company;
- Renewal with top-up of the green loan up to EUR 7m, for 1 year, made available to Hyundai Auto Romania for financing low carbon personal transport vehicles and related infrastructure.

BRD's activities have resulted in positive impacts across various sectors, including sustainability, healthcare, and financial inclusion. Its lending products, such as green and social financing, support individuals and vulnerable populations, and initiatives like the Espresso Green and Habitat Green campaigns promote environmental sustainability.

BRD Group's activities have been assessed to create positive impacts across various sectors, including sustainability, healthcare, and financial inclusion.

BRD plays a key role in social financing programs like "Prima Casa" and offers Study Loans to support students' education. For corporate clients, BRD organizes conferences on ESG topics to promote sustainable practices, particularly in agriculture, transportation, and waste management.

In 2024, BRD signed a partnership with the European Investment Fund (EIF) to aid Romanian companies in their green transition. This initiative supports investments in the green and sustainable transformation of the economy, as well as accessibility improvements in services and infrastructure. SMEs and small enterprises can access loans for green investments and social accessibility services.

BRD also completed a synthetic significant risk transfer (SRT) transaction with the IFC, freeing up capital for sustainability-related projects of up to €315 million. This deal allows BRD to fund climate-related initiatives and support women-owned businesses.

BRD Sogelease's partnership with the European Investment Bank provides favorable financing for SMEs, supporting sectors like transportation and agriculture.

BRD AM plays a dual role, helping over 150,000 clients invest and save through investment funds and contributing to economic development as a responsible investor.

In addition, BRD AM is a responsible investor joining Principles for Responsible Investment framework since April 2022, a community of more than 5000 organizations around the world committed to promoting ESG. Sustainability principles are integrated in all BRD AM products. Furthermore, an ESG art. 8 fund was created since July 2023.

Overall, BRD Group's sustainable finance initiatives positively impact a wide range of consumers and sectors, contributing to individual well-being and Romania's economic development. These initiatives are expected to expand further in 2025.

Training for the employees on sustainable finance

BRD has made progress in integrating Environmental & Social (E&S) awareness and sustainable finance principles into its corporate culture by implementing a series of dedicated training programs for employees. In 2024, the Bank conducted 67 dedicated training sessions on E&S analysis and sustainable finance, facilitated through both internal and external trainers at the local level, as well as with support from the Société Générale (SG) Group. These training programs were delivered in various formats, including physical workshops, virtual sessions, and e-learning modules, ensuring accessibility and engagement across different teams.

A key achievement in 2024 was the successful deployment of the Climate Fresk programme, training over 1,600 employees and meeting the bank's goal of reaching 30% of its staff. This initiative improved employees' understanding of climate-related risks and their impact on banking operations. Furthermore, BRD launched the ESG Academy, an education programme aimed to improve awareness and expertise in sustainable finance. The awareness component includes a series of five fundamental-level courses in short e-learning formats, which will be progressively rolled out to all BRD employees.

In 2024, BRD continued the investments in training of functions involved in originating sustainable finance transactions on the new SPIF methodology implemented by the Group – 12 workshops with 385 participants vs. 7 workshops with 292 participants in 2023 (both Corporate and Retail) - delivered by local experts, on the themes “Loans which benefit of the risk protection offered by IFC guarantee and Mechanisms for improving ESG risks” and “Standards of analysis and addressing the ESG risks impact”. In addition, 10 sessions of Client Climate Vulnerability Indicator and RACI trainings have been organized with the participation of 258 employees. IFC specialists delivered 3 sessions of the training dedicated to Blue Finance with 79 participants from Corporate and Retail perimeters, but support functions as well.

These efforts reflect BRD's commitment to enhancing its workforce's capabilities in managing environmental and social impacts effectively.

Climate Change Summit

Climate Change Summit is an event in Central and Eastern Europe dedicated to innovative solutions for the climate change challenges we are facing today and tomorrow. The Summit takes place amid geopolitical and geoeconomics shifts at an inflection point of how societies look at desired futures.

In 2024, at its third edition, over 60 Romanian and international speakers, researchers, entrepreneurs, innovators, government officials, civil society representatives and leaders from Romania and Europe shared solutions for a greener future in front of more than 1500 participants at the Romanian Opera House and other venues. In addition, the event streamed live on partner platform We Don't Have Time, as well as on climatechange-summit.org, registered over 1.3 million views, highlighting global interest in the climate solutions discussed.

The summit opened with key messages from presidency and prime minister, emphasizing the importance of working together to find effective solutions to climate change and that, the Romanian government will play a key role in preventing and combating these effects through "public policy proposals and attracting international funding, both to transform the economy and to protect vulnerable populations".

In the Climate Change Summit Awards competition, the best and most innovative solutions proposed by young people under 30 have been awarded with prizes totalling €12,000. The most sustainable small and medium-sized enterprises and non-governmental organizations from Romania and Central and Eastern Europe will be included in a report highlighting innovations in addressing sustainability in the region.

Metrics and Targets

MDR-T
S4-5

Established Targets Related to Consumers and End-Users

For the material IROs related to Privacy, Access to quality of information, Security of a person, Access to products and services, BRD Group has not identified any material targets relevant to be disclosed. The Group established processes are anchored within the functions that have day-to-day responsibility for ensuring adherence to its policies.

Targets related to Sustainable Finance are included under the chapter **Environmental Information – Climate Change** (see E1-4 disclosures).

Metrics

Metric related to Sustainable Finance are included under the chapter **Environmental Information – Climate Change** (see E1 disclosures).

Having in view that the ESRS topical Standard related to Consumers and End-users does not provide any specific metrics and the ESRS Sector-specific standard is under development, BRD Group provide metrics from GRI Standard 417, 418.

Table 25 – Substantiated complaints concerning breaches of customer privacy and losses of customer data (GRI 418-1 a, b,c)

Total number of substantiated complaints received concerning breaches of customer privacy, categorized by:		
i.	complaints received from outside parties and substantiated by the organization.	8
ii.	complaints from regulatory bodies.	0
Total number of identified leaks, thefts, or losses of customer data.		0

According to GRI 418-1, **substantiated complaint** represents a written statement by regulatory or similar official body addressed to the organization that identifies breaches of customer privacy, or a complaint lodged with the organization that has been recognized as legitimate by the organization.

The substantiated complaints were analysed and the conclusion was that neither of the incidents resulted in leaks, thefts, or losses of customer data.

Table 26 – Incidents of non-compliance concerning marketing communications (GRI 417-3 a, b)

Total number of incidents of non-compliance with regulations and/or voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by:

i. incidents of non-compliance with regulations resulting in a fine or penalty.

0

ii. incidents of non-compliance with regulations resulting in a warning.

iii. incidents of non-compliance with voluntary codes.

8.4. Governance Information

Business Conduct

This chapter includes details on the identified impacts, risks, and opportunities (IROs) related to Business Conduct, as well as the corresponding policies, actions and targets is provided. Furthermore, the BRD Group's progress and the results of the policies and measures is also presented.

Governance

G1-GOV-
1-5

Information about the role of BoD and EC related to business conduct are reported in the chapter "General Disclosures".

Impacts, risks and opportunities management

G1-1-9

Business Conduct Policies and Corporate Culture

At BRD Group, corporate culture is deeply rooted in the values that define its Leadership Model. These values – **Customer First, Integrity, Care, Team Spirit, Innovation, Responsibility, and Commitment** – serve as the foundation for how BRD Group interacts with its customers, support its employees, and lead by example within the organization. They reflect a culture of performance, accountability, and alignment with Société Générale (SG) Group's strategy, always keeping the client at the forefront of BRD Group efforts.

To establish and develop this corporate culture, BRD Group implemented a range of initiatives aimed at embedding these values into every aspect of its operations. Leadership and training programs play a critical role in fostering the desired behaviours. For instance, "The Rise Up Journey," a program designed to enhance leadership skills at all levels, focuses on promoting constructive feedback, collaboration, openness to change, and inclusivity. In addition, within BRD maintains an annual training plan that enhances technical expertise, compliance awareness, and soft skills development. These efforts are further complemented by Climate Fresk workshops and ESG Academy (described in more detailed in Consumer and end-users chapter), which underscore our commitment to sustainability and equip employees with knowledge to develop actionable ideas to address climate change.

BRD Group considers onboarding as a crucial step of integrating new employees into its organizational framework. Onboarding processes have been improved with digital and automated workflows, ensuring a seamless transition for newcomers. Programs such as "Welcome to BRD" introduce new employees to BRD Group organizational values, compliance requirements, and responsibilities, setting the tone for their engagement with the company.

Governance plays a pivotal role in reinforcing BRD Group corporate culture. The **Culture and Conduct program** implements a structured roadmap focused on governance frameworks, risk management, and communication. This program is overseen by

designated roles such as the Culture and Conduct Correspondent and Conduct Officer, ensuring accountability and alignment with SG Group standards. The roadmap is reviewed annually at the executive level to measure progress and refine objectives.

Promoting corporate culture is integral to BRD Group strategy. The bank fosters an environment of psychological safety and inclusivity through initiatives like the "Try, Learn, Innovate" and "Inclusion - Truth or Dare?" conferences, which encourage open dialogue and diversity of thought. BRD internal communication channels, including a redesigned HR newsletter, ensure consistent messaging and engagement. Moreover, BRD actively recognizes and empowers employees who embody its values, as demonstrated through the Influencer Survey, which identifies colleagues who drive cultural improvements and inspire their peers.

To evaluate and strengthen BRD Group corporate culture, we rely on robust feedback mechanisms. The SG Barometer survey provides insights into employee engagement and perceptions of the organization, achieving an engagement rate of 75% in 2024. Complementary to this, the Organizational Health Index survey assesses the efficiency of processes and organizational behaviours, enabling us to create targeted action plans for improvement. Performance management processes, including annual reviews and mid-year feedback, facilitate meaningful dialogue between employees and managers, ensuring continuous alignment with BRD Group values and objectives.

Through these interconnected efforts, BRD Group continually establishes, promotes, and evaluates a corporate culture that aligns with its strategic goals, supports employee development, and reinforces its commitment to integrity and sustainability.

Policies Related to Business Conduct

BRD Group's Code of Conduct

MDR-P-
65 a, b
G1-3-18-
a

At the core of BRD Group's ethical commitment is the SG Code of Conduct, which represents a set of values and behavioural principles established to guide the actions and activities of all companies which are part of the SG. These principles emphasize the respect of the human and socio-economic rights, as well as the environment, having as core values communicated among all stakeholders - team spirit, innovation, responsibility and commitment.

The Code of Conduct represents a commitment by the BRD Group to follow the proper standards of ethics and business responsibility and applies to all BRD Group subsidiaries and to all its employees as well as partners, customers, and suppliers. The Code addresses aspects related to confidentiality of information, market integrity, conflicts of interest, use of resources and how to deal with clients and suppliers. Furthermore, SG Code of conduct is part of the CSR clause being mandatory to be inserted in all the contracts concluded with third parties. This policy covers all the material IROs related to Business Conduct.

Compliance with the Code of Conduct is ensured through the implementation of the SG's internal rules and procedures into its entities. There are dedicated internal policies and procedures for the implementation of the SG Code of Conduct, such as: Deontology Code (transposing SG Code of Conduct provisions), Conflict of Interest instruction (defining the set-up for managing conflict of interest), Whistleblowing instruction (detailing the reporting process and related regulatory and Group provisions), Anti-Bribery and Corruption instruction (transposing SG ABC principles) as well as the instruction managing the process of Declaring gifts, business meals and external events.

The Code of Conduct addresses the impact of business operations on transparency, managing the risks of misinformation and fostering opportunities for enhanced stakeholder trust and engagement.

The process for monitoring the implementation of the SG Code of Conduct is closely related to the evaluation process of each employee, being focused on the conduct and compliance review section. The Conduct & Compliance review allows the manager to discuss the following points with the employee:

- compliance with rules, regulations, and internal procedures applicable to the employee's function;
- the completion of mandatory trainings;
- the completion of the necessary actions for maintaining their skills and knowledge.

The employees are evaluated on these elements by their manager, notably in terms of conduct, risk management, quality of service, and respect of client interests.

Furthermore, there are internal audit missions and dedicated controls in place to monitor the compliance with the Code of Conduct rules and to apply disciplinary sanctions in case of Code breaches, according to the internal regulatory framework. The monitoring activity of BRD Group employees, including observance of the Code, is done in accordance with internal regulatory framework.

MDR-P-
65 c

The Executive Committee (EC) is ultimately responsible for communicating the “tone from the top” to maintain employees’ awareness and is accountable for the implementation of the Code of Conduct.

BRD Group employees have the obligation to comply with the provisions of the Code of Conduct and of the regulatory framework issued for its enforcement and also to observe its conformance and further to alert via the specific channels available the aspects that may represent breaches of deontology.

Additionally, the Compliance Department ensures the operational management and monitoring of the implementation of the Code of Conduct. The policies and procedures are regularly reviewed and updated to reflect the legislative or regulatory changes and developments in the Bank’s business activities.

MDR-P-
65 d

BRD Group acts in accordance with and cooperates with those international initiatives with which it has chosen to endorse, which include: the United Nations Global Compact; the Statement by Financial Institutions on the Environment and Sustainable Development (United Nations Environment Programme); the Equator Principles; the Wolfsberg AML Principles.

MDR-P-
65 e

The SG Code of Conduct is transposed at local level through the Deontology Code, which is consulted with different internal stakeholders (e.g. legal department, human resources department, Labour Union), and further relevant suggestions are integrated. The stakeholders are consulted via email and/or meetings.

MDR-P-
65 f

The Code of Conduct is available on corporate website and communicated through internal channels to ensure all employees are aware of and understand its content. Furthermore, third parties in relation to BRD Group are informed about SG Code of Conduct through a CSR clause, that is mandatory to be inserted in all the contracts concluded with third parties.

BRD Group’s Conflict of Interests Policy

MDR-P-65 a, b, d BRD Group has implemented a comprehensive Conflict of Interests Policy to ensure that it operates in full compliance with national legislation (NBR Regulation no. 5/2013, with further amendments on prudential requirements for credit institutions) and European legislation (especially MiFID II Directive). This policy integrates provisions from the Code of Ethics, the Policy for Selection, Monitoring, and Succession Planning of Management Body Members, the Rules of Organization and Functioning of the Management Bodies (Board of Directors and Executive Committee), and the Conflict of Interests Instruction. Its primary purpose is to prevent any potential conflicts between BRD Group and its customers, employees, third parties, or suppliers, covering all entities within the Group. The policy emphasizes transparency, effective management of conflict risks, and the promotion of stakeholder trust and engagement. The material IROs covered by this policy are the ones related to "Corporate Culture" and "Anti-corruption and Bribery Prevention and Detection".

A conflict of interest is defined as a situation where an individual's personal interests conflict with the Group's interests, potentially affecting their objectivity and decision-making. To ensure compliance, BRD Group conducts regular internal audits, controls, and dedicated compliance actions such as training and quarterly assessments. These efforts help monitor the effectiveness of conflict management mechanisms and ensure alignment with evolving legislation and internal guidelines. Additionally, the Conflict of Interests Policy is reviewed at least annually to adapt to new legal requirements and SG guidelines.

MDR-P-65 c BRD Group's EC establishes, approves, and supervises the implementation and maintenance of effective policies for identifying, evaluating, managing and reducing or preventing current conflicts of interest. Additionally, the Compliance Department ensures the management and monitoring of the implementation of the Conflict of Interest Policy. The policies and procedures are regularly reviewed and updated to reflect the legislative or regulatory changes and changes in the Group's business activities.

MDR-P-65 e To implement this policy effectively, key internal stakeholders (i.e., Legal, Human Resources, Risk) are consulted. Their input is carefully reviewed, and relevant recommendation are integrated into the policy. The consultation process is conducted through email exchanges and online meetings.

MDR-P-65 f The Conflict of Interest Policy is available on BRD Group's corporate website. The policy is also communicated through internal channels to ensure all employees are aware of and understand its provisions.

Principles and Rules Governing the Fight Against Corruption

MDR-P-65 a, b
G1-3-18- To ensure a high level of compliance with legislation, regulations, banking standards, as well as internal directives/procedures/instructions and corporate governance principles, all companies within the BRD Group have adhered to the "Principles and Rules Governing the Fight Against Corruption". These principles define several terms and regulate the conduct that BRD Group employees must adopt regarding the following aspects: the granting of undue benefits and bribes; recruiting and evaluation of employees; giving or receiving gifts or invitations to business meals or external events; the use of a third party intermediary or supplier; "facilitation" payments; sponsorship and patronage; political and religious donations; corruption or influence trafficking related to clients; advocacy activities; conflict of interest; documentation, accounting and archiving. This policy covers all the material IROs related to Business Conduct sub-topics.

	<p>There are internal and SG audit missions in order to monitor the deontological process, in particular with focus on anti-bribery and corruption. Furthermore, there are dedicated actions at Compliance level (dedicated trainings for most exposed persons to ABC risk, quarterly controls and compliance indicators, ABC risk assessment, dedicated reporting to the management) in order to monitor the adequacy of the management of anti-bribery and corruption mechanism, in line with the applicable laws, including laws prohibiting corruption, bribery and influence peddling.</p>
MDR-P-65 c	<p>BRD Group's EC is responsible for implementing the commitment to fight bribery and corruption, notably through communication campaigns targeting all employees. The Compliance Department defines and implements the anti-corruption program and ensures its effectiveness. It provides information and guidance to support the EC's responsibilities, ensuring that anti-corruption topics receive the necessary focus and that appropriate resources are available to comply with the provisions outlined in normative framework.</p>
MDR-P-65 d G-1-10-b	<p>The policy "Principles and Rules Governing the Fight Against Corruption" is aligned with SG values and global anti-bribery and corruption standards, including the United Nations Convention against Corruption. This alignment is based either on SG's operational presence in various countries or the extraterritorial nature of certain regulations, such as the U.S. Foreign Corrupt Practices Act (FCPA) and the UK Bribery Act (UKBA). Additionally, the policy is aligned with guidelines from international frameworks, including the United Nations Convention against Corruption, Wolfsberg Group's Anti-Bribery and Corruption (ABC) Compliance Program Guidance; UK Bribery Act, U.S. Foreign Corrupt Practices Act (FCPA).</p>
MDR-P-65 e, f G1-3-20	<p>Similarly to all other internal normative processes, the feedback from internal stakeholders is collected and addressed within the approval process. The policy is also available on BRD Group's corporate website and is communicated to all employees through internal channels. Interested third parties are informed about the "Principles and Rules Governing the Fight Against Corruption" through an ABC clause, which is included in contracts with third parties based on the risk rating and contract value.</p>
	<p>Procedures for Identifying, Reporting and Investigating Concerns About Unlawful Behaviour, Including Whistleblowing Channel</p>
G1-3-18-a	<p>BRD Group's system for preventing and detecting cases of corruption includes the Code of Conduct (see above), the Principles and Rules Governing the Fight Against Corruption (see above), a Whistleblowing Mechanism and a specific Training Program.</p>
G1-1-10-a, b, c, d	<p>Whistleblowing Mechanism</p> <p>BRD Group has implemented a secure whistleblowing mechanism in accordance with NBR Regulation 5/2013, allowing employees, service providers, and other stakeholders to report ethical violations, misconduct, and illegal activities, including corruption and influence peddling, conflict of interest, theft of goods, misappropriation of funds, anti-competitive practices, non-compliance with international sanctions, market abuse, money laundering, terrorist financing, accounting and tax fraud, human resource rights (discrimination, harassment, health and safety at work, human rights and fundamental freedoms, security, privacy and data protection, document tampering or falsification). The whistleblowing channel is accessible through the corporate website and ensures strict confidentiality and personal data protection. Reports can be submitted anonymously via the WhistleB platform, where whistleblowers receive a unique login and password to track the status of their report and securely communicate with the designated compliance officer, the BRD Whistleblowing (WBL) Referent, who is responsible</p>

for managing and investigating alerts. Additionally, SG provides an independent whistleblowing platform available to all staff members, offering an additional layer of protection.

BRD Group's whistleblowing system accommodates reporting from both internal and external stakeholders, ensuring that concerns are addressed in a structured and transparent manner. Employees may also report issues directly to their line managers, the Human Resources department (for cases related to harassment or discrimination), or the Chief Compliance Officer (CCO) in addition to any locally designated Whistleblowing Officer.

BRD Group ensures full compliance with Directive (EU) 2019/1937 by implementing strong protections through normative documentation for whistleblowers against retaliation, including dismissal, demotion, salary reductions, intimidation, discrimination, and other forms of unfair treatment. Whistleblowers who believe they are facing retaliation are encouraged to file a new report, and BRD Group commits to investigating such claims promptly. It is also prohibited to include the whistleblowers on industry blacklists that could impact their future employment opportunities. In cases where a whistleblower experiences any of these forms of retaliation, BRD Group provides clear channels for reporting and addressing such issues.

G1-3.18-b

When a whistleblowing report falls within the scope of anti-bribery and corruption, the person or persons who received it, will determine the persons to be involved in handling the report (Legal, Internal Audit, HR, etc). The Whistleblowing Referent will decide if an external company/ firm should be involved in the analysis of the report.

At the end of the investigation phase of the report, the person or persons involved in handling the report may propose any appropriate measure, including the implementation of corrective measures or even disciplinary sanctions, actions performed through investigating committee where mandatory members (Legal, Human Resources, Compliance) are separate from the management body involved in the matter.

Additionally, the investigators or investigating committee are separate from the chain of management involved in the matter.

The number of persons who have knowledge of a whistleblowing report and its contents must be strictly limited to those who are intended to intervene in the investigation or who must be informed of the existence and content of the report, according to the principles of confidentiality.

G1-3.18-c

The main findings of the investigations concluded are reported to the EC by the Executive Director of Compliance.

G1-1-10-e

In addition to whistleblower protections, BRD Group has clear procedures for investigating business conduct incidents, including corruption and bribery. Reports are processed in accordance with the internal normative framework, ensuring that all cases are handled independently, objectively, and in compliance with legal requirements. Investigations follow a structured process with predefined timelines and involve designated compliance officers. For incidents outside the scope of whistleblowing, BRD group has established specific internal policies, such as its Internal Regulation, which detail the procedures for investigating other types of reported misconduct through the HR department.

Functions at Risk of Corruption and Bribery

G1-1-10-h

BRD Group has identified specific positions particularly exposed to the risk of corruption based on criteria such as direct interaction with clients or third parties who have decision-making authority or influence over contracts the Group may enter into. High-risk roles also include those engaging with Public Officials, Significant Public Officials (SPOs), and Politically Exposed Persons (PEPs) who have influence over the Group's business activities. Most

Exposed Persons to risk of corruption and bribery include members of governing bodies, all Executive Committee members, and, if not part of these committees, functions such as HR and Legal, as well as commercial managers responsible for business development, purchasing employees involved in procurement and supplier selection, and other employees other employees in similar positions. To mitigate corruption risks, individuals in these roles receive specialized training tailored to their responsibilities.

Anti-Bribery and Corruption Training Program

G1-1-10-
g
G1-3-21-
a,b,c

To reinforce its whistleblowing framework and strengthen its anti-corruption measures, BRD Group provides a comprehensive training and awareness program designed to prevent and detect corruption and bribery. This program includes mandatory Anti-Bribery and Corruption (ABC) e-learning courses, interactive training sessions, and dedicated onboarding programs such as "Welcome to BRD" to educate employees about whistleblowing procedures, their rights, and the importance of promptly reporting misconduct. Employees are required to remain vigilant and adhere to the Group's zero-tolerance policy on corruption, including the use of whistleblowing channels to report incidents. The ABC training covers a wide range of topics, including the collective and individual impact of corruption, extraterritorial ABC legislation, case studies addressing real-world ABC scenarios, and best practices for managing corruption risks at BRD. Additionally, employees receive guidance on ABC processes and frameworks implemented within the Bank, including conflict of interest management, procedures for declaring gifts, business meals, and external events, as well as detailed information on the whistleblowing channels available. Employees are encouraged to seek advice from their managers or the Compliance Executive Director when facing ethical dilemmas or uncertainties regarding whistleblowing and ABC-related matters.

Table 27 – ABC Training-related information

2024	At-risk functions
Training coverage	
Total	276
Total employees receiving training	272
Delivery method and duration	
Classroom training (hours)	30
Virtual Classroom (hours)	132
Regulatory Computer-based training (hours)	158
Non-regulatory computer-based training (hours)	61
Voluntary computer-based training (hours)	17
Frequency	
How often training is required	annually
Topics covered	
Definition of corruption	Most exposed staff to corruption risks, fight against money laundry and terrorism financing, combating the financing of terrorism.
Policy	
Procedures on suspicion/detection	SG Group Code of Conduct BRD Conflict of interests policy BRD Principles and rules governing the fight against corruption

Actions Related to Business Conduct

During 2024, BRD Group enhanced its ethical compliance framework, focusing on conflict of interest management, anti-corruption, and promoting an ethical culture across the organization. Key actions included the ongoing dissemination of quarterly newsletters, monthly and quarterly training sessions, and annual risk assessments, all designed to reinforce the principles outlined in the SG's Code of Conduct. These measures cover all material IROs related to Business Conduct, ensuring compliance with good professional practices. The Group's ethical framework is supported by dedicated internal policies such as the Deontology Code, Conflict of Interest instruction, and Whistleblowing instruction. This holistic approach affects all employees and third parties, as compliance with the Code of Conduct is mandatory and reinforced through CSR clauses in contracts with third parties.

The scope of these actions extends across the entire BRD Group, applying to all subsidiaries and partners. The implementation of these actions is monitored through a quarterly maturity assessment based on five key pillars: Governance Framework, Culture & Conduct Monitoring, Conduct Risk Management, HR Processes, and Communication. The Bank's target is to reach an "Advanced" level of maturity across all five pillars, with a quarterly update of the progress presented to the Compliance Committee. The Bank continues to address the risk of bribery and corruption by enhancing its governance framework, regularly conducting risk assessments, and delivering ABC training through e-learning and face-to-face sessions. As part of its ongoing efforts, BRD has published its "Principles and Rules Governing the Fight Against Corruption" on its website and incorporated anti-corruption clauses in contracts with non-client third parties.

Future actions focus on strengthening the Culture & Conduct framework, enhancing ABC risk management, and maintaining a zero-tolerance policy on corruption. BRD Group will reassess its maturity level annually and continue to provide training and communication to staff, ensuring that all relevant stakeholders are engaged in upholding the Bank's commitment to ethical conduct and anti-corruption efforts.

Targets

For the material IROs related to Business Conduct. BRD Group has not identified any material targets relevant to be disclosed. The Group established processes are anchored within the functions that have day-to-day responsibility for ensuring adherence to its policies.

Annexes

Annex 1 - Content Index - list of the Disclosure Requirements

List of disclosure requirements		Page
ESRS 2 General Disclosure		
BP-1	General basis for preparation of the sustainability statement	64-72
BP-2	Disclosures in relation to specific circumstances	65-66
GOV-1	The role of the administrative, management and supervisory bodies	67-72
GOV-2	Information provided to and sustainability matters addressed by the undertaking's administrative, management and supervisory bodies	68-69
GOV-3	Integration of sustainability-related performance in incentive schemes	71-74
GOV-4	Statement on due diligence	72
GOV-5	Risk management and internal controls over sustainability reporting	73-74
SBM-1	Strategy, business model and value chain	74-80
SBM-2	Interests and views of stakeholders	80-85
SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	94-103
IRO-1	Description of the process to identify and assess material impacts, risks and opportunities	85-94
IRO-2	Disclosure Requirements in ESRS covered by the undertaking's sustainability statement	64, 200-202
ESRS E1 Climate change		
ESRS 2 GOV-3	Integration of sustainability-related performance in incentive schemes	71
E1-1	Transition plan for climate change mitigation	105-106
ESRS 2 SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	106
E1-2	Policies related to climate change mitigation and adaptation	107-111
E1-3	Actions and resources in relation to climate change policies	111-122
E1-4	Targets related to climate change mitigation and adaptation	122-126
E1-5	Energy consumption and mix	127-128
E1-6	Gross Scopes 1, 2, 3 and Total GHG emissions	128-137

List of disclosure requirements		Page
ESRS S1 Own workforce		
ESRS 2 SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	145-149
S1-1	Policies related to own workforce	149-153
S1-2	Processes for engaging with own workforce and workers' representatives about impacts	154-155
S1-3	Processes to remediate negative impacts and channels for own workforce to raise concerns	155-156
S1-4	Taking action on material impacts on own workforce, and approaches to managing material risks and pursuing material opportunities related to own workforce, and effectiveness of those actions	156-162
S1-5	Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	162-163
S1-6	Characteristics of the undertaking's employees	163-164
S1-7	Characteristics of non-employees in the undertaking's own workforce	165
S1-8	Collective bargaining coverage and social dialogue	165
S1-9	Diversity metrics	165-166
S1-10	Adequate wages	166
S1-13	Training and skills development metrics	166-167
S1-14	Health and safety metrics	167-168
S1-16	Remuneration metrics (pay gap and total remuneration)	168-169
S1-17	Incidents, complaints and severe human rights impacts	169
ESRS S4 Consumers and end-users		
ESRS 2 SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	170-171
S4-1	Policies related to consumers and end-users	171-176
S4-2	Processes for engaging with consumers and end-users about impacts	176-177
S4-3	Processes to remediate negative impacts and channels for consumers and end-users to raise concerns	178-179
S4-4	Taking action on material impacts on consumers and end-users, and approaches to managing material risks and pursuing	179-189

	material opportunities related to consumers and end-users, and effectiveness of those actions	
S4-5	Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	190
ESRS G1 Business conduct		
G1-GOV-1-5	The role of the administrative, supervisory and management bodies	70-71
G1-1	Business conduct policies and corporate culture	192-193, 196, 197-198
G1-3	Prevention and detection of corruption and bribery	192-198

Annex 2 - List of datapoints in cross-cutting and topical standards that derive from other EU legislation

Disclosure Requirement and related datapoint	SFDR reference	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Pages
ESRS 2 GOV-1 Board's gender diversity paragraph 21 (d)	x		x		72
ESRS 2 GOV-1 Percentage of board members who are independent paragraph 21 (e)			x		72
ESRS 2 GOV-4 Statement on due diligence paragraph 30	x				72-73
ESRS 2 SBM-1 Involvement in activities related to fossil fuel activities paragraph 40 (d) i	x	x	x		Not material
ESRS 2 SBM-1 Involvement in activities related to chemical production paragraph 40 (d) ii	x		x		Not material
ESRS 2 SBM-1 Involvement in activities related to controversial weapons paragraph 40 (d) iii	x		x		Not material
ESRS 2 SBM-1 Involvement in activities related to cultivation and production of tobacco paragraph 40 (d) iv			x		Not material
ESRS E1-1 Transition plan to reach climate neutrality by 2050 paragraph 14				x	105
ESRS E1-1 Undertakings excluded from Paris-aligned Benchmarks paragraph 16 (g)		x	x		105
ESRS E1-4 GHG emission reduction targets paragraph 34	x	x	x		123-126
ESRS E1-5 Energy consumption from fossil sources disaggregated by sources (only high climate impact sectors) paragraph 38	x				Not material

Disclosure Requirement and related datapoint	SFDR reference	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Pages
ESRS E1-5 Energy consumption and mix paragraph 37	x				127-128
ESRS E1-5 Energy intensity associated with activities in high climate impact sectors paragraphs 40 to 43	x				Not material
ESRS E1-6 Gross Scope 1, 2, 3 and Total GHG emissions paragraph 44	x	x	x		128-129
ESRS E1-6 Gross GHG emissions intensity paragraphs 53 to 55	x	x	x		138
ESRS E1-7 GHG removals and carbon credits paragraph 56				x	Not material
ESRS E1-9 Exposure of the benchmark portfolio to climate-related physical risks paragraph 66			x		Not material (phase-in)
ESRS E1-9 Disaggregation of monetary amounts by acute and chronic physical risk paragraph 66 (a) ESRS E1-9 Location of significant assets at material physical risk paragraph 66 (c)		x			Not material (phase-in)
ESRS E1-9 Breakdown of the carrying value of its real estate assets by energy-efficiency classes paragraph 67 (c)		x			Not material (phase-in)
ESRS E1-9 Degree of exposure of the portfolio to climate-related opportunities paragraph 69			x		Not material (phase-in)
ESRS E2-4 Amount of each pollutant listed in Annex II of the E-PRTR Regulation (European Pollutant Release and Transfer Register) emitted to air, water and soil, paragraph 28	x				Not material (phase-in)
ESRS E3-1 Water and marine resources paragraph 9	x				Not material
ESRS E3-1 Dedicated policy paragraph 13	x				Not material
ESRS E3-1 Sustainable oceans and seas paragraph 14	x				Not material
ESRS E3-4 Total water recycled and reused paragraph 28 (c)	x				Not material
ESRS E3-4 Total water consumption in m ³ per net revenue on own operations paragraph 29	x				Not material
ESRS 2- SBM 3 - E4 paragraph 16 (a) i	x				Not material
ESRS 2- SBM 3 - E4 paragraph 16 (b)	x				Not material
ESRS 2- SBM 3 - E4 paragraph 16 (c)	x				Not material
ESRS E4-2 Sustainable land / agriculture practices or policies paragraph 24 (b)	x				Not material
ESRS E4-2 Sustainable oceans / seas practices or policies paragraph 24 (c)	x				Not material
ESRS E4-2 Policies to address deforestation paragraph 24 (d)	x				Not material

Disclosure Requirement and related datapoint	SFDR reference	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Pages
ESRS E5-5 Non-recycled waste paragraph 37 (d)	x				Not material
ESRS E5-5 Hazardous waste and radioactive waste paragraph 39	x				Not material
ESRS 2- SBM3 - S1 Risk of incidents of forced labour paragraph 14 (f)	x				148
ESRS 2- SBM3 - S1 Risk of incidents of child labour paragraph 14 (g)	x				148
ESRS S1-1 Human rights policy commitments paragraph 20	x				152-153
ESRS S1-1 Due diligence policies on issues addressed by the fundamental International Labor Organisation Conventions 1 to 8, paragraph 21			x		152-153
ESRS S1-1 processes and measures for preventing trafficking in human beings paragraph 22	x				Not material
ESRS S1-1 workplace accident prevention policy or management system paragraph 23	x				151
ESRS S1-3 grievance/complaints handling mechanisms paragraph 32 (c)	x				155-156
ESRS S1-14 Number of fatalities and number and rate of work-related accidents paragraph 88 (b) and (c)	x		x		167-168
ESRS S1-14 Number of days lost to injuries, accidents, fatalities or illness paragraph 88 (e)	x				167-168
ESRS S1-16 Unadjusted gender pay gap paragraph 97 (a)	x		x		168-169
ESRS S1-16 Excessive CEO pay ratio paragraph 97 (b)	x				168-169
ESRS S1-17 Incidents of discrimination paragraph 103 (a)	x				169
ESRS S1-17 Non-respect of UNGPs on Business and Human Rights and OECD Guidelines paragraph 104 (a)	x		x		169
ESRS 2- SBM3 – S2 Significant risk of child labour or forced labour in the value chain paragraph 11 (b)	x				Not material
ESRS S2-1 Human rights policy commitments paragraph 17	x				Not material
ESRS S2-1 Policies related to value chain workers paragraph 18	x				Not material
ESRS S2-1 Non-respect of UNGPs on Business and Human Rights principles and OECD guidelines paragraph 19	x		x		Not material
ESRS S2-1 Due diligence policies on issues addressed by the fundamental International Labor Organisation Conventions 1 to 8, paragraph 19			x		Not material

Disclosure Requirement and related datapoint	SFDR reference	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Pages
ESRS S2-4 Human rights issues and incidents connected to its upstream and downstream value chain paragraph 36	x				Not material
ESRS S3-1 Human rights policy commitments paragraph 16	x				Not material
ESRS S3-1 non-respect of UNGPs on Business and Human Rights, ILO principles or OECD guidelines paragraph 17	x		x		Not material
ESRS S3-4 Human rights issues and incidents paragraph 36	x				Not material
ESRS S4-1 Policies related to consumers and end-users paragraph 16	x				176
ESRS S4-1 Non-respect of UNGPs on Business and Human Rights and OECD guidelines paragraph 17	x		x		176
ESRS S4-4 Human rights issues and incidents paragraph 35	x				Not material
ESRS G1-1 United Nations Convention against Corruption paragraph 10 (b)	x				196
ESRS G1-1 Protection of whistle-blowers paragraph 10 (d)	x				197
ESRS G1-4 Fines for violation of anti-corruption and anti-bribery laws paragraph 24 (a)	x		x		Not material
ESRS G1-4 Standards of anti-corruption and anti-bribery paragraph 24 (b)	x				Not material

Annex 3 - Abbreviations

ANSPDCP - National Supervisory Authority for Personal Data Protection ASF – Financial Supervisory Authority BES - Business Environment Scan BoD -Board of Directors CCVI – Climate Change Vulnerability Index CEO - Chief Executive Officer CISO- Chief Information Security Officer/ CIO CSR - Corporate Social Responsibility CSRD - Corporate Sustainability Reporting Directive DE&I - Diversity, Equity, and Inclusion DAF – Antifraud Direction DMA- Double Materiality Assessment DPIA - Data Protection Impact Assessment DPO - Data Protection Officer EC- Executive Committee EFRAG - European Financial Reporting Advisory Group EIB - European Investment Bank EIF - European Investment Fund E&S – Environmental & Social ESG – Environmental, Social and Governance ESPIF - Social Environment and Positive Impact Financing ESRS - European Sustainability Reporting Standards ETF – Exchange Traded Fund	GAR – Green Asset Ratio GDPR - General Data Protection Regulation GHG – Green House Gas ICT - Information and Communication Technology ISS- Information System Security ICVI - Industry Climate Vulnerability Indicators ICMA - International Capital Market Association IFC - International Finance Corporation (IFC) IFRS- International Financial Reporting Standards IROs Impacts, Risks and Opportunities KPI Key Performance Indicators LMA - Loan Market Association NZBA - Net-Zero Banking Alliance PI – Private Individuals RCVM - Retail Customers Value Management SFDR Sustainable Finance Disclosure Regulation SLL – Sustainable Linked Loans SME- Small and Medium Enterprises SPIF – Sustainable, Positive Impact Financing SG - Societe Generale
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Annex 4 – Incorporated by reference

ESRS Disclosures/Data point	Requirement	Location
GOV-1-21-a	(a) the number of executive and non-executive members	Chapter 2 Corporate Governance of the current Annual Board of Directors' Report 2024.
GOV 1-21-c	The undertaking shall disclose the following information about the composition and diversity of the members of the undertaking's administrative, management and supervisory bodies: (c) experience relevant to the sectors, products and geographic locations of the undertaking.	Chapter 2 Corporate Governance of the current Annual Board of Directors' Report 2024.
SBM-1-40-a	Description of: i. significant groups of products and/or services offered, including changes in the reporting period (new/removed products and/or services)	Chapter 4. Group activity and results of the current Annual Board of Directors Report 2024
E1-2 (MDR-P 65 b)	Policies related to Climate Change - A description of the scope of the policy, or of its exclusions, in terms of activities, upstream and/or downstream value chain, geographies and if relevant, affected stakeholder groups	<u>SG E&S sectoral policies</u> : Industrial Agriculture and Forestry, Dams and Hydropower, Thermal Power, Thermal Coal, Defense and Security, Mining, Shipping, Civil Nuclear Power, Oil and Gas, Tobacco.

Annex 5 – Templates for the KPIs of credit institutions

Template 0. Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation – Financial year end 31 December 2024

KRON		Total environmentally sustainable assets	Turnover KPI (****)	CapEx 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	163,254	0.26%	1.20%	70.01%	28.07%	29.99%

KRON		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)
Additional KPIs	GAR (flow)	44,796	0.34%	0.71%	92.0%	39.8%	8.0%
	Trading book*						
	Financial guarantees	182,949	7.06%	36.64%			
	Assets under management						
	Fees and commissions income**						

Template 0. Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation – Financial year end 31 December 2023 (as restated)

KRON		Total environmentally sustainable assets	Turnover KPI (****)	CapEx 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	130,318	0.24%	1.26%	64.46%	22.40%	35.54%

(*) For credit institutions that do not meet the conditions of Article 94(1) of the CRR or the conditions set out in Article 325a(1) of the CRR.

(**) Fees and commissions income from services other than lending and AuM. Institutions shall disclose 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, except for lending activities where for general lending Turnover KPI is used.

Template 1.Assets for the calculation of GAR (Turnover) – Financial year end 31 December 2024

	Financial year end 31 December 2024	Total [gross] carrying amount	Climate Change Mitigation (CCM)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling	
	KRON						
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	37,976,819	17,636,254	163,049	6,842	32,205	
2	Financial undertakings	6,868,739	1,311,926	76,860	6,585	12,991	
3	Credit institutions	6,868,724	1,311,926	76,859	6,585	12,990	
4	Loans and advances	6,868,724	1,311,926	76,859	6,585	12,990	
5	Debt securities, including UoP	-	-	-	-	-	
6	Equity instruments	-	-	-	-	-	
7	Other financial corporations	16	-	1	0	0	
8	of which investment firms	-	-	-	-	-	
9	Loans and advances	-	-	-	-	-	
10	Debt securities, including UoP	-	-	-	-	-	
11	Equity instruments	-	-	-	-	-	
12	of which management companies	15	-	-	-	-	
13	Loans and advances	15	-	-	-	-	
14	Debt securities, including UoP	-	-	-	-	-	
15	Equity instruments	-	-	-	-	-	
16	of which insurance undertakings	1	-	-	-	-	
17	Loans and advances	1	-	-	-	-	
18	Debt securities, including UoP	-	-	-	-	-	
19	Equity instruments	-	-	-	-	-	
20	Non-financial undertakings	2,401,404	443,116	86,188	257	19,214	
21	Loans and advances	2,401,404	443,116	86,188	257	19,214	
22	Debt securities, including UoP	-	-	-	-	-	
23	Equity instruments	-	-	-	-	-	
24	Households	27,318,450	15,881,211	-	-	-	
25	of which loans collateralised by residential immovable property	16,465,630	15,881,211	-	-	-	
26	of which building renovation loans	-	-	-	-	-	
27	of which motor vehicle loans	-	-	-	-	-	
28	Local governments financing	1,388,226	-	-	-	-	
29	Housing financing	-	-	-	-	-	
30	Other local government financing	1,388,226	-	-	-	-	
31	Collateral obtained by taking possession: residential and commercial immovable	6,487	-	-	-	-	
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	25,417,733	-	-	-	-	
33	Financial and Non-financial undertakings	20,314,638	-	-	-	-	
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	20,226,968	-	-	-	-	
35	Loans and advances	20,047,698	-	-	-	-	
36	of which loans collateralised by commercial immovable	4,090,881	-	-	-	-	
37	of which building renovation loans	-	-	-	-	-	
38	Debt securities	25,924	-	-	-	-	
39	Equity instruments	153,347	-	-	-	-	
40	Non-EU country counterparties not subject to NFRD disclosure	87,669	-	-	-	-	
41	Loans and advances	87,669	-	-	-	-	
42	Debt securities	-	-	-	-	-	
43	Equity instruments	-	-	-	-	-	
44	Derivatives	-	-	-	-	-	
45	On demand interbank loans	410,455	-	-	-	-	
46	Cash and cash-related assets	2,455,239	-	-	-	-	
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,237,401	-	-	-	-	
48	Total GAR assets	63,401,040	17,636,254	163,049	6,842	32,205	
49	Assets not covered for GAR calculation	27,155,050	-	-	-	-	
50	Central governments and Supranational issuers	20,248,542	-	-	-	-	
51	Central banks exposure	5,096,004	-	-	-	-	
52	Trading book	1,810,504	-	-	-	-	
53	Total assets	90,556,090	17,636,254	163,049	6,842	32,205	
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	2,591,687	307,640	182,936	762	39,115	
55	Assets under management						
56	Of which debt securities						
57	Of which equity instruments						

	Financial year end 31 December 2024	Total [gross] carrying amount	Climate Change Adaptation (CCA)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which enabling	
	KRON					
	GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	37,976,819	649	130		
2	Financial undertakings	6,868,739	649	130		
3	Credit institutions	6,868,724	649	130		
4	Loans and advances	6,868,724	649	130		
5	Debt securities, including UoP	-	-	-		
6	Equity instruments	-	-	-		
7	Other financial corporations	16	-	0		
8	of which investment firms	-	-	-		
9	Loans and advances	-	-	-		
10	Debt securities, including UoP	-	-	-		
11	Equity instruments	-	-	-		
12	of which management companies	15	-	-		
13	Loans and advances	15	-	-		
14	Debt securities, including UoP	-	-	-		
15	Equity instruments	-	-	-		
16	of which insurance undertakings	1	-	-		
17	Loans and advances	1	-	-		
18	Debt securities, including UoP	-	-	-		
19	Equity instruments	-	-	-		
20	Non-financial undertakings	2,401,404	-	-		
21	Loans and advances	2,401,404	-	-		
22	Debt securities, including UoP	-	-	-		
23	Equity instruments	-	-	-		
24	Households	27,318,450	-	-		
25	of which loans collateralised by residential immovable property	16,465,630	-	-		
26	of which building renovation loans	-	-	-		
27	of which motor vehicle loans	-	-	-		
28	Local governments financing	1,388,226	-	-		
29	Housing financing	-	-	-		
30	Other local government financing	1,388,226	-	-		
31	Collateral obtained by taking possession: residential and commercial immovable	6,487	-	-		
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	25,417,733	-	-		
33	Financial and Non-financial undertakings	20,314,638	-	-		
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	20,226,968	-	-		
35	Loans and advances	20,047,698	-	-		
36	of which loans collateralised by commercial immovable	4,090,881	-	-		
37	of which building renovation loans	-	-	-		
38	Debt securities	25,924	-	-		
39	Equity instruments	153,347	-	-		
40	Non-EU country counterparties not subject to NFRD disclosure	87,669	-	-		
41	Loans and advances	87,669	-	-		
42	Debt securities	-	-	-		
43	Equity instruments	-	-	-		
44	Derivatives	-	-	-		
45	On demand interbank loans	410,455	-	-		
46	Cash and cash-related assets	2,455,239	-	-		
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,237,401	-	-		
48	Total GAR assets	63,401,040	649	130		
49	Assets not covered for GAR calculation	27,155,050	-	-		
50	Central governments and Supranational issuers	20,248,542	-	-		
51	Central banks exposure	5,096,004	-	-		
52	Trading book	1,810,504	-	-		
53	Total assets	90,556,090	649	130		
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations					
54	Financial guarantees	2,591,687	443	3		
55	Assets under management					
56	Of which debt securities					
57	Of which equity instruments					

	Financial year end 31 December 2024	Total [gross] carrying amount	Water and marine resources (WTR)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)			
				Of which Use of Proceeds		Of which enabling
	KRON					
	GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	37,976,819				
2	Financial undertakings	6,868,739				
3	Credit institutions	6,868,724				
4	Loans and advances	6,868,724				
5	Debt securities, including UoP					
6	Equity instruments					
7	Other financial corporations	16				
8	of which investment firms					
9	Loans and advances					
10	Debt securities, including UoP					
11	Equity instruments					
12	of which management companies	15				
13	Loans and advances	15				
14	Debt securities, including UoP					
15	Equity instruments					
16	of which insurance undertakings	1				
17	Loans and advances	1				
18	Debt securities, including UoP					
19	Equity instruments					
20	Non-financial undertakings	2,401,404				
21	Loans and advances	2,401,404				
22	Debt securities, including UoP					
23	Equity instruments					
24	Households	27,318,450				
25	of which loans collateralised by residential immovable property	16,465,630				
26	of which building renovation loans					
27	of which motor vehicle loans					
28	Local governments financing	1,388,226				
29	Housing financing					
30	Other local government financing	1,388,226				
31	Collateral obtained by taking possession: residential and commercial immovable	6,487				
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	25,417,733				
33	Financial and Non-financial undertakings	20,314,638				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	20,226,968				
35	Loans and advances	20,047,698				
36	of which loans collateralised by commercial immovable	4,090,881				
37	of which building renovation loans					
38	Debt securities	25,924				
39	Equity instruments	153,347				
40	Non-EU country counterparties not subject to NFRD disclosure	87,669				
41	Loans and advances	87,669				
42	Debt securities					
43	Equity instruments					
44	Derivatives					
45	On demand interbank loans	410,455				
46	Cash and cash-related assets	2,455,239				
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,237,401				
48	Total GAR assets	63,401,040				
49	Assets not covered for GAR calculation	27,155,050				
50	Central governments and Supranational Issuers	20,248,542				
51	Central banks exposure	5,096,004				
52	Trading book	1,810,504				
53	Total assets	90,556,090				
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations					
54	Financial guarantees	2,591,687				
55	Assets under management					
56	Of which debt securities					
57	Of which equity instruments					

	Financial year end 31 December 2024	Total [gross] carrying amount	Circular economy (CE)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)			Of which enabling
				Of which Use of Proceeds		
	KRON					
	GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	37,976,819	253	0	-	-
2	Financial undertakings	6,868,739	0	0	-	-
3	Credit institutions	6,868,724	0	-	-	-
4	Loans and advances	6,868,724	0	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	16	-	0	-	-
8	of which investment firms	-	-	-	-	-
9	Loans and advances	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-
11	Equity instruments	-	-	-	-	-
12	of which management companies	15	-	-	-	-
13	Loans and advances	15	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-
15	Equity instruments	-	-	-	-	-
16	of which insurance undertakings	1	-	-	-	-
17	Loans and advances	1	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-
19	Equity instruments	-	-	-	-	-
20	Non-financial undertakings	2,401,404	252	-	-	-
21	Loans and advances	2,401,404	252	-	-	-
22	Debt securities, including UoP	-	-	-	-	-
23	Equity instruments	-	-	-	-	-
24	Households	27,318,450	-	-	-	-
25	of which loans collateralised by residential immovable property	16,465,630	-	-	-	-
26	of which building renovation loans	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	1,388,226	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	1,388,226	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable	6,487	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	25,417,733	-	-	-	-
33	Financial and Non-financial undertakings	20,314,638	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	20,226,968	-	-	-	-
35	Loans and advances	20,047,698	-	-	-	-
36	of which loans collateralised by commercial immovable	4,090,881	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	25,924	-	-	-	-
39	Equity instruments	153,347	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	87,669	-	-	-	-
41	Loans and advances	87,669	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	-	-	-	-	-
45	On demand interbank loans	410,455	-	-	-	-
46	Cash and cash-related assets	2,455,239	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,237,401	-	-	-	-
48	Total GAR assets	63,401,040	253	0	-	-
49	Assets not covered for GAR calculation	27,155,050	-	-	-	-
50	Central governments and Supranational Issuers	20,248,542	-	-	-	-
51	Central banks exposure	5,096,004	-	-	-	-
52	Trading book	1,810,504	-	-	-	-
53	Total assets	90,556,090	253	0	-	-
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations					
54	Financial guarantees	2,591,687	2,643	3	-	-
55	Assets under management					
56	Of which debt securities					
57	Of which equity instruments					

	Financial year end 31 December 2024	Total [gross] carrying amount	Pollution (PPC)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)			Of which enabling
				Of which Use of Proceeds		
	KRON					
	GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	37,976,819	76	76	-	-
2	Financial undertakings	6,868,739	76	76	-	-
3	Credit institutions	6,868,724	76	76	-	-
4	Loans and advances	6,868,724	76	76	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	16	-	0	-	-
8	of which investment firms	-	-	-	-	-
9	Loans and advances	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-
11	Equity instruments	-	-	-	-	-
12	of which management companies	15	-	-	-	-
13	Loans and advances	15	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-
15	Equity instruments	-	-	-	-	-
16	of which insurance undertakings	1	-	-	-	-
17	Loans and advances	1	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-
19	Equity instruments	-	-	-	-	-
20	Non-financial undertakings	2,401,404	-	-	-	-
21	Loans and advances	2,401,404	-	-	-	-
22	Debt securities, including UoP	-	-	-	-	-
23	Equity instruments	-	-	-	-	-
24	Households	27,318,450	-	-	-	-
25	of which loans collateralised by residential immovable property	16,465,630	-	-	-	-
26	of which building renovation loans	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	1,388,226	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	1,388,226	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable	6,487	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	25,417,733	-	-	-	-
33	Financial and Non-financial undertakings	20,314,638	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	20,226,968	-	-	-	-
35	Loans and advances	20,047,698	-	-	-	-
36	of which loans collateralised by commercial immovable	4,090,881	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	25,924	-	-	-	-
39	Equity instruments	153,347	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	87,669	-	-	-	-
41	Loans and advances	87,669	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	-	-	-	-	-
45	On demand interbank loans	410,455	-	-	-	-
46	Cash and cash-related assets	2,455,239	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,237,401	-	-	-	-
48	Total GAR assets	63,401,040	76	76	-	-
49	Assets not covered for GAR calculation	27,155,050	-	-	-	-
50	Central governments and Supranational Issuers	20,248,542	-	-	-	-
51	Central banks exposure	5,096,004	-	-	-	-
52	Trading book	1,810,504	-	-	-	-
53	Total assets	90,556,090	76	76	-	-
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations					
54	Financial guarantees	2,591,687	-	8	-	-
55	Assets under management					
56	Of which debt securities					
57	Of which equity instruments					

	Financial year end 31 December 2024	Total [gross] carrying amount	Biodiversity and Ecosystems (BIO)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)			Of which enabling
				Of which Use of Proceeds		
	KRON					
	GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	37,976,819	0	-	-	-
2	Financial undertakings	6,868,739	0	-	-	-
3	Credit institutions	6,868,724	0	-	-	-
4	Loans and advances	6,868,724	0	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	16	-	-	-	-
8	of which investment firms	-	-	-	-	-
9	Loans and advances	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-
11	Equity instruments	-	-	-	-	-
12	of which management companies	15	-	-	-	-
13	Loans and advances	15	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-
15	Equity instruments	-	-	-	-	-
16	of which insurance undertakings	1	-	-	-	-
17	Loans and advances	1	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-
19	Equity instruments	-	-	-	-	-
20	Non-financial undertakings	2,401,404	-	-	-	-
21	Loans and advances	2,401,404	-	-	-	-
22	Debt securities, including UoP	-	-	-	-	-
23	Equity instruments	-	-	-	-	-
24	Households	27,318,450	-	-	-	-
25	of which loans collateralised by residential immovable property	16,465,630	-	-	-	-
26	of which building renovation loans	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	1,388,226	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	1,388,226	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable	6,487	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	25,417,733	-	-	-	-
33	Financial and Non-financial undertakings	20,314,638	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	20,226,968	-	-	-	-
35	Loans and advances	20,047,698	-	-	-	-
36	of which loans collateralised by commercial immovable	4,090,881	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	25,924	-	-	-	-
39	Equity instruments	153,347	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	87,669	-	-	-	-
41	Loans and advances	87,669	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	-	-	-	-	-
45	On demand interbank loans	410,455	-	-	-	-
46	Cash and cash-related assets	2,455,239	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,237,401	-	-	-	-
48	Total GAR assets	63,401,040	0	-	-	-
49	Assets not covered for GAR calculation	27,155,050	-	-	-	-
50	Central governments and Supranational Issuers	20,248,542	-	-	-	-
51	Central banks exposure	5,096,004	-	-	-	-
52	Trading book	1,810,504	-	-	-	-
53	Total assets	90,556,090	0	-	-	-
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations					
54	Financial guarantees	2,591,687	20	-	-	-
55	Assets under management					
56	Of which debt securities					
57	Of which equity instruments					

	Financial year end 31 December 2024	Total [gross] carrying amount	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
				Of which environmentally sustainable (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which transitional	Of which enabling	
	KRON						
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	37,976,819	17,637,231	163,254	-	6,842	32,205
2	Financial undertakings	6,868,739	1,312,651	77,066	-	6,585	12,991
3	Credit institutions	6,868,724	1,312,651	77,065	-	6,585	12,990
4	Loans and advances	6,868,724	1,312,651	77,065	-	6,585	12,990
5	Debt securities, including UoP	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-
7	Other financial corporations	16	1	1	-	0	0
8	of which investment firms	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-
12	of which management companies	15	-	-	-	-	-
13	Loans and advances	15	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-
16	of which insurance undertakings	1	-	-	-	-	-
17	Loans and advances	1	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-
20	Non-financial undertakings	2,401,404	443,369	86,188	-	257	19,214
21	Loans and advances	2,401,404	443,369	86,188	-	257	19,214
22	Debt securities, including UoP	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-
24	Households	27,318,450	15,881,211	-	-	-	-
25	of which loans collateralised by residential immovable property	16,465,630	15,881,211	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-
28	Local governments financing	1,388,226	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	1,388,226	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable	6,487	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	25,417,733	-	-	-	-	-
33	Financial and Non-financial undertakings	20,314,638	-	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	20,226,968	-	-	-	-	-
35	Loans and advances	20,047,698	-	-	-	-	-
36	of which loans collateralised by commercial immovable	4,090,881	-	-	-	-	-
37	of which building renovation loans	-	-	-	-	-	-
38	Debt securities	25,924	-	-	-	-	-
39	Equity instruments	153,347	-	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	87,669	-	-	-	-	-
41	Loans and advances	87,669	-	-	-	-	-
42	Debt securities	-	-	-	-	-	-
43	Equity instruments	-	-	-	-	-	-
44	Derivatives	-	-	-	-	-	-
45	On demand interbank loans	410,455	-	-	-	-	-
46	Cash and cash-related assets	2,455,239	-	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,237,401	-	-	-	-	-
48	Total GAR assets	63,401,040	17,637,231	163,254	-	6,842	32,205
49	Assets not covered for GAR calculation	27,155,050	-	-	-	-	-
50	Central governments and Supranational issuers	20,248,542	-	-	-	-	-
51	Central banks exposure	5,096,004	-	-	-	-	-
52	Trading book	1,810,504	-	-	-	-	-
53	Total assets	90,556,090	17,637,231	163,254	-	6,842	32,205
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	2,591,687	310,746	182,949	-	762	39,115
55	Assets under management						
56	Of which debt securities						
57	Of which equity instruments						

Template 1.Assets for the calculation of GAR (Turnover) – Financial year end 31 December 2023 (as restated)

	Financial year end 31 December 2023	Total [gross] carrying amount	Climate Change Mitigation (CCM)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)				
	KRON			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	36,062,192	15,952,236	130,161	-	5,382	26,310
2	Financial undertakings	5,184,116	916,938	53,019	-	5,129	9,095
3	Credit institutions	5,184,100	916,938	53,019	-	5,129	9,094
4	Loans and advances	5,184,100	916,938	53,019	-	5,129	9,094
5	Debt securities, including UoP	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-
7	Other financial corporations	16	-	0	-	0	0
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	5,259,271	533,918	77,141	-	252	17,215
21	Loans and advances	5,259,271	533,918	77,141	-	252	17,215
22	Debt securities, including UoP	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-
24	Households	24,423,146	14,501,379	-	-	-	-
25	of which loans collateralised by residential immovable property	15,215,373	14,501,379	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-
28	Local governments financing	1,195,658	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	1,195,658	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	1,443	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	19,200,056	-	-	-	-	-
33	Financial and Non-financial undertakings	14,164,482	-	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	14,158,291	-	-	-	-	-
35	Loans and advances	14,051,822	-	-	-	-	-
36	of which loans collateralised by commercial immovable	3,496,441	-	-	-	-	-
37	of which building renovation loans	-	-	-	-	-	-
38	Debt securities	16,919	-	-	-	-	-
39	Equity instruments	89,551	-	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	6,190	-	-	-	-	-
41	Loans and advances	6,190	-	-	-	-	-
42	Debt securities	-	-	-	-	-	-
43	Equity instruments	-	-	-	-	-	-
44	Derivatives	-	-	-	-	-	-
45	On demand interbank loans	209,937	-	-	-	-	-
46	Cash and cash-related assets	2,522,178	-	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,303,459	-	-	-	-	-
48	Total GAR assets	55,263,690	15,952,236	130,161	-	5,382	26,310
49	Assets not covered for GAR calculation	30,462,975	-	-	-	-	-
50	Central governments and Supranational issuers	19,096,276	-	-	-	-	-
51	Central banks exposure	9,256,037	-	-	-	-	-
52	Trading book	2,110,661	-	-	-	-	-
53	Total assets	85,726,665	15,952,236	130,161	-	5,382	26,310
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations						
54	Financial guarantees	3,604,937	265,598	134,433	-	536	40,643
55	Assets under management						
56	Of which debt securities						
57	Of which equity instruments						

	Financial year end 31 December 2023	Total [gross] carrying amount	Climate Change Adaptation (CCA)		
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)		
			Of which environmentally sustainable (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling
	KRON				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	36,062,192	509	102	-
2	Financial undertakings	5,184,116	509	102	-
3	Credit institutions	5,184,100	509	102	-
4	Loans and advances	5,184,100	509	102	-
5	Debt securities, including UoP	-	-	-	-
6	Equity instruments	-	-	-	-
7	Other financial corporations	16	-	0	-
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	5,259,271	-	-	-
21	Loans and advances	5,259,271	-	-	-
22	Debt securities, including UoP	-	-	-	-
23	Equity instruments	-	-	-	-
24	Households	24,423,146	-	-	-
25	of which loans collateralised by residential immovable property	15,215,373	-	-	-
26	of which building renovation loans	-	-	-	-
27	of which motor vehicle loans	-	-	-	-
28	Local governments financing	1,195,658	-	-	-
29	Housing financing	-	-	-	-
30	Other local government financing	1,195,658	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	1,443	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	19,200,056	-	-	-
33	Financial and Non-financial undertakings	14,164,482	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	14,158,291	-	-	-
35	Loans and advances	14,051,822	-	-	-
36	of which loans collateralised by commercial immovable	3,496,441	-	-	-
37	of which building renovation loans	-	-	-	-
38	Debt securities	16,919	-	-	-
39	Equity instruments	89,551	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	6,190	-	-	-
41	Loans and advances	6,190	-	-	-
42	Debt securities	-	-	-	-
43	Equity instruments	-	-	-	-
44	Derivatives	-	-	-	-
45	On demand interbank loans	209,937	-	-	-
46	Cash and cash-related assets	2,522,178	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,303,459	-	-	-
48	Total GAR assets	55,263,690	509	102	-
49	Assets not covered for GAR calculation	30,462,975	-	-	-
50	Central governments and Supranational issuers	19,096,276	-	-	-
51	Central banks exposure	9,256,037	-	-	-
52	Trading book	2,110,661	-	-	-
53	Total assets	85,726,665	509	102	-
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	3,604,937	532	1	-
55	Assets under management				
56	Of which debt securities				
57	Of which equity instruments				

	Financial year end 31 December 2023	Total [gross] carrying amount	Water and marine resources (WTR)		
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)		
			Of which environmentally sustainable (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling
	KRON				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	36,062,192	-	-	-
2	Financial undertakings	5,184,116	-	-	-
3	Credit institutions	5,184,100	-	-	-
4	Loans and advances	5,184,100	-	-	-
5	Debt securities, including UoP	-	-	-	-
6	Equity instruments	-	-	-	-
7	Other financial corporations	16	-	-	-
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	5,259,271	-	-	-
21	Loans and advances	5,259,271	-	-	-
22	Debt securities, including UoP	-	-	-	-
23	Equity instruments	-	-	-	-
24	Households	24,423,146	-	-	-
25	of which loans collateralised by residential immovable property	15,215,373	-	-	-
26	of which building renovation loans	-	-	-	-
27	of which motor vehicle loans	-	-	-	-
28	Local governments financing	1,195,658	-	-	-
29	Housing financing	-	-	-	-
30	Other local government financing	1,195,658	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	1,443	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	19,200,056	-	-	-
33	Financial and Non-financial undertakings	14,164,482	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	14,158,291	-	-	-
35	Loans and advances	14,051,822	-	-	-
36	of which loans collateralised by commercial immovable	3,496,441	-	-	-
37	of which building renovation loans	-	-	-	-
38	Debt securities	16,919	-	-	-
39	Equity instruments	89,551	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	6,190	-	-	-
41	Loans and advances	6,190	-	-	-
42	Debt securities	-	-	-	-
43	Equity instruments	-	-	-	-
44	Derivatives	-	-	-	-
45	On demand interbank loans	209,937	-	-	-
46	Cash and cash-related assets	2,522,178	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,303,459	-	-	-
48	Total GAR assets	55,263,690	-	-	-
49	Assets not covered for GAR calculation	30,462,975	-	-	-
50	Central governments and Supranational issuers	19,096,276	-	-	-
51	Central banks exposure	9,256,037	-	-	-
52	Trading book	2,110,661	-	-	-
53	Total assets	85,726,665	-	-	-
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	3,604,937	-	-	-
55	Assets under management				
56	Of which debt securities				
57	Of which equity instruments				

	Financial year end 31 December 2023	Total [gross] carrying amount	Circular economy (CE)		
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)		
			Of which environmentally sustainable (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling
	KRON				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	36,062,192	413	0	-
2	Financial undertakings	5,184,116	-	0	-
3	Credit institutions	5,184,100	-	-	-
4	Loans and advances	5,184,100	-	-	-
5	Debt securities, including UoP	-	-	-	-
6	Equity instruments	-	-	-	-
7	Other financial corporations	16	-	0	-
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	5,259,271	413	-	-
21	Loans and advances	5,259,271	413	-	-
22	Debt securities, including UoP	-	-	-	-
23	Equity instruments	-	-	-	-
24	Households	24,423,146	-	-	-
25	of which loans collateralised by residential immovable property	15,215,373	-	-	-
26	of which building renovation loans	-	-	-	-
27	of which motor vehicle loans	-	-	-	-
28	Local governments financing	1,195,658	-	-	-
29	Housing financing	-	-	-	-
30	Other local government financing	1,195,658	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	1,443	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	19,200,056	-	-	-
33	Financial and Non-financial undertakings	14,164,482	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	14,158,291	-	-	-
35	Loans and advances	14,051,822	-	-	-
36	of which loans collateralised by commercial immovable	3,496,441	-	-	-
37	of which building renovation loans	-	-	-	-
38	Debt securities	16,919	-	-	-
39	Equity instruments	89,551	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	6,190	-	-	-
41	Loans and advances	6,190	-	-	-
42	Debt securities	-	-	-	-
43	Equity instruments	-	-	-	-
44	Derivatives	-	-	-	-
45	On demand interbank loans	209,937	-	-	-
46	Cash and cash-related assets	2,522,178	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,303,459	-	-	-
48	Total GAR assets	55,263,690	413	0	-
49	Assets not covered for GAR calculation	30,462,975	-	-	-
50	Central governments and Supranational issuers	19,096,276	-	-	-
51	Central banks exposure	9,256,037	-	-	-
52	Trading book	2,110,661	-	-	-
53	Total assets	85,726,665	413	0	-
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	3,604,937	2,963	0	-
55	Assets under management				
56	Of which debt securities				
57	Of which equity instruments				

	Financial year end 31 December 2023	Total [gross] carrying amount	Pollution (PPC)		
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)		
			Of which environmentally sustainable (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling
	KRON				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	36,062,192	56	56	-
2	Financial undertakings	5,184,116	56	56	-
3	Credit institutions	5,184,100	56	56	-
4	Loans and advances	5,184,100	56	56	-
5	Debt securities, including UoP	-	-	-	-
6	Equity instruments	-	-	-	-
7	Other financial corporations	16	-	0	-
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	5,259,271	-	-	-
21	Loans and advances	5,259,271	-	-	-
22	Debt securities, including UoP	-	-	-	-
23	Equity instruments	-	-	-	-
24	Households	24,423,146	-	-	-
25	of which loans collateralised by residential immovable property	15,215,373	-	-	-
26	of which building renovation loans	-	-	-	-
27	of which motor vehicle loans	-	-	-	-
28	Local governments financing	1,195,658	-	-	-
29	Housing financing	-	-	-	-
30	Other local government financing	1,195,658	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	1,443	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	19,200,056	-	-	-
33	Financial and Non-financial undertakings	14,164,482	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	14,158,291	-	-	-
35	Loans and advances	14,051,822	-	-	-
36	of which loans collateralised by commercial immovable	3,496,441	-	-	-
37	of which building renovation loans	-	-	-	-
38	Debt securities	16,919	-	-	-
39	Equity instruments	89,551	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	6,190	-	-	-
41	Loans and advances	6,190	-	-	-
42	Debt securities	-	-	-	-
43	Equity instruments	-	-	-	-
44	Derivatives	-	-	-	-
45	On demand interbank loans	209,937	-	-	-
46	Cash and cash-related assets	2,522,178	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,303,459	-	-	-
48	Total GAR assets	55,263,690	56	56	-
49	Assets not covered for GAR calculation	30,462,975	-	-	-
50	Central governments and Supranational issuers	19,096,276	-	-	-
51	Central banks exposure	9,256,037	-	-	-
52	Trading book	2,110,661	-	-	-
53	Total assets	85,726,665	56	56	-
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	3,604,937	-	0	-
55	Assets under management				
56	Of which debt securities				
57	Of which equity instruments				

	Financial year end 31 December 2023	Total [gross] carrying amount	Biodiversity and Ecosystems (BIO)		
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)		
			Of which environmentally sustainable (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling
	KRON				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	36,062,192	-	-	-
2	Financial undertakings	5,184,116	-	-	-
3	Credit institutions	5,184,100	-	-	-
4	Loans and advances	5,184,100	-	-	-
5	Debt securities, including UoP	-	-	-	-
6	Equity instruments	-	-	-	-
7	Other financial corporations	16	-	-	-
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	5,259,271	-	-	-
21	Loans and advances	5,259,271	-	-	-
22	Debt securities, including UoP	-	-	-	-
23	Equity instruments	-	-	-	-
24	Households	24,423,146	-	-	-
25	of which loans collateralised by residential immovable property	15,215,373	-	-	-
26	of which building renovation loans	-	-	-	-
27	of which motor vehicle loans	-	-	-	-
28	Local governments financing	1,195,658	-	-	-
29	Housing financing	-	-	-	-
30	Other local government financing	1,195,658	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	1,443	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	19,200,056	-	-	-
33	Financial and Non-financial undertakings	14,164,482	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	14,158,291	-	-	-
35	Loans and advances	14,051,822	-	-	-
36	of which loans collateralised by commercial immovable	3,496,441	-	-	-
37	of which building renovation loans	-	-	-	-
38	Debt securities	16,919	-	-	-
39	Equity instruments	89,551	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	6,190	-	-	-
41	Loans and advances	6,190	-	-	-
42	Debt securities	-	-	-	-
43	Equity instruments	-	-	-	-
44	Derivatives	-	-	-	-
45	On demand interbank loans	209,937	-	-	-
46	Cash and cash-related assets	2,522,178	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,303,459	-	-	-
48	Total GAR assets	55,263,690	-	-	-
49	Assets not covered for GAR calculation	30,462,975	-	-	-
50	Central governments and Supranational issuers	19,096,276	-	-	-
51	Central banks exposure	9,256,037	-	-	-
52	Trading book	2,110,661	-	-	-
53	Total assets	85,726,665	-	-	-
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
54	Financial guarantees	3,604,937	24	-	-
55	Assets under management				
56	Of which debt securities				
57	Of which equity instruments				

	Financial year end 31 December 2023	Total [gross] carrying amount	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)		
	KRON			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	36,062,192	15,953,213	130,318	5,382	26,310
2	Financial undertakings	5,184,116	917,503	53,177	5,129	9,095
3	Credit institutions	5,184,100	917,503	53,177	5,129	9,094
4	Loans and advances	5,184,100	917,503	53,177	5,129	9,094
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	16	-	0	0	0
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	5,259,271	534,331	77,141	252	17,215
21	Loans and advances	5,259,271	534,331	77,141	252	17,215
22	Debt securities, including UoP	-	-	-	-	-
23	Equity instruments	-	-	-	-	-
24	Households	24,423,146	14,501,379	-	-	-
25	of which loans collateralised by residential immovable property	15,215,373	14,501,379	-	-	-
26	of which building renovation loans	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	1,195,658	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	1,195,658	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	1,443	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	19,200,056	-	-	-	-
33	Financial and Non-financial undertakings	14,164,482	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	14,158,291	-	-	-	-
35	Loans and advances	14,051,822	-	-	-	-
36	of which loans collateralised by commercial immovable	3,496,441	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	16,919	-	-	-	-
39	Equity instruments	89,551	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	6,190	-	-	-	-
41	Loans and advances	6,190	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	-	-	-	-	-
45	On demand interbank loans	209,937	-	-	-	-
46	Cash and cash-related assets	2,522,178	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,303,459	-	-	-	-
48	Total GAR assets	55,263,690	15,953,213	130,318	5,382	26,310
49	Assets not covered for GAR calculation	30,462,975	-	-	-	-
50	Central governments and Supranational issuers	19,096,276	-	-	-	-
51	Central banks exposure	9,256,037	-	-	-	-
52	Trading book	2,110,661	-	-	-	-
53	Total assets	85,726,665	15,953,213	130,318	5,382	26,310
	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations					
54	Financial guarantees	3,604,937	269,116	134,434	536	40,643
55	Assets under management	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-

Template 1.Assets for the calculation of GAR (CapEx) – Financial year end 31 December 2024

	Financial year end 31 December 2024	Total [gross] carrying amount	Climate Change Mitigation (CCM)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)			
	KRON			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	37,976,819	18,573,059	760,210	16,682	225,069
2	Financial undertakings	6,868,739	1,337,952	98,797	15,865	25,411
3	Credit institutions	6,868,724	1,337,952	98,796	15,865	25,411
4	Loans and advances	6,868,724	1,337,952	98,796	15,865	25,411
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	16	-	1	0	0
8	of which investment firms	-	-	-	-	-
9	Loans and advances	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-
11	Equity instruments	-	-	-	-	-
12	of which management companies	15	-	-	-	-
13	Loans and advances	15	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-
15	Equity instruments	-	-	-	-	-
16	of which insurance undertakings	1	-	-	-	-
17	Loans and advances	1	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-
19	Equity instruments	-	-	-	-	-
20	Non-financial undertakings	2,401,404	1,353,895	661,412	817	199,658
21	Loans and advances	2,401,404	1,353,895	661,412	817	199,658
22	Debt securities, including UoP	-	-	-	-	-
23	Equity instruments	-	-	-	-	-
24	Households	27,318,450	15,881,211	-	-	-
25	of which loans collateralised by residential immovable property	16,465,630	15,881,211	-	-	-
26	of which building renovation loans	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	1,388,226	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	1,388,226	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	6,487	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	25,417,733	-	-	-	-
33	Financial and Non-financial undertakings	20,314,638	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	20,226,968	-	-	-	-
35	Loans and advances	20,047,698	-	-	-	-
36	of which loans collateralised by commercial immovable	4,090,881	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	25,924	-	-	-	-
39	Equity instruments	153,347	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure obligations	87,669	-	-	-	-
41	Loans and advances	87,669	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	-	-	-	-	-
45	On demand interbank loans	410,455	-	-	-	-
46	Cash and cash-related assets	2,455,239	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,237,401	-	-	-	-
48	Total GAR assets	63,401,040	18,573,059	760,210	16,682	225,069
49	Assets not covered for GAR calculation	27,155,050	-	-	-	-
50	Central governments and Supranational issuers	20,248,542	-	-	-	-
51	Central banks exposure	5,096,004	-	-	-	-
52	Trading book	1,810,504	-	-	-	-
53	Total assets	90,556,090	18,573,059	760,210	16,682	225,069
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-	-
55	Financial guarantees	2,591,687	1,138,005	949,555	672	412,552
56	Assets under management	-	-	-	-	-
57	Of which debt securities	-	-	-	-	-
58	Of which equity instruments	-	-	-	-	-

	Financial year end 31 December 2024	Total [gross] carrying amount	Climate Change Adaptation (CCA)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)		
	KRON			Of which Use of Proceeds	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	37,976,819	30,164	389		
2	Financial undertakings	6,868,739	1,503	389		
3	Credit institutions	6,868,724	1,503	389		
4	Loans and advances	6,868,724	1,503	389		
5	Debt securities, including UoP	-	-	-		
6	Equity instruments	-	-	-		
7	Other financial corporations	16	-	0		
8	of which investment firms	-	-	-		
9	Loans and advances	-	-	-		
10	Debt securities, including UoP	-	-	-		
11	Equity instruments	-	-	-		
12	of which management companies	15	-	-		
13	Loans and advances	15	-	-		
14	Debt securities, including UoP	-	-	-		
15	Equity instruments	-	-	-		
16	of which insurance undertakings	1	-	-		
17	Loans and advances	1	-	-		
18	Debt securities, including UoP	-	-	-		
19	Equity instruments	-	-	-		
20	Non-financial undertakings	2,401,404	28,662	-		
21	Loans and advances	2,401,404	28,662	-		
22	Debt securities, including UoP	-	-	-		
23	Equity instruments	-	-	-		
24	Households	27,318,450	-	-		
25	of which loans collateralised by residential immovable property	16,465,630	-	-		
26	of which building renovation loans	-	-	-		
27	of which motor vehicle loans	-	-	-		
28	Local governments financing	1,388,226	-	-		
29	Housing financing	-	-	-		
30	Other local government financing	1,388,226	-	-		
31	Collateral obtained by taking possession: residential and commercial immovable properties	6,487	-	-		
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	25,417,733	-	-		
33	Financial and Non-financial undertakings	20,314,638				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	20,226,968				
35	Loans and advances	20,047,698				
36	of which loans collateralised by commercial immovable	4,090,881				
37	of which building renovation loans	-				
38	Debt securities	25,924				
39	Equity instruments	153,347				
40	Non-EU country counterparties not subject to NFRD disclosure obligations	87,669				
41	Loans and advances	87,669				
42	Debt securities	-				
43	Equity instruments	-				
44	Derivatives	-				
45	On demand interbank loans	410,455				
46	Cash and cash-related assets	2,455,239				
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,237,401				
48	Total GAR assets	63,401,040	30,164	389		
49	Assets not covered for GAR calculation	27,155,050				
50	Central governments and Supranational issuers	20,248,542				
51	Central banks exposure	5,096,004				
52	Trading book	1,810,504				
53	Total assets	90,556,090	30,164	389		
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations					
55	Financial guarantees	2,591,687	9,969	23		
56	Assets under management	-				
57	Of which debt securities					
58	Of which equity instruments					

	Financial year end 31 December 2024	Total [gross] carrying amount	Water and marine resources (WTR)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)		
	KRON			Of which Use of Proceeds	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	37,976,819				
2	Financial undertakings	6,868,739				
3	Credit institutions	6,868,724				
4	Loans and advances	6,868,724				
5	Debt securities, including UoP					
6	Equity instruments					
7	Other financial corporations	16				
8	of which investment firms					
9	Loans and advances					
10	Debt securities, including UoP					
11	Equity instruments					
12	of which management companies	15				
13	Loans and advances	15				
14	Debt securities, including UoP					
15	Equity instruments					
16	of which insurance undertakings	1				
17	Loans and advances	1				
18	Debt securities, including UoP					
19	Equity instruments					
20	Non-financial undertakings	2,401,404				
21	Loans and advances	2,401,404				
22	Debt securities, including UoP					
23	Equity instruments					
24	Households	27,318,450				
25	of which loans collateralised by residential immovable property	16,465,630				
26	of which building renovation loans					
27	of which motor vehicle loans					
28	Local governments financing	1,388,226				
29	Housing financing					
30	Other local government financing	1,388,226				
31	Collateral obtained by taking possession: residential and commercial immovable properties	6,487				
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	25,417,733				
33	Financial and Non-financial undertakings	20,314,638				
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	20,226,968				
35	Loans and advances	20,047,698				
36	of which loans collateralised by commercial immovable	4,090,881				
37	of which building renovation loans					
38	Debt securities	25,924				
39	Equity instruments	153,347				
40	Non-EU country counterparties not subject to NFRD disclosure obligations	87,669				
41	Loans and advances	87,669				
42	Debt securities					
43	Equity instruments					
44	Derivatives					
45	On demand interbank loans	410,455				
46	Cash and cash-related assets	2,455,239				
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,237,401				
48	Total GAR assets	63,401,040				
49	Assets not covered for GAR calculation	27,155,050				
50	Central governments and Supranational issuers	20,248,542				
51	Central banks exposure	5,096,004				
52	Trading book	1,810,504				
53	Total assets	90,556,090				
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations					
55	Financial guarantees	2,591,687				
56	Assets under management					
57	Of which debt securities					
58	Of which equity instruments					

	Financial year end 31 December 2024	Total [gross] carrying amount	Circular economy (CE)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)		
	KRON			Of which Use of Proceeds	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	37,976,819	854			
2	Financial undertakings	6,868,739	0			
3	Credit institutions	6,868,724	0			
4	Loans and advances	6,868,724	0			
5	Debt securities, including UoP	-	-			
6	Equity instruments	-	-			
7	Other financial corporations	16	-			
8	of which investment firms	-	-			
9	Loans and advances	-	-			
10	Debt securities, including UoP	-	-			
11	Equity instruments	-	-			
12	of which management companies	15	-			
13	Loans and advances	15	-			
14	Debt securities, including UoP	-	-			
15	Equity instruments	-	-			
16	of which insurance undertakings	1	-			
17	Loans and advances	1	-			
18	Debt securities, including UoP	-	-			
19	Equity instruments	-	-			
20	Non-financial undertakings	2,401,404	853			
21	Loans and advances	2,401,404	853			
22	Debt securities, including UoP	-	-			
23	Equity instruments	-	-			
24	Households	27,318,450	-			
25	of which loans collateralised by residential immovable property	16,465,630	-			
26	of which building renovation loans	-	-			
27	of which motor vehicle loans	-	-			
28	Local governments financing	1,388,226	-			
29	Housing financing	-	-			
30	Other local government financing	1,388,226	-			
31	Collateral obtained by taking possession: residential and commercial immovable properties	6,487	-			
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	25,417,733	-			
33	Financial and Non-financial undertakings	20,314,638	-			
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	20,226,968	-			
35	Loans and advances	20,047,698	-			
36	of which loans collateralised by commercial immovable	4,090,881	-			
37	of which building renovation loans	-	-			
38	Debt securities	25,924	-			
39	Equity instruments	153,347	-			
40	Non-EU country counterparties not subject to NFRD disclosure obligations	87,669	-			
41	Loans and advances	87,669	-			
42	Debt securities	-	-			
43	Equity instruments	-	-			
44	Derivatives	-	-			
45	On demand interbank loans	410,455	-			
46	Cash and cash-related assets	2,455,239	-			
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,237,401	-			
48	Total GAR assets	63,401,040	854			
49	Assets not covered for GAR calculation	27,155,050	-			
50	Central governments and Supranational issuers	20,248,542	-			
51	Central banks exposure	5,096,004	-			
52	Trading book	1,810,504	-			
53	Total assets	90,556,090	854			
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations					
55	Financial guarantees	2,591,687	1,658			
56	Assets under management	-	-			
57	Of which debt securities	-	-			
58	Of which equity instruments	-	-			

	Financial year end 31 December 2024	Total [gross] carrying amount	Pollution (PPC)		
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)		
				Of which environmentally sustainable (Taxonomy-aligned)	
	KRON			Of which Use of Proceeds	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	37,976,819	-	0	-
2	Financial undertakings	6,868,739	-	0	-
3	Credit institutions	6,868,724	-	-	-
4	Loans and advances	6,868,724	-	-	-
5	Debt securities, including UoP	-	-	-	-
6	Equity instruments	-	-	-	-
7	Other financial corporations	16	-	0	-
8	of which investment firms	-	-	-	-
9	Loans and advances	-	-	-	-
10	Debt securities, including UoP	-	-	-	-
11	Equity instruments	-	-	-	-
12	of which management companies	15	-	-	-
13	Loans and advances	15	-	-	-
14	Debt securities, including UoP	-	-	-	-
15	Equity instruments	-	-	-	-
16	of which insurance undertakings	1	-	-	-
17	Loans and advances	1	-	-	-
18	Debt securities, including UoP	-	-	-	-
19	Equity instruments	-	-	-	-
20	Non-financial undertakings	2,401,404	-	-	-
21	Loans and advances	2,401,404	-	-	-
22	Debt securities, including UoP	-	-	-	-
23	Equity instruments	-	-	-	-
24	Households	27,318,450	-	-	-
25	of which loans collateralised by residential immovable property	16,465,630	-	-	-
26	of which building renovation loans	-	-	-	-
27	of which motor vehicle loans	-	-	-	-
28	Local governments financing	1,388,226	-	-	-
29	Housing financing	-	-	-	-
30	Other local government financing	1,388,226	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	6,487	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	25,417,733	-	-	-
33	Financial and Non-financial undertakings	20,314,638	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	20,226,968	-	-	-
35	Loans and advances	20,047,698	-	-	-
36	of which loans collateralised by commercial immovable	4,090,881	-	-	-
37	of which building renovation loans	-	-	-	-
38	Debt securities	25,924	-	-	-
39	Equity instruments	153,347	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure obligations	87,669	-	-	-
41	Loans and advances	87,669	-	-	-
42	Debt securities	-	-	-	-
43	Equity instruments	-	-	-	-
44	Derivatives	-	-	-	-
45	On demand interbank loans	410,455	-	-	-
46	Cash and cash-related assets	2,455,239	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,237,401	-	-	-
48	Total GAR assets	63,401,040	-	0	-
49	Assets not covered for GAR calculation	27,155,050	-	-	-
50	Central governments and Supranational issuers	20,248,542	-	-	-
51	Central banks exposure	5,096,004	-	-	-
52	Trading book	1,810,504	-	-	-
53	Total assets	90,556,090	-	0	-
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations				
55	Financial guarantees	2,591,687	-	5	-
56	Assets under management	-	-	-	-
57	Of which debt securities	-	-	-	-
58	Of which equity instruments	-	-	-	-

	Financial year end 31 December 2024	Total [gross] carrying amount	Biodiversity and Ecosystems (BIO)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)		
	KRON			Of which Use of Proceeds	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	37,976,819	0			
2	Financial undertakings	6,868,739	0			
3	Credit institutions	6,868,724	0			
4	Loans and advances	6,868,724	0			
5	Debt securities, including UoP	-	-			
6	Equity instruments	-	-			
7	Other financial corporations	16	-			
8	of which investment firms	-	-			
9	Loans and advances	-	-			
10	Debt securities, including UoP	-	-			
11	Equity instruments	-	-			
12	of which management companies	15	-			
13	Loans and advances	15	-			
14	Debt securities, including UoP	-	-			
15	Equity instruments	-	-			
16	of which insurance undertakings	1	-			
17	Loans and advances	1	-			
18	Debt securities, including UoP	-	-			
19	Equity instruments	-	-			
20	Non-financial undertakings	2,401,404	-			
21	Loans and advances	2,401,404	-			
22	Debt securities, including UoP	-	-			
23	Equity instruments	-	-			
24	Households	27,318,450	-			
25	of which loans collateralised by residential immovable property	16,465,630	-			
26	of which building renovation loans	-	-			
27	of which motor vehicle loans	-	-			
28	Local governments financing	1,388,226	-			
29	Housing financing	-	-			
30	Other local government financing	1,388,226	-			
31	Collateral obtained by taking possession: residential and commercial immovable properties	6,487	-			
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	25,417,733	-			
33	Financial and Non-financial undertakings	20,314,638	-			
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	20,226,968	-			
35	Loans and advances	20,047,698	-			
36	of which loans collateralised by commercial immovable	4,090,881	-			
37	of which building renovation loans	-	-			
38	Debt securities	25,924	-			
39	Equity instruments	153,347	-			
40	Non-EU country counterparties not subject to NFRD disclosure obligations	87,669	-			
41	Loans and advances	87,669	-			
42	Debt securities	-	-			
43	Equity instruments	-	-			
44	Derivatives	-	-			
45	On demand interbank loans	410,455	-			
46	Cash and cash-related assets	2,455,239	-			
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,237,401	-			
48	Total GAR assets	63,401,040	0			
49	Assets not covered for GAR calculation	27,155,050	-			
50	Central governments and Supranational issuers	20,248,542	-			
51	Central banks exposure	5,096,004	-			
52	Trading book	1,810,504	-			
53	Total assets	90,556,090	0			
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations					
55	Financial guarantees	2,591,687	20			
56	Assets under management	-	-			
57	Of which debt securities	-	-			
58	Of which equity instruments	-	-			

	Financial year end 31 December 2024	Total [gross] carrying amount	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which Use of Proceeds		Of which transitional	Of which enabling		
	KRON						
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	37,976,819	18,604,076	760,599	-	16,682	225,069
2	Financial undertakings	6,868,739	1,339,455	99,186	-	15,865	25,411
3	Credit institutions	6,868,724	1,339,455	99,185	-	15,865	25,411
4	Loans and advances	6,868,724	1,339,455	99,185	-	15,865	25,411
5	Debt securities, including UoP	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-
7	Other financial corporations	16	-	1	-	0	0
8	of which investment firms	-	-	-	-	-	-
9	Loans and advances	-	-	-	-	-	-
10	Debt securities, including UoP	-	-	-	-	-	-
11	Equity instruments	-	-	-	-	-	-
12	of which management companies	15	-	-	-	-	-
13	Loans and advances	15	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-
16	of which insurance undertakings	1	-	-	-	-	-
17	Loans and advances	1	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-
20	Non-financial undertakings	2,401,404	1,383,410	661,412	-	817	199,658
21	Loans and advances	2,401,404	1,383,410	661,412	-	817	199,658
22	Debt securities, including UoP	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-
24	Households	27,318,450	15,881,211	-	-	-	-
25	of which loans collateralised by residential immovable property	16,465,630	15,881,211	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-
28	Local governments financing	1,388,226	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	1,388,226	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	6,487	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	25,417,733	-	-	-	-	-
33	Financial and Non-financial undertakings	20,314,638	-	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	20,226,968	-	-	-	-	-
35	Loans and advances	20,047,698	-	-	-	-	-
36	of which loans collateralised by commercial immovable	4,090,881	-	-	-	-	-
37	of which building renovation loans	-	-	-	-	-	-
38	Debt securities	25,924	-	-	-	-	-
39	Equity instruments	153,347	-	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure obligations	87,669	-	-	-	-	-
41	Loans and advances	87,669	-	-	-	-	-
42	Debt securities	-	-	-	-	-	-
43	Equity instruments	-	-	-	-	-	-
44	Derivatives	-	-	-	-	-	-
45	On demand interbank loans	410,455	-	-	-	-	-
46	Cash and cash-related assets	2,455,239	-	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,237,401	-	-	-	-	-
48	Total GAR assets	63,401,040	18,604,076	760,599	-	16,682	225,069
49	Assets not covered for GAR calculation	27,155,050	-	-	-	-	-
50	Central governments and Supranational issuers	20,248,542	-	-	-	-	-
51	Central banks exposure	5,096,004	-	-	-	-	-
52	Trading book	1,810,504	-	-	-	-	-
53	Total assets	90,556,090	18,604,076	760,599	-	16,682	225,069
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-	-	-
55	Financial guarantees	2,591,687	1,149,651	949,583	-	672	412,552
56	Assets under management	-	-	-	-	-	-
57	Of which debt securities	-	-	-	-	-	-
58	Of which equity instruments	-	-	-	-	-	-

Template 1.Assets for the calculation of GAR (CapEx) – Financial year end 31 December 2023 (as restated)

	Financial year end 31 December 2023	Total [gross] carrying amount	Climate Change Mitigation (CCM)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)			
	KRON			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	36,062,192	16,940,401	693,507	12,629	202,122
2	Financial undertakings	5,184,116	936,210	69,095	11,904	17,744
3	Credit institutions	5,184,100	936,210	69,095	11,904	17,744
4	Loans and advances	5,184,100	936,210	69,095	11,904	17,744
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	16	-	0	0	0
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	5,259,271	1,502,812	624,412	725	184,378
21	Loans and advances	5,259,271	1,502,812	624,412	725	184,378
22	Debt securities, including UoP	-	-	-	-	-
23	Equity instruments	-	-	-	-	-
24	Households	24,423,146	14,501,379	-	-	-
25	of which loans collateralised by residential immovable property	15,215,373	14,501,379	-	-	-
26	of which building renovation loans	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	1,195,658	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	1,195,658	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	1,443	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	19,200,056	-	-	-	-
33	Financial and Non-financial undertakings	14,164,482	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	14,158,291	-	-	-	-
35	Loans and advances	14,051,822	-	-	-	-
36	of which loans collateralised by commercial immovable property	3,496,441	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	16,919	-	-	-	-
39	Equity instruments	89,551	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	6,190	-	-	-	-
41	Loans and advances	6,190	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	-	-	-	-	-
45	On demand interbank loans	209,937	-	-	-	-
46	Cash and cash-related assets	2,522,178	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,303,459	-	-	-	-
48	Total GAR assets	55,263,690	16,940,401	693,507	12,629	202,122
49	Assets not covered for GAR calculation	30,462,975	-	-	-	-
50	Central governments and Supranational issuers	19,096,276	-	-	-	-
51	Central banks exposure	9,256,037	-	-	-	-
52	Trading book	2,110,661	-	-	-	-
53	Total assets	85,726,665	16,940,401	693,507	12,629	202,122
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-	-
55	Financial guarantees	3,604,937	1,143,749	937,653	654	432,676
56	Assets under management	-	-	-	-	-
57	Of which debt securities	-	-	-	-	-
58	Of which equity instruments	-	-	-	-	-

	Financial year end 31 December 2023	Total [gross] carrying amount	Climate Change Adaptation (CCA)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)		
					Of which Use of Proceeds	Of which enabling
	KRON					
	GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	36,062,192	9,402	305	-	-
2	Financial undertakings	5,184,116	1,175	305	-	-
3	Credit institutions	5,184,100	1,175	305	-	-
4	Loans and advances	5,184,100	1,175	305	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	16	-	0	-	-
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	5,259,271	8,227	-	-	-
21	Loans and advances	5,259,271	8,227	-	-	-
22	Debt securities, including UoP	-	-	-	-	-
23	Equity instruments	-	-	-	-	-
24	Households	24,423,146	-	-	-	-
25	of which loans collateralised by residential immovable property	15,215,373	-	-	-	-
26	of which building renovation loans	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	1,195,658	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	1,195,658	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	1,443	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	19,200,056	-	-	-	-
33	Financial and Non-financial undertakings	14,164,482	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	14,158,291	-	-	-	-
35	Loans and advances	14,051,822	-	-	-	-
36	of which loans collateralised by commercial immovable property	3,496,441	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	16,919	-	-	-	-
39	Equity instruments	89,551	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	6,190	-	-	-	-
41	Loans and advances	6,190	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	-	-	-	-	-
45	On demand interbank loans	209,937	-	-	-	-
46	Cash and cash-related assets	2,522,178	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,303,459	-	-	-	-
48	Total GAR assets	55,263,690	9,402	305	-	-
49	Assets not covered for GAR calculation	30,462,975	-	-	-	-
50	Central governments and Supranational issuers	19,096,276	-	-	-	-
51	Central banks exposure	9,256,037	-	-	-	-
52	Trading book	2,110,661	-	-	-	-
53	Total assets	85,726,665	9,402	305	-	-
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-	-
55	Financial guarantees	3,604,937	7,348	3	-	-
56	Assets under management	-	-	-	-	-
57	Of which debt securities	-	-	-	-	-
58	Of which equity instruments	-	-	-	-	-

	Financial year end 31 December 2023	Total [gross] carrying amount	Water and marine resources (WTR)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)		
	KRON			Of which Use of Proceeds	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	36,062,192	-	-	-	-
2	Financial undertakings	5,184,116	-	-	-	-
3	Credit institutions	5,184,100	-	-	-	-
4	Loans and advances	5,184,100	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	16	-	-	-	-
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	5,259,271	-	-	-	-
21	Loans and advances	5,259,271	-	-	-	-
22	Debt securities, including UoP	-	-	-	-	-
23	Equity instruments	-	-	-	-	-
24	Households	24,423,146	-	-	-	-
25	of which loans collateralised by residential immovable property	15,215,373	-	-	-	-
26	of which building renovation loans	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	1,195,658	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	1,195,658	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	1,443	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	19,200,056	-	-	-	-
33	Financial and Non-financial undertakings	14,164,482	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	14,158,291	-	-	-	-
35	Loans and advances	14,051,822	-	-	-	-
36	of which loans collateralised by commercial immovable property	3,496,441	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	16,919	-	-	-	-
39	Equity instruments	89,551	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	6,190	-	-	-	-
41	Loans and advances	6,190	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	-	-	-	-	-
45	On demand interbank loans	209,937	-	-	-	-
46	Cash and cash-related assets	2,522,178	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,303,459	-	-	-	-
48	Total GAR assets	55,263,690	-	-	-	-
49	Assets not covered for GAR calculation	30,462,975	-	-	-	-
50	Central governments and Supranational issuers	19,096,276	-	-	-	-
51	Central banks exposure	9,256,037	-	-	-	-
52	Trading book	2,110,661	-	-	-	-
53	Total assets	85,726,665	-	-	-	-
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-	-
55	Financial guarantees	3,604,937	-	-	-	-
56	Assets under management	-	-	-	-	-
57	Of which debt securities	-	-	-	-	-
58	Of which equity instruments	-	-	-	-	-

	Financial year end 31 December 2023	Total [gross] carrying amount	Circular economy (CE)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)		
	KRON			Of which Use of Proceeds	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	36,062,192	593			-
2	Financial undertakings	5,184,116	-	-	-	-
3	Credit institutions	5,184,100	-	-	-	-
4	Loans and advances	5,184,100	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-			-
7	Other financial corporations	16	-	-	-	-
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	5,259,271	593	-	-	-
21	Loans and advances	5,259,271	593	-	-	-
22	Debt securities, including UoP	-	-	-	-	-
23	Equity instruments	-	-			-
24	Households	24,423,146	-	-	-	-
25	of which loans collateralised by residential immovable property	15,215,373	-	-	-	-
26	of which building renovation loans	-	-	-	-	-
27	of which motor vehicle loans	-	-			-
28	Local governments financing	1,195,658	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	1,195,658	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	1,443	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	19,200,056	-	-	-	-
33	Financial and Non-financial undertakings	14,164,482	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	14,158,291	-	-	-	-
35	Loans and advances	14,051,822	-	-	-	-
36	of which loans collateralised by commercial immovable property	3,496,441	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	16,919	-	-	-	-
39	Equity instruments	89,551	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	6,190	-	-	-	-
41	Loans and advances	6,190	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives	-	-	-	-	-
45	On demand interbank loans	209,937	-	-	-	-
46	Cash and cash-related assets	2,522,178	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,303,459	-	-	-	-
48	Total GAR assets	55,263,690	593	-	-	-
49	Assets not covered for GAR calculation	30,462,975	-	-	-	-
50	Central governments and Supranational issuers	19,096,276	-	-	-	-
51	Central banks exposure	9,256,037	-	-	-	-
52	Trading book	2,110,661	-	-	-	-
53	Total assets	85,726,665	593	-	-	-
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-	-
55	Financial guarantees	3,604,937	1,842	-	-	-
56	Assets under management	-	-	-	-	-
57	Of which debt securities	-	-	-	-	-
58	Of which equity instruments	-	-	-	-	-

	Financial year end 31 December 2023	Total [gross] carrying amount	Pollution (PPC)		
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)		
			Of which environmentally sustainable (Taxonomy-aligned)	Of which Use of Proceeds	
	KRON				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	36,062,192	-	0	-
2	Financial undertakings	5,184,116	-	0	-
3	Credit institutions	5,184,100	-	-	-
4	Loans and advances	5,184,100	-	-	-
5	Debt securities, including UoP	-	-	-	-
6	Equity instruments	-	-	-	-
7	Other financial corporations	16	-	0	-
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	5,259,271	-	-	-
21	Loans and advances	5,259,271	-	-	-
22	Debt securities, including UoP	-	-	-	-
23	Equity instruments	-	-	-	-
24	Households	24,423,146	-	-	-
25	of which loans collateralised by residential immovable property	15,215,373	-	-	-
26	of which building renovation loans	-	-	-	-
27	of which motor vehicle loans	-	-	-	-
28	Local governments financing	1,195,658	-	-	-
29	Housing financing	-	-	-	-
30	Other local government financing	1,195,658	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	1,443	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	19,200,056	-	-	-
33	Financial and Non-financial undertakings	14,164,482	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	14,158,291	-	-	-
35	Loans and advances	14,051,822	-	-	-
36	of which loans collateralised by commercial immovable property	3,496,441	-	-	-
37	of which building renovation loans	-	-	-	-
38	Debt securities	16,919	-	-	-
39	Equity instruments	89,551	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	6,190	-	-	-
41	Loans and advances	6,190	-	-	-
42	Debt securities	-	-	-	-
43	Equity instruments	-	-	-	-
44	Derivatives	-	-	-	-
45	On demand interbank loans	209,937	-	-	-
46	Cash and cash-related assets	2,522,178	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,303,459	-	-	-
48	Total GAR assets	55,263,690	-	0	-
49	Assets not covered for GAR calculation	30,462,975	-	-	-
50	Central governments and Supranational issuers	19,096,276	-	-	-
51	Central banks exposure	9,256,037	-	-	-
52	Trading book	2,110,661	-	-	-
53	Total assets	85,726,665	-	0	-
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-
55	Financial guarantees	3,604,937	-	0	-
56	Assets under management	-	-	-	-
57	Of which debt securities	-	-	-	-
58	Of which equity instruments	-	-	-	-

	Financial year end 31 December 2023	Total [gross] carrying amount	Biodiversity and Ecosystems (BIO)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)		
	KRON				Of which Use of Proceeds	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	36,062,192	-	-	-	-
2	Financial undertakings	5,184,116	-	-	-	-
3	Credit institutions	5,184,100	-	-	-	-
4	Loans and advances	5,184,100	-	-	-	-
5	Debt securities, including UoP	-	-	-	-	-
6	Equity instruments	-	-	-	-	-
7	Other financial corporations	16	-	-	-	-
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	5,259,271	-	-	-	-
21	Loans and advances	5,259,271	-	-	-	-
22	Debt securities, including UoP	-	-	-	-	-
23	Equity instruments	-	-	-	-	-
24	Households	24,423,146	-	-	-	-
25	of which loans collateralised by residential immovable property	15,215,373	-	-	-	-
26	of which building renovation loans	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-
28	Local governments financing	1,195,658	-	-	-	-
29	Housing financing	-	-	-	-	-
30	Other local government financing	1,195,658	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	1,443	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	19,200,056	-	-	-	-
33	Financial and Non-financial undertakings	14,164,482	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	14,158,291	-	-	-	-
35	Loans and advances	14,051,822	-	-	-	-
36	of which loans collateralised by commercial immovable property	3,496,441	-	-	-	-
37	of which building renovation loans	-	-	-	-	-
38	Debt securities	16,919	-	-	-	-
39	Equity instruments	89,551	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	6,190	-	-	-	-
41	Loans and advances	6,190	-	-	-	-
42	Debt securities	-	-	-	-	-
43	Equity instruments	-	-	-	-	-
44	Derivatives		-	-	-	-
45	On demand interbank loans	209,937	-	-	-	-
46	Cash and cash-related assets	2,522,178	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,303,459	-	-	-	-
48	Total GAR assets	55,263,690	-	-	-	-
49	Assets not covered for GAR calculation	30,462,975	-	-	-	-
50	Central governments and Supranational issuers	19,096,276	-	-	-	-
51	Central banks exposure	9,256,037	-	-	-	-
52	Trading book	2,110,661	-	-	-	-
53	Total assets	85,726,665	-	-	-	-
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations		-	-	-	-
55	Financial guarantees	3,604,937	24	-	-	-
56	Assets under management		-	-	-	-
57	Of which debt securities		-	-	-	-
58	Of which equity instruments		-	-	-	-

	Financial year end 31 December 2023	Total [gross] carrying amount	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
				Of which environmentally sustainable (Taxonomy-aligned)			
Of which Use of Proceeds	Of which transitional	Of which enabling					
	KRON						
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	36,062,192	16,950,396	693,813	-	12,629	202,122
2	Financial undertakings	5,184,116	937,385	69,401	-	11,904	17,744
3	Credit institutions	5,184,100	937,385	69,400	-	11,904	17,744
4	Loans and advances	5,184,100	937,385	69,400	-	11,904	17,744
5	Debt securities, including UoP	-	-	-	-	-	-
6	Equity instruments	-	-	-	-	-	-
7	Other financial corporations	16	-	0	-	0	0
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	5,259,271	1,511,632	624,412	-	725	184,378
21	Loans and advances	5,259,271	1,511,632	624,412	-	725	184,378
22	Debt securities, including UoP	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-
24	Households	24,423,146	14,501,379	-	-	-	-
25	of which loans collateralised by residential immovable property	15,215,373	14,501,379	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-
27	of which motor vehicle loans	-	-	-	-	-	-
28	Local governments financing	1,195,658	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	1,195,658	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	1,443	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	19,200,056	-	-	-	-	-
33	Financial and Non-financial undertakings	14,164,482	-	-	-	-	-
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	14,158,291	-	-	-	-	-
35	Loans and advances	14,051,822	-	-	-	-	-
36	of which loans collateralised by commercial immovable property	3,496,441	-	-	-	-	-
37	of which building renovation loans	-	-	-	-	-	-
38	Debt securities	16,919	-	-	-	-	-
39	Equity instruments	89,551	-	-	-	-	-
40	Non-EU country counterparties not subject to NFRD disclosure	6,190	-	-	-	-	-
41	Loans and advances	6,190	-	-	-	-	-
42	Debt securities	-	-	-	-	-	-
43	Equity instruments	-	-	-	-	-	-
44	Derivatives	-	-	-	-	-	-
45	On demand interbank loans	209,937	-	-	-	-	-
46	Cash and cash-related assets	2,522,178	-	-	-	-	-
47	Other categories of assets (e.g. Goodwill, commodities etc.)	2,303,459	-	-	-	-	-
48	Total GAR assets	55,263,690	16,950,396	693,813	-	12,629	202,122
49	Assets not covered for GAR calculation	30,462,975	-	-	-	-	-
50	Central governments and Supranational issuers	19,096,276	-	-	-	-	-
51	Central banks exposure	9,256,037	-	-	-	-	-
52	Trading book	2,110,661	-	-	-	-	-
53	Total assets	85,726,665	16,950,396	693,813	-	12,629	202,122
54	Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations	-	-	-	-	-	-
55	Financial guarantees	3,604,937	1,152,964	937,656	-	654	432,676
56	Assets under management	-	-	-	-	-	-
57	Of which debt securities	-	-	-	-	-	-
58	Of which equity instruments	-	-	-	-	-	-

Template 2.GAR sector information (Turnover) – Financial year end 31 December 2024

	Financial year end 31 December 2024	Climate Change Mitigation (CCM)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (CCM)	KRON	Of which environmentally sustainable (CCM)
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry	-	-		
2	06.10-Extraction of crude petroleum	105.18	-		
3	06.20-Extraction of natural gas	-	-		
4	08.93-Extraction of salt	-	-		
5	09.10-Support activities for petroleum and natural gas extraction	-	-		
6	11.05-Manufacture of beer	-	-		
7	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
8	20.13-Manufacture of other inorganic basic chemicals	2,171.50	-		
9	21.10-Manufacture of basic pharmaceutical substances	-	-		
10	21.20-Manufacture of medicines and other pharmaceutical products	-	-		
11	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	4,341.70	1,310.70		
12	22.19-Manufacture of other rubber products	-	-		
13	22.21-Manufacture of plastic plates, sheets, tubes and profiles	-	-		
14	23.51-Manufacture of cement	4,438.79	537.43		
15	24.42-Primary aluminium production	-	-		
16	27.31-Manufacture of fibre optic cables	513.24	227.75		
17	27.51-Manufacture of electric domestic appliances	-	-		
18	28.11-Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	67.10	-		
19	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
20	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	3,049.24	327.37		
21	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	922.13	99.00		
22	30.20-Manufacture of railway locomotives and rolling stock	1,216.02	729.61		
23	30.30-Manufacture of air and spacecraft and related machinery	-	-		
24	33.12-Repair and maintenance of machinery	-	-		
25	35.11-Production of electricity	237,659.54	-		
26	35.13-Distribution of electricity	75,619.66	34,705.48		
27	35.14-Trade of electricity	55,537.27	-		
28	35.22-Distribution of gaseous fuels through mains	21,805.75	14,537.17		
29	35.23-Trade of gaseous fuels through mains	2,505.35	1,670.23		
30	35.30-Steam, hot water and air conditioning manufacturing and supply	-	-		
31	36.00-Water collection, treatment and supply	32,005.22	32,005.22		
32	38.11-Collection of non-hazardous waste	-	-		
33	41.20-Building works related to erection of residential and non-residential buildings	-	-		
34	43.22-Plumbing, heat and air-conditioning installation	-	-		
35	45.32-Retail trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
36	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	49.73	9.95		
37	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
38	47.73-Dispensing chemist in specialised stores	-	-		
39	49.10-Passenger rail transport, interurban	-	-		
40	49.31-Urban and suburban passenger land transport	-	-		
41	49.50-Transport via pipeline of fuelgases	-	-		
42	51.10-Passenger air transport	-	-		
43	52.21-Service activities incidental to land transportation	-	-		
44	52.22-Service activities incidental to sea transportation	-	-		
45	52.23-Service activities incidental to air transportation	-	-		
46	52.29-Sea transportation agencies activities	-	-		
47	53.10-Postal activities under universal service obligation (public operator)	-	-		
48	55.10-Hotels and similar accommodation	-	-		
49	56.10-Restaurants and other eating places	-	-		
50	61.10-Wired telecommunications activities	671.76	-		
51	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	255.81	28.42		
52	62.01-Computer programming activities	4.33	-		
53	64.99-Other financial service activities, except insurance and pension funding not elsewhere classified	150.94	-		
54	65.12-Other personal and property insurance	-	-		
55	66.19-Other activities auxiliary to financial services, except insurance and pension funding	-	-		
56	66.22-Activities of insurance agents and brokers	26.17	-		
57	68.32-Management of real estate on a fee or contract basis	-	-		
58	71.20-Food quality testing and analysis	-	-		
59	72.19-Other research and experimental development on natural sciences and engineering	-	-		
60	74.90-Other professional, scientific and technical activities not elsewhere classified	-	-		
61	82.99-Other business support service activities not elsewhere classified	-	-		
62	86.22-Specialist medical practice activities	-	-		
63	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2024	Climate Change Adaptation (CCA)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (CCA)	KRON	Of which environmentally sustainable (CCA)
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	06.20-Extraction of natural gas	-	-		
4	08.93-Extraction of salt	-	-		
5	09.10-Support activities for petroleum and natural gas extraction	-	-		
6	11.05-Manufacture of beer	-	-		
7	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
8	20.13-Manufacture of other inorganic basic chemicals	-	-		
9	21.10-Manufacture of basic pharmaceutical substances	-	-		
10	21.20-Manufacture of medicines and other pharmaceutical products	-	-		
11	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
12	22.19-Manufacture of other rubber products	-	-		
13	22.21-Manufacture of plastic plates, sheets, tubes and profiles	-	-		
14	23.51-Manufacture of cement	-	-		
15	24.42-Primary aluminium production	-	-		
16	27.31-Manufacture of fibre optic cables	-	-		
17	27.51-Manufacture of electric domestic appliances	-	-		
18	28.11-Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	-	-		
19	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
20	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
21	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
22	30.20-Manufacture of railway locomotives and rolling stock	-	-		
23	30.30-Manufacture of air and spacecraft and related machinery	-	-		
24	33.12-Repair and maintenance of machinery	-	-		
25	35.11-Production of electricity	-	-		
26	35.13-Distribution of electricity	-	-		
27	35.14-Trade of electricity	-	-		
28	35.22-Distribution of gaseous fuels through mains	-	-		
29	35.23-Trade of gaseous fuels through mains	-	-		
30	35.30-Steam, hot water and air conditioning manufacturing and supply	-	-		
31	36.00-Water collection, treatment and supply	-	-		
32	38.11-Collection of non-hazardous waste	-	-		
33	41.20-Building works related to erection of residential and non-residential buildings	-	-		
34	43.22-Plumbing, heat and air-conditioning installation	-	-		
35	45.32-Retail trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
36	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
37	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
38	47.73-Dispensing chemist in specialised stores	-	-		
39	49.10-Passenger rail transport, interurban	-	-		
40	49.31-Urban and suburban passenger land transport	-	-		
41	49.50-Transport via pipeline of fuelgases	-	-		
42	51.10-Passenger air transport	-	-		
43	52.21-Service activities incidental to land transportation	-	-		
44	52.22-Service activities incidental to sea transportation	-	-		
45	52.23-Service activities incidental to air transportation	-	-		
46	52.29-Sea transportation agencies activities	-	-		
47	53.10-Postal activities under universal service obligation (public operator)	-	-		
48	55.10-Hotels and similar accommodation	-	-		
49	56.10-Restaurants and other eating places	-	-		
50	61.10-Wired telecommunications activities	-	-		
51	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-		
52	62.01-Computer programming activities	-	-		
53	64.99-Other financial service activities, except insurance and pension funding not elsewhere classified	-	-		
54	65.12-Other personal and property insurance	-	-		
55	66.19-Other activities auxiliary to financial services, except insurance and pension funding	-	-		
56	66.22-Activities of insurance agents and brokers	-	-		
57	68.32-Management of real estate on a fee or contract basis	-	-		
58	71.20-Food quality testing and analysis	-	-		
59	72.19-Other research and experimental development on natural sciences and engineering	-	-		
60	74.90-Other professional, scientific and technical activities not elsewhere classified	-	-		
61	82.99-Other business support service activities not elsewhere classified	-	-		
62	86.22-Specialist medical practice activities	-	-		
63	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2024	Water and marine resources (WTR)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		Breakdown by sector - NACE 4 digits level (code and label)			
		KRON	Of which environmentally sustainable (WTR)	KRON	Of which environmentally sustainable (WTR)
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	06.20-Extraction of natural gas	-	-		
4	08.93-Extraction of salt	-	-		
5	09.10-Support activities for petroleum and natural gas extraction	-	-		
6	11.05-Manufacture of beer	-	-		
7	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
8	20.13-Manufacture of other inorganic basic chemicals	-	-		
9	21.10-Manufacture of basic pharmaceutical substances	-	-		
10	21.20-Manufacture of medicines and other pharmaceutical products	-	-		
11	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
12	22.19-Manufacture of other rubber products	-	-		
13	22.21-Manufacture of plastic plates, sheets, tubes and profiles	-	-		
14	23.51-Manufacture of cement	-	-		
15	24.42-Primary aluminium production	-	-		
16	27.31-Manufacture of fibre optic cables	-	-		
17	27.51-Manufacture of electric domestic appliances	-	-		
18	28.11-Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	-	-		
19	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
20	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
21	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
22	30.20-Manufacture of railway locomotives and rolling stock	-	-		
23	30.30-Manufacture of air and spacecraft and related machinery	-	-		
24	33.12-Repair and maintenance of machinery	-	-		
25	35.11-Production of electricity	-	-		
26	35.13-Distribution of electricity	-	-		
27	35.14-Trade of electricity	-	-		
28	35.22-Distribution of gaseous fuels through mains	-	-		
29	35.23-Trade of gaseous fuels through mains	-	-		
30	35.30-Steam, hot water and air conditioning manufacturing and supply	-	-		
31	36.00-Water collection, treatment and supply	-	-		
32	38.11-Collection of non-hazardous waste	-	-		
33	41.20-Building works related to erection of residential and non-residential buildings	-	-		
34	43.22-Plumbing, heat and air-conditioning installation	-	-		
35	45.32-Retail trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
36	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
37	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
38	47.73-Dispensing chemist in specialised stores	-	-		
39	49.10-Passenger rail transport, interurban	-	-		
40	49.31-Urban and suburban passenger land transport	-	-		
41	49.50-Transport via pipeline of fuelgases	-	-		
42	51.10-Passenger air transport	-	-		
43	52.21-Service activities incidental to land transportation	-	-		
44	52.22-Service activities incidental to sea transportation	-	-		
45	52.23-Service activities incidental to air transportation	-	-		
46	52.29-Sea transportation agencies activities	-	-		
47	53.10-Postal activities under universal service obligation (public operator)	-	-		
48	55.10-Hotels and similar accommodation	-	-		
49	56.10-Restaurants and other eating places	-	-		
50	61.10-Wired telecommunications activities	-	-		
51	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-		
52	62.01-Computer programming activities	-	-		
53	64.99-Other financial service activities, except insurance and pension funding not elsewhere classified	-	-		
54	65.12-Other personal and property insurance	-	-		
55	66.19-Other activities auxiliary to financial services, except insurance and pension funding	-	-		
56	66.22-Activities of insurance agents and brokers	-	-		
57	68.32-Management of real estate on a fee or contract basis	-	-		
58	71.20-Food quality testing and analysis	-	-		
59	72.19-Other research and experimental development on natural sciences and engineering	-	-		
60	74.90-Other professional, scientific and technical activities not elsewhere classified	-	-		
61	82.99-Other business support service activities not elsewhere classified	-	-		
62	86.22-Specialist medical practice activities	-	-		
63	92.00-Gambling and betting activities	-	-		

Financial year end 31 December 2024		Circular economy (CE)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (CE)	KRON	Of which environmentally sustainable (CE)
Breakdown by sector - NACE 4 digits level (code and label)					
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	06.20-Extraction of natural gas	-	-		
4	08.93-Extraction of salt	-	-		
5	09.10-Support activities for petroleum and natural gas extraction	-	-		
6	11.05-Manufacture of beer	-	-		
7	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
8	20.13-Manufacture of other inorganic basic chemicals	-	-		
9	21.10-Manufacture of basic pharmaceutical substances	-	-		
10	21.20-Manufacture of medicines and other pharmaceutical products	-	-		
11	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	82	-		
12	22.19-Manufacture of other rubber products	-	-		
13	22.21-Manufacture of plastic plates, sheets, tubes and profiles	-	-		
14	23.51-Manufacture of cement	-	-		
15	24.42-Primary aluminium production	-	-		
16	27.31-Manufacture of fibre optic cables	-	-		
17	27.51-Manufacture of electric domestic appliances	-	-		
18	28.11-Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	-	-		
19	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
20	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	65	-		
21	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	20	-		
22	30.20-Manufacture of railway locomotives and rolling stock	-	-		
23	30.30-Manufacture of air and spacecraft and related machinery	-	-		
24	33.12-Repair and maintenance of machinery	-	-		
25	35.11-Production of electricity	-	-		
26	35.13-Distribution of electricity	-	-		
27	35.14-Trade of electricity	-	-		
28	35.22-Distribution of gaseous fuels through mains	-	-		
29	35.23-Trade of gaseous fuels through mains	-	-		
30	35.30-Steam, hot water and air conditioning manufacturing and supply	-	-		
31	36.00-Water collection, treatment and supply	-	-		
32	38.11-Collection of non-hazardous waste	-	-		
33	41.20-Building works related to erection of residential and non-residential buildings	-	-		
34	43.22-Plumbing, heat and air-conditioning installation	-	-		
35	45.32-Retail trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
36	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
37	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
38	47.73-Dispensing chemist in specialised stores	-	-		
39	49.10-Passenger rail transport, interurban	-	-		
40	49.31-Urban and suburban passenger land transport	-	-		
41	49.50-Transport via pipeline of fuelgases	-	-		
42	51.10-Passenger air transport	-	-		
43	52.21-Service activities incidental to land transportation	-	-		
44	52.22-Service activities incidental to sea transportation	-	-		
45	52.23-Service activities incidental to air transportation	-	-		
46	52.29-Sea transportation agencies activities	-	-		
47	53.10-Postal activities under universal service obligation (public operator)	-	-		
48	55.10-Hotels and similar accommodation	-	-		
49	56.10-Restaurants and other eating places	-	-		
50	61.10-Wired telecommunications activities	-	-		
51	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	85	-		
52	62.01-Computer programming activities	-	-		
53	64.99-Other financial service activities, except insurance and pension funding not elsewhere classified	-	-		
54	65.12-Other personal and property insurance	-	-		
55	66.19-Other activities auxiliary to financial services, except insurance and pension funding	-	-		
56	66.22-Activities of insurance agents and brokers	-	-		
57	68.32-Management of real estate on a fee or contract basis	-	-		
58	71.20-Food quality testing and analysis	-	-		
59	72.19-Other research and experimental development on natural sciences and engineering	-	-		
60	74.90-Other professional, scientific and technical activities not elsewhere classified	-	-		
61	82.99-Other business support service activities not elsewhere classified	-	-		
62	86.22-Specialist medical practice activities	-	-		
63	92.00-Gambling and betting activities	-	-		

Financial year end 31 December 2024		Pollution (PPC)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (PPC)	KRON	Of which environmentally sustainable (PPC)
Breakdown by sector - NACE 4 digits level (code and label)					
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	06.20-Extraction of natural gas	-	-		
4	08.93-Extraction of salt	-	-		
5	09.10-Support activities for petroleum and natural gas extraction	-	-		
6	11.05-Manufacture of beer	-	-		
7	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
8	20.13-Manufacture of other inorganic basic chemicals	-	-		
9	21.10-Manufacture of basic pharmaceutical substances	-	-		
10	21.20-Manufacture of medicines and other pharmaceutical products	-	-		
11	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
12	22.19-Manufacture of other rubber products	-	-		
13	22.21-Manufacture of plastic plates, sheets, tubes and profiles	-	-		
14	23.51-Manufacture of cement	-	-		
15	24.42-Primary aluminium production	-	-		
16	27.31-Manufacture of fibre optic cables	-	-		
17	27.51-Manufacture of electric domestic appliances	-	-		
18	28.11-Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	-	-		
19	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
20	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
21	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
22	30.20-Manufacture of railway locomotives and rolling stock	-	-		
23	30.30-Manufacture of air and spacecraft and related machinery	-	-		
24	33.12-Repair and maintenance of machinery	-	-		
25	35.11-Production of electricity	-	-		
26	35.13-Distribution of electricity	-	-		
27	35.14-Trade of electricity	-	-		
28	35.22-Distribution of gaseous fuels through mains	-	-		
29	35.23-Trade of gaseous fuels through mains	-	-		
30	35.30-Steam, hot water and air conditioning manufacturing and supply	-	-		
31	36.00-Water collection, treatment and supply	-	-		
32	38.11-Collection of non-hazardous waste	-	-		
33	41.20-Building works related to erection of residential and non-residential buildings	-	-		
34	43.22-Plumbing, heat and air-conditioning installation	-	-		
35	45.32-Retail trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
36	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
37	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
38	47.73-Dispensing chemist in specialised stores	-	-		
39	49.10-Passenger rail transport, interurban	-	-		
40	49.31-Urban and suburban passenger land transport	-	-		
41	49.50-Transport via pipeline of fuel/gases	-	-		
42	51.10-Passenger air transport	-	-		
43	52.21-Service activities incidental to land transportation	-	-		
44	52.22-Service activities incidental to sea transportation	-	-		
45	52.23-Service activities incidental to air transportation	-	-		
46	52.29-Sea transportation agencies activities	-	-		
47	53.10-Postal activities under universal service obligation (public operator)	-	-		
48	55.10-Hotels and similar accommodation	-	-		
49	56.10-Restaurants and other eating places	-	-		
50	61.10-Wired telecommunications activities	-	-		
51	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-		
52	62.01-Computer programming activities	-	-		
53	64.99-Other financial service activities, except insurance and pension funding not elsewhere classified	-	-		
54	65.12-Other personal and property insurance	-	-		
55	66.19-Other activities auxiliary to financial services, except insurance and pension funding	-	-		
56	66.22-Activities of insurance agents and brokers	-	-		
57	68.32-Management of real estate on a fee or contract basis	-	-		
58	71.20-Food quality testing and analysis	-	-		
59	72.19-Other research and experimental development on natural sciences and engineering	-	-		
60	74.90-Other professional, scientific and technical activities not elsewhere classified	-	-		
61	82.99-Other business support service activities not elsewhere classified	-	-		
62	86.22-Specialist medical practice activities	-	-		
63	92.00-Gambling and betting activities	-	-		

Financial year end 31 December 2024		Biodiversity and Ecosystems (BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (BIO)	KRON	Of which environmentally sustainable (BIO)
Breakdown by sector - NACE 4 digits level (code and label)					
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	06.20-Extraction of natural gas	-	-		
4	08.93-Extraction of salt	-	-		
5	09.10-Support activities for petroleum and natural gas extraction	-	-		
6	11.05-Manufacture of beer	-	-		
7	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
8	20.13-Manufacture of other inorganic basic chemicals	-	-		
9	21.10-Manufacture of basic pharmaceutical substances	-	-		
10	21.20-Manufacture of medicines and other pharmaceutical products	-	-		
11	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
12	22.19-Manufacture of other rubber products	-	-		
13	22.21-Manufacture of plastic plates, sheets, tubes and profiles	-	-		
14	23.51-Manufacture of cement	-	-		
15	24.42-Primary aluminium production	-	-		
16	27.31-Manufacture of fibre optic cables	-	-		
17	27.51-Manufacture of electric domestic appliances	-	-		
18	28.11-Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	-	-		
19	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
20	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
21	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
22	30.20-Manufacture of railway locomotives and rolling stock	-	-		
23	30.30-Manufacture of air and spacecraft and related machinery	-	-		
24	33.12-Repair and maintenance of machinery	-	-		
25	35.11-Production of electricity	-	-		
26	35.13-Distribution of electricity	-	-		
27	35.14-Trade of electricity	-	-		
28	35.22-Distribution of gaseous fuels through mains	-	-		
29	35.23-Trade of gaseous fuels through mains	-	-		
30	35.30-Steam, hot water and air conditioning manufacturing and supply	-	-		
31	36.00-Water collection, treatment and supply	-	-		
32	38.11-Collection of non-hazardous waste	-	-		
33	41.20-Building works related to erection of residential and non-residential buildings	-	-		
34	43.22-Plumbing, heat and air-conditioning installation	-	-		
35	45.32-Retail trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
36	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
37	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
38	47.73-Dispensing chemist in specialised stores	-	-		
39	49.10-Passenger rail transport, interurban	-	-		
40	49.31-Urban and suburban passenger land transport	-	-		
41	49.50-Transport via pipeline of fuel/gases	-	-		
42	51.10-Passenger air transport	-	-		
43	52.21-Service activities incidental to land transportation	-	-		
44	52.22-Service activities incidental to sea transportation	-	-		
45	52.23-Service activities incidental to air transportation	-	-		
46	52.29-Sea transportation agencies activities	-	-		
47	53.10-Postal activities under universal service obligation (public operator)	-	-		
48	55.10-Hotels and similar accommodation	-	-		
49	56.10-Restaurants and other eating places	-	-		
50	61.10-Wired telecommunications activities	-	-		
51	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-		
52	62.01-Computer programming activities	-	-		
53	64.99-Other financial service activities, except insurance and pension funding not elsewhere classified	-	-		
54	65.12-Other personal and property insurance	-	-		
55	66.19-Other activities auxiliary to financial services, except insurance and pension funding	-	-		
56	66.22-Activities of insurance agents and brokers	-	-		
57	68.32-Management of real estate on a fee or contract basis	-	-		
58	71.20-Food quality testing and analysis	-	-		
59	72.19-Other research and experimental development on natural sciences and engineering	-	-		
60	74.90-Other professional, scientific and technical activities not elsewhere classified	-	-		
61	82.99-Other business support service activities not elsewhere classified	-	-		
62	86.22-Specialist medical practice activities	-	-		
63	92.00-Gambling and betting activities	-	-		

Financial year end 31 December 2024		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	KRON	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
Breakdown by sector - NACE 4 digits level (code and label)					
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry				
2	06.10-Extraction of crude petroleum	105			
3	06.20-Extraction of natural gas				
4	08.93-Extraction of salt				
5	09.10-Support activities for petroleum and natural gas extraction				
6	11.05-Manufacture of beer				
7	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard				
8	20.13-Manufacture of other inorganic basic chemicals	2,172			
9	21.10-Manufacture of basic pharmaceutical substances				
10	21.20-Manufacture of medicines and other pharmaceutical products				
11	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	4,424	1,311		
12	22.19-Manufacture of other rubber products				
13	22.21-Manufacture of plastic plates, sheets, tubes and profiles				
14	23.51-Manufacture of cement	4,439	537		
15	24.42-Primary aluminium production				
16	27.31-Manufacture of fibre optic cables	513	228		
17	27.51-Manufacture of electric domestic appliances				
18	28.11-Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	67			
19	28.15-Manufacture of bearings, gears, gearing and driving elements				
20	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	3,115	327		
21	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	942	99		
22	30.20-Manufacture of railway locomotives and rolling stock	1,216	730		
23	30.30-Manufacture of air and spacecraft and related machinery				
24	33.12-Repair and maintenance of machinery				
25	35.11-Production of electricity	237,660			
26	35.13-Distribution of electricity	75,620	34,705		
27	35.14-Trade of electricity	55,537			
28	35.22-Distribution of gaseous fuels through mains	21,806	14,537		
29	35.23-Trade of gaseous fuels through mains	2,505	1,670		
30	35.30-Steam, hot water and air conditioning manufacturing and supply				
31	36.00-Water collection, treatment and supply	32,005	32,005		
32	38.11-Collection of non-hazardous waste				
33	41.20-Building works related to erection of residential and non-residential buildings				
34	43.22-Plumbing, heat and air-conditioning installation				
35	45.32-Retail trade of motor vehicle parts and accessories, excluding motorcycles				
36	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	50	10		
37	47.30-Retail sale of fuel for motor vehicles in fuel stations				
38	47.73-Dispensing chemist in specialised stores				
39	49.10-Passenger rail transport, Interurban				
40	49.31-Urban and suburban passenger land transport				
41	49.50-Transport via pipeline of fuelgases				
42	51.10-Passenger air transport				
43	52.21-Service activities incidental to land transportation				
44	52.22-Service activities incidental to sea transportation				
45	52.23-Service activities incidental to air transportation				
46	52.29-Sea transportation agencies activities				
47	53.10-Postal activities under universal service obligation (public operator)				
48	55.10-Hotels and similar accommodation				
49	56.10-Restaurants and other eating places				
50	61.10-Wired telecommunications activities	672			
51	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	341	28		
52	62.01-Computer programming activities	4			
53	64.99-Other financial service activities, except insurance and pension funding not elsewhere classified	151			
54	65.12-Other personal and property insurance				
55	66.19-Other activities auxiliary to financial services, except insurance and pension funding				
56	66.22-Activities of insurance agents and brokers	26			
57	68.32-Management of real estate on a fee or contract basis				
58	71.20-Food quality testing and analysis				
59	72.19-Other research and experimental development on natural sciences and engineering				
60	74.90-Other professional, scientific and technical activities not elsewhere classified				
61	82.99-Other business support service activities not elsewhere classified				
62	86.22-Specialist medical practice activities				
63	92.00-Gambling and betting activities				

Template 2.GAR sector information (Turnover) – Financial year end 31 December 2023 (as restated)

	Financial year end 31 December 2023	Climate Change Mitigation (CCM)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (CCM)	KRON	Of which environmentally sustainable (CCM)
Breakdown by sector - NACE 4 digits level (code and label)					
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	249	-		
3	08.93-Extraction of salt	-	-		
4	10.11-Processing and preserving of meat, excluding poultry meat	-	-		
5	10.12-Processing and preserving of poultry meat	-	-		
6	10.13-Production of meat products, including poultry meat products	-	-		
7	10.31-Processing and preserving of potatoes	-	-		
8	10.61-Manufacture of grain mill products	-	-		
9	10.72-Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-		
10	11.07-Manufacture of soft drinks; production of mineral waters and other bottled waters	-	-		
11	13.10-Manufacture of cotton yarn	-	-		
12	13.96-Manufacture of other technical and industrial textiles	-	-		
13	14.13-Manufacture of other outerwear	-	-		
14	15.12-Manufacture of luggage, handbags and similar leather goods; manufacture of saddlery	-	-		
15	17.12-Manufacture of paper and paperboard	-	-		
16	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
17	20.15-Manufacture of fertilisers and nitrogen compounds	-	-		
18	20.42-Manufacture of perfumes and toilet preparations	-	-		
19	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	439	133		
20	22.19-Manufacture of other rubber products	-	-		
21	22.29-Manufacture of other plastic products	-	-		
22	23.11-Manufacture of flat glass	-	-		
23	23.51-Manufacture of cement	4,451	539		
24	23.61-Manufacture of concrete products for construction purposes	-	-		
25	23.62-Manufacture of plaster products for construction purposes	-	-		
26	24.10-Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgic articles	-	-		
27	25.93-Manufacture of wire products,chains and springs	-	-		
28	27.31-Manufacture of fibre optic cables	272	121		
29	27.40-Manufacture of electric lighting equipment	-	-		
30	27.51-Manufacture of electric domestic appliances	-	-		
31	27.90-Manufacture of other electrical equipment	-	-		
32	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
33	28.41-Manufacture of metal forming machinery	-	-		
34	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	2,810	302		
35	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	384	41		
36	30.20-Manufacture of railway locomotives and rolling stock	1,898	1,139		
37	30.30-Manufacture of air and spacecraft and related machinery	-	-		
38	31.09-Manufacture of other furniture	-	-		
39	32.30-Manufacture of sports goods	-	-		
40	33.12-Repair and maintenance of machinery	-	-		
41	35.11-Production of electricity	319,775	-		
42	35.13-Distribution of electricity	71,507	8,702		
43	35.14-Trade of electricity	57,303	-		
44	35.22-Distribution of gaseous fuels through mains	21,642	14,428		
45	35.23-Trade of gaseous fuels through mains	975	650		
46	36.00-Water collection, treatment and supply	50,966	50,966		
47	38.11-Collection of non-hazardous waste	-	-		
48	38.32-Recovery of sorted materials	-	-		
49	41.20-Building works related to erection of residential and non-residential buildings	-	-		
50	42.11-Works related to construction of roads and motorways	-	-		
51	42.12-Works related to construction of railways and underground railways	-	-		
52	42.22-Works related to construction of telecommunications and electricity lines	-	-		

	Financial year end 31 December 2023	Climate Change Mitigation (CCM)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (CCM)	KRON	Of which environmentally sustainable (CCM)
53	42.91-Works related to construction of water projects	-	-		
54	43.21-Electrical installation	-	-		
55	43.22-Plumbing, heat and air-conditioning installation	-	-		
56	45.11-Sale of cars and light motor vehicles	-	-		
57	45.31-Wholesale trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
58	46.17-Agents involved in the sale of food, beverages and tobacco	-	-		
59	46.21-Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-		
60	46.34-Wholesale of alcoholic beverages	-	-		
61	46.39-Non-specialised wholesale of food, beverages and tobacco	-	-		
62	46.46-Wholesale of pharmaceutical goods	-	-		
63	46.73-Wholesale of wood, construction materials and sanitary equipment	-	-		
64	46.74-Wholesale of hardware and plumbing and heating equipment and supplies	-	-		
65	46.90-Non-specialised wholesale trade	-	-		
66	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	45	9		
67	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
68	47.52-Retail sale of hardware, paints and glass in specialised stores	-	-		
69	47.54-Retail sale of electrical household appliances in specialised stores	-	-		
70	47.71-Retail sale of clothing in specialised stores	-	-		
71	47.73-Dispensing chemist in specialised stores	-	-		
72	47.77-Retail sale of watches, clocks and jewellery in specialised stores	-	-		
73	47.78-Other retail sale of new goods in specialised stores	-	-		
74	49.10-Passenger rail transport, interurban	-	-		
75	49.20-Freight rail transport	-	-		
76	49.31-Urban and suburban passenger land transport	-	-		
77	49.41-Freight transport by road	-	-		
78	49.50-Transport via pipeline of fuelgases	-	-		
79	51.10-Passenger air transport	-	-		
80	52.21-Service activities incidental to land transportation	-	-		
81	52.22-Service activities incidental to sea transportation	-	-		
82	52.29-Sea transportation agencies activities	-	-		
83	53.20-Other postal and courier activities	-	-		
84	56.10-Restaurants and other eating places	-	-		
85	56.29-Other food service activities	-	-		
86	60.20-Public and licence television programmes broadcasting	-	-		
87	61.10-Wired telecommunications activities	193	-		
88	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	1,008	112		
89	62.01-Computer programming activities	-	-		
90	63.11-Data processing, hosting and related activities	-	-		
91	65.12-Other personal and property insurance	-	-		
92	68.32-Management of real estate on a fee or contract basis	-	-		
93	71.12-Engineering activities and related technical consultancy	-	-		
94	71.20-Food quality testing and analysis	-	-		
95	72.19-Other research and experimental development on natural sciences and engineering	-	-		
96	73.20-Market research and public opinion polling	-	-		
97	78.20-Temporary employment agency activities	-	-		
98	80.10-Private security activities, excluding security systems service activities	-	-		
99	81.10-Buildings service support activities	-	-		
100	81.21-General cleaning of buildings	-	-		
101	82.20-Activities of call centres	-	-		
102	84.13-Regulation of and contribution to more efficient operation of businesses	-	-		
103	84.24-Public order and safety activities	-	-		
104	86.22-Specialist medical practice activities	-	-		
105	86.90-Physiotherapeutical activities	-	-		
106	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2023	Climate Change Adaptation (CCA)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (CCA)	KRON	Of which environmentally sustainable (CCA)
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	08.93-Extraction of salt	-	-		
4	10.11-Processing and preserving of meat, excluding poultry meat	-	-		
5	10.12-Processing and preserving of poultry meat	-	-		
6	10.13-Production of meat products, including poultry meat products	-	-		
7	10.31-Processing and preserving of potatoes	-	-		
8	10.61-Manufacture of grain mill products	-	-		
9	10.72-Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-		
10	11.07-Manufacture of soft drinks; production of mineral waters and other bottled waters	-	-		
11	13.10-Manufacture of cotton yarn	-	-		
12	13.96-Manufacture of other technical and industrial textiles	-	-		
13	14.13-Manufacture of other outerwear	-	-		
14	15.12-Manufacture of luggage, handbags and similar leather goods; manufacture of saddlery	-	-		
15	17.12-Manufacture of paper and paperboard	-	-		
16	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
17	20.15-Manufacture of fertilisers and nitrogen compounds	-	-		
18	20.42-Manufacture of perfumes and toilet preparations	-	-		
19	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
20	22.19-Manufacture of other rubber products	-	-		
21	22.29-Manufacture of other plastic products	-	-		
22	23.11-Manufacture of flat glass	-	-		
23	23.51-Manufacture of cement	-	-		
24	23.61-Manufacture of concrete products for construction purposes	-	-		
25	23.62-Manufacture of plaster products for construction purposes	-	-		
26	24.10-Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgic articles	-	-		
27	25.93-Manufacture of wire products, chains and springs	-	-		
28	27.31-Manufacture of fibre optic cables	-	-		
29	27.40-Manufacture of electric lighting equipment	-	-		
30	27.51-Manufacture of electric domestic appliances	-	-		
31	27.90-Manufacture of other electrical equipment	-	-		
32	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
33	28.41-Manufacture of metal forming machinery	-	-		
34	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
35	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
36	30.20-Manufacture of railway locomotives and rolling stock	-	-		
37	30.30-Manufacture of air and spacecraft and related machinery	-	-		
38	31.09-Manufacture of other furniture	-	-		
39	32.30-Manufacture of sports goods	-	-		
40	33.12-Repair and maintenance of machinery	-	-		
41	35.11-Production of electricity	-	-		
42	35.13-Distribution of electricity	-	-		
43	35.14-Trade of electricity	-	-		
44	35.22-Distribution of gaseous fuels through mains	-	-		
45	35.23-Trade of gaseous fuels through mains	-	-		
46	36.00-Water collection, treatment and supply	-	-		
47	38.11-Collection of non-hazardous waste	-	-		
48	38.32-Recovery of sorted materials	-	-		
49	41.20-Building works related to erection of residential and non-residential buildings	-	-		
50	42.11-Works related to construction of roads and motorways	-	-		
51	42.12-Works related to construction of railways and underground railways	-	-		
52	42.22-Works related to construction of telecommunications and electricity lines	-	-		

	Financial year end 31 December 2023	Climate Change Adaptation (CCA)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (CCA)	KRON	Of which environmentally sustainable (CCA)
53	42.91-Works related to construction of water projects	-	-	-	-
54	43.21-Electrical installation	-	-	-	-
55	43.22-Plumbing, heat and air-conditioning installation	-	-	-	-
56	45.11-Sale of cars and light motor vehicles	-	-	-	-
57	45.31-Wholesale trade of motor vehicle parts and accessories, excluding motorcycles	-	-	-	-
58	46.17-Agents involved in the sale of food, beverages and tobacco	-	-	-	-
59	46.21-Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-	-	-
60	46.34-Wholesale of alcoholic beverages	-	-	-	-
61	46.39-Non-specialised wholesale of food, beverages and tobacco	-	-	-	-
62	46.46-Wholesale of pharmaceutical goods	-	-	-	-
63	46.73-Wholesale of wood, construction materials and sanitary equipment	-	-	-	-
64	46.74-Wholesale of hardware and plumbing and heating equipment and supplies	-	-	-	-
65	46.90-Non-specialised wholesale trade	-	-	-	-
66	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-	-	-
67	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-	-	-
68	47.52-Retail sale of hardware, paints and glass in specialised stores	-	-	-	-
69	47.54-Retail sale of electrical household appliances in specialised stores	-	-	-	-
70	47.71-Retail sale of clothing in specialised stores	-	-	-	-
71	47.73-Dispensing chemist in specialised stores	-	-	-	-
72	47.77-Retail sale of watches, clocks and jewellery in specialised stores	-	-	-	-
73	47.78-Other retail sale of new goods in specialised stores	-	-	-	-
74	49.10-Passenger rail transport, interurban	-	-	-	-
75	49.20-Freight rail transport	-	-	-	-
76	49.31-Urban and suburban passenger land transport	-	-	-	-
77	49.41-Freight transport by road	-	-	-	-
78	49.50-Transport via pipeline of fuelgases	-	-	-	-
79	51.10-Passenger air transport	-	-	-	-
80	52.21-Service activities incidental to land transportation	-	-	-	-
81	52.22-Service activities incidental to sea transportation	-	-	-	-
82	52.29-Sea transportation agencies activities	-	-	-	-
83	53.20-Other postal and courier activities	-	-	-	-
84	56.10-Restaurants and other eating places	-	-	-	-
85	56.29-Other food service activities	-	-	-	-
86	60.20-Public and licence television programmes broadcasting	-	-	-	-
87	61.10-Wired telecommunications activities	-	-	-	-
88	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-	-	-
89	62.01-Computer programming activities	-	-	-	-
90	63.11-Data processing, hosting and related activities	-	-	-	-
91	65.12-Other personal and property insurance	-	-	-	-
92	68.32-Management of real estate on a fee or contract basis	-	-	-	-
93	71.12-Engineering activities and related technical consultancy	-	-	-	-
94	71.20-Food quality testing and analysis	-	-	-	-
95	72.19-Other research and experimental development on natural sciences and engineering	-	-	-	-
96	73.20-Market research and public opinion polling	-	-	-	-
97	78.20-Temporary employment agency activities	-	-	-	-
98	80.10-Private security activities, excluding security systems service activities	-	-	-	-
99	81.10-Buildings service support activities	-	-	-	-
100	81.21-General cleaning of buildings	-	-	-	-
101	82.20-Activities of call centres	-	-	-	-
102	84.13-Regulation of and contribution to more efficient operation of businesses	-	-	-	-
103	84.24-Public order and safety activities	-	-	-	-
104	86.22-Specialist medical practice activities	-	-	-	-
105	86.90-Physiotherapeutical activities	-	-	-	-
106	92.00-Gambling and betting activities	-	-	-	-

	Financial year end 31 December 2023	Water and marine resources (WTR)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (WTR)	KRON	Of which environmentally sustainable (WTR)
	Breakdown by sector - NACE 4 digits level (code and label)				
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	08.93-Extraction of salt	-	-		
4	10.11-Processing and preserving of meat, excluding poultry meat	-	-		
5	10.12-Processing and preserving of poultry meat	-	-		
6	10.13-Production of meat products, including poultry meat products	-	-		
7	10.31-Processing and preserving of potatoes	-	-		
8	10.61-Manufacture of grain mill products	-	-		
9	10.72-Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-		
10	11.07-Manufacture of soft drinks; production of mineral waters and other bottled waters	-	-		
11	13.10-Manufacture of cotton yarn	-	-		
12	13.96-Manufacture of other technical and industrial textiles	-	-		
13	14.13-Manufacture of other outerwear	-	-		
14	15.12-Manufacture of luggage, handbags and similar leather goods; manufacture of saddlery	-	-		
15	17.12-Manufacture of paper and paperboard	-	-		
16	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
17	20.15-Manufacture of fertilisers and nitrogen compounds	-	-		
18	20.42-Manufacture of perfumes and toilet preparations	-	-		
19	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
20	22.19-Manufacture of other rubber products	-	-		
21	22.29-Manufacture of other plastic products	-	-		
22	23.11-Manufacture of flat glass	-	-		
23	23.51-Manufacture of cement	-	-		
24	23.61-Manufacture of concrete products for construction purposes	-	-		
25	23.62-Manufacture of plaster products for construction purposes	-	-		
26	24.10-Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgic articles	-	-		
27	25.93-Manufacture of wire products, chains and springs	-	-		
28	27.31-Manufacture of fibre optic cables	-	-		
29	27.40-Manufacture of electric lighting equipment	-	-		
30	27.51-Manufacture of electric domestic appliances	-	-		
31	27.90-Manufacture of other electrical equipment	-	-		
32	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
33	28.41-Manufacture of metal forming machinery	-	-		
34	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
35	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
36	30.20-Manufacture of railway locomotives and rolling stock	-	-		
37	30.30-Manufacture of air and spacecraft and related machinery	-	-		
38	31.09-Manufacture of other furniture	-	-		
39	32.30-Manufacture of sports goods	-	-		
40	33.12-Repair and maintenance of machinery	-	-		
41	35.11-Production of electricity	-	-		
42	35.13-Distribution of electricity	-	-		
43	35.14-Trade of electricity	-	-		
44	35.22-Distribution of gaseous fuels through mains	-	-		
45	35.23-Trade of gaseous fuels through mains	-	-		
46	36.00-Water collection, treatment and supply	-	-		
47	38.11-Collection of non-hazardous waste	-	-		
48	38.32-Recovery of sorted materials	-	-		
49	41.20-Building works related to erection of residential and non-residential buildings	-	-		
50	42.11-Works related to construction of roads and motorways	-	-		
51	42.12-Works related to construction of railways and underground railways	-	-		
52	42.22-Works related to construction of telecommunications and electricity lines	-	-		

	Financial year end 31 December 2023	Water and marine resources (WTR)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (WTR)	KRON	Of which environmentally sustainable (WTR)
53	42.91-Works related to construction of water projects	-	-		
54	43.21-Electrical installation	-	-		
55	43.22-Plumbing, heat and air-conditioning installation	-	-		
56	45.11-Sale of cars and light motor vehicles	-	-		
57	45.31-Wholesale trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
58	46.17-Agents involved in the sale of food, beverages and tobacco	-	-		
59	46.21-Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-		
60	46.34-Wholesale of alcoholic beverages	-	-		
61	46.39-Non-specialised wholesale of food, beverages and tobacco	-	-		
62	46.46-Wholesale of pharmaceutical goods	-	-		
63	46.73-Wholesale of wood, construction materials and sanitary equipment	-	-		
64	46.74-Wholesale of hardware and plumbing and heating equipment and supplies	-	-		
65	46.90-Non-specialised wholesale trade	-	-		
66	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
67	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
68	47.52-Retail sale of hardware, paints and glass in specialised stores	-	-		
69	47.54-Retail sale of electrical household appliances in specialised stores	-	-		
70	47.71-Retail sale of clothing in specialised stores	-	-		
71	47.73-Dispensing chemist in specialised stores	-	-		
72	47.77-Retail sale of watches, clocks and jewellery in specialised stores	-	-		
73	47.78-Other retail sale of new goods in specialised stores	-	-		
74	49.10-Passenger rail transport, interurban	-	-		
75	49.20-Freight rail transport	-	-		
76	49.31-Urban and suburban passenger land transport	-	-		
77	49.41-Freight transport by road	-	-		
78	49.50-Transport via pipeline of fuelgases	-	-		
79	51.10-Passenger air transport	-	-		
80	52.21-Service activities incidental to land transportation	-	-		
81	52.22-Service activities incidental to sea transportation	-	-		
82	52.29-Sea transportation agencies activities	-	-		
83	53.20-Other postal and courier activities	-	-		
84	56.10-Restaurants and other eating places	-	-		
85	56.29-Other food service activities	-	-		
86	60.20-Public and licence television programmes broadcasting	-	-		
87	61.10-Wired telecommunications activities	-	-		
88	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-		
89	62.01-Computer programming activities	-	-		
90	63.11-Data processing, hosting and related activities	-	-		
91	65.12-Other personal and property insurance	-	-		
92	68.32-Management of real estate on a fee or contract basis	-	-		
93	71.12-Engineering activities and related technical consultancy	-	-		
94	71.20-Food quality testing and analysis	-	-		
95	72.19-Other research and experimental development on natural sciences and engineering	-	-		
96	73.20-Market research and public opinion polling	-	-		
97	78.20-Temporary employment agency activities	-	-		
98	80.10-Private security activities, excluding security systems service activities	-	-		
99	81.10-Buildings service support activities	-	-		
100	81.21-General cleaning of buildings	-	-		
101	82.20-Activities of call centres	-	-		
102	84.13-Regulation of and contribution to more efficient operation of businesses	-	-		
103	84.24-Public order and safety activities	-	-		
104	86.22-Specialist medical practice activities	-	-		
105	86.90-Physiotherapeutical activities	-	-		
106	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2023	Circular economy (CE)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (CE)	KRON	Of which environmentally sustainable (CE)
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	08.93-Extraction of salt	-	-		
4	10.11-Processing and preserving of meat, excluding poultry meat	-	-		
5	10.12-Processing and preserving of poultry meat	-	-		
6	10.13-Production of meat products, including poultry meat products	-	-		
7	10.31-Processing and preserving of potatoes	-	-		
8	10.61-Manufacture of grain mill products	-	-		
9	10.72-Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-		
10	11.07-Manufacture of soft drinks; production of mineral waters and other bottled waters	-	-		
11	13.10-Manufacture of cotton yarn	-	-		
12	13.96-Manufacture of other technical and industrial textiles	-	-		
13	14.13-Manufacture of other outerwear	-	-		
14	15.12-Manufacture of luggage, handbags and similar leather goods; manufacture of saddlery	-	-		
15	17.12-Manufacture of paper and paperboard	-	-		
16	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
17	20.15-Manufacture of fertilisers and nitrogen compounds	-	-		
18	20.42-Manufacture of perfumes and toilet preparations	-	-		
19	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	8	-		
20	22.19-Manufacture of other rubber products	-	-		
21	22.29-Manufacture of other plastic products	-	-		
22	23.11-Manufacture of flat glass	-	-		
23	23.51-Manufacture of cement	-	-		
24	23.61-Manufacture of concrete products for construction purposes	-	-		
25	23.62-Manufacture of plaster products for construction purposes	-	-		
26	24.10-Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgic articles	-	-		
27	25.93-Manufacture of wire products, chains and springs	-	-		
28	27.31-Manufacture of fibre optic cables	-	-		
29	27.40-Manufacture of electric lighting equipment	-	-		
30	27.51-Manufacture of electric domestic appliances	-	-		
31	27.90-Manufacture of other electrical equipment	-	-		
32	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
33	28.41-Manufacture of metal forming machinery	-	-		
34	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	60	-		
35	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	8	-		
36	30.20-Manufacture of railway locomotives and rolling stock	-	-		
37	30.30-Manufacture of air and spacecraft and related machinery	-	-		
38	31.09-Manufacture of other furniture	-	-		
39	32.30-Manufacture of sports goods	-	-		
40	33.12-Repair and maintenance of machinery	-	-		
41	35.11-Production of electricity	-	-		
42	35.13-Distribution of electricity	-	-		
43	35.14-Trade of electricity	-	-		
44	35.22-Distribution of gaseous fuels through mains	-	-		
45	35.23-Trade of gaseous fuels through mains	-	-		
46	36.00-Water collection, treatment and supply	-	-		
47	38.11-Collection of non-hazardous waste	-	-		
48	38.32-Recovery of sorted materials	-	-		
49	41.20-Building works related to erection of residential and non-residential buildings	-	-		
50	42.11-Works related to construction of roads and motorways	-	-		
51	42.12-Works related to construction of railways and underground railways	-	-		
52	42.22-Works related to construction of telecommunications and electricity lines	-	-		

	Financial year end 31 December 2023	Circular economy (CE)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (CE)	KRON	Of which environmentally sustainable (CE)
53	42.91-Works related to construction of water projects	-	-		
54	43.21-Electrical installation	-	-		
55	43.22-Plumbing, heat and air-conditioning installation	-	-		
56	45.11-Sale of cars and light motor vehicles	-	-		
57	45.31-Wholesale trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
58	46.17-Agents involved in the sale of food, beverages and tobacco	-	-		
59	46.21-Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-		
60	46.34-Wholesale of alcoholic beverages	-	-		
61	46.39-Non-specialised wholesale of food, beverages and tobacco	-	-		
62	46.46-Wholesale of pharmaceutical goods	-	-		
63	46.73-Wholesale of wood, construction materials and sanitary equipment	-	-		
64	46.74-Wholesale of hardware and plumbing and heating equipment and supplies	-	-		
65	46.90-Non-specialised wholesale trade	-	-		
66	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
67	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
68	47.52-Retail sale of hardware, paints and glass in specialised stores	-	-		
69	47.54-Retail sale of electrical household appliances in specialised stores	-	-		
70	47.71-Retail sale of clothing in specialised stores	-	-		
71	47.73-Dispensing chemist in specialised stores	-	-		
72	47.77-Retail sale of watches, clocks and jewellery in specialised stores	-	-		
73	47.78-Other retail sale of new goods in specialised stores	-	-		
74	49.10-Passenger rail transport, interurban	-	-		
75	49.20-Freight rail transport	-	-		
76	49.31-Urban and suburban passenger land transport	-	-		
77	49.41-Freight transport by road	-	-		
78	49.50-Transport via pipeline of fuelgases	-	-		
79	51.10-Passenger air transport	-	-		
80	52.21-Service activities incidental to land transportation	-	-		
81	52.22-Service activities incidental to sea transportation	-	-		
82	52.29-Sea transportation agencies activities	-	-		
83	53.20-Other postal and courier activities	-	-		
84	56.10-Restaurants and other eating places	-	-		
85	56.29-Other food service activities	-	-		
86	60.20-Public and licence television programmes broadcasting	-	-		
87	61.10-Wired telecommunications activities	-	-		
88	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	336	-		
89	62.01-Computer programming activities	-	-		
90	63.11-Data processing, hosting and related activities	-	-		
91	65.12-Other personal and property insurance	-	-		
92	68.32-Management of real estate on a fee or contract basis	-	-		
93	71.12-Engineering activities and related technical consultancy	-	-		
94	71.20-Food quality testing and analysis	-	-		
95	72.19-Other research and experimental development on natural sciences and engineering	-	-		
96	73.20-Market research and public opinion polling	-	-		
97	78.20-Temporary employment agency activities	-	-		
98	80.10-Private security activities, excluding security systems service activities	-	-		
99	81.10-Buildings service support activities	-	-		
100	81.21-General cleaning of buildings	-	-		
101	82.20-Activities of call centres	-	-		
102	84.13-Regulation of and contribution to more efficient operation of businesses	-	-		
103	84.24-Public order and safety activities	-	-		
104	86.22-Specialist medical practice activities	-	-		
105	86.90-Physiotherapeutical activities	-	-		
106	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2023	Pollution (PPC)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (PPC)	KRON	Of which environmentally sustainable (PPC)
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	08.93-Extraction of salt	-	-		
4	10.11-Processing and preserving of meat, excluding poultry meat	-	-		
5	10.12-Processing and preserving of poultry meat	-	-		
6	10.13-Production of meat products, including poultry meat products	-	-		
7	10.31-Processing and preserving of potatoes	-	-		
8	10.61-Manufacture of grain mill products	-	-		
9	10.72-Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-		
10	11.07-Manufacture of soft drinks; production of mineral waters and other bottled waters	-	-		
11	13.10-Manufacture of cotton yarn	-	-		
12	13.96-Manufacture of other technical and industrial textiles	-	-		
13	14.13-Manufacture of other outerwear	-	-		
14	15.12-Manufacture of luggage, handbags and similar leather goods; manufacture of saddlery	-	-		
15	17.12-Manufacture of paper and paperboard	-	-		
16	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
17	20.15-Manufacture of fertilisers and nitrogen compounds	-	-		
18	20.42-Manufacture of perfumes and toilet preparations	-	-		
19	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
20	22.19-Manufacture of other rubber products	-	-		
21	22.29-Manufacture of other plastic products	-	-		
22	23.11-Manufacture of flat glass	-	-		
23	23.51-Manufacture of cement	-	-		
24	23.61-Manufacture of concrete products for construction purposes	-	-		
25	23.62-Manufacture of plaster products for construction purposes	-	-		
26	24.10-Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgic articles	-	-		
27	25.93-Manufacture of wire products, chains and springs	-	-		
28	27.31-Manufacture of fibre optic cables	-	-		
29	27.40-Manufacture of electric lighting equipment	-	-		
30	27.51-Manufacture of electric domestic appliances	-	-		
31	27.90-Manufacture of other electrical equipment	-	-		
32	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
33	28.41-Manufacture of metal forming machinery	-	-		
34	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
35	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
36	30.20-Manufacture of railway locomotives and rolling stock	-	-		
37	30.30-Manufacture of air and spacecraft and related machinery	-	-		
38	31.09-Manufacture of other furniture	-	-		
39	32.30-Manufacture of sports goods	-	-		
40	33.12-Repair and maintenance of machinery	-	-		
41	35.11-Production of electricity	-	-		
42	35.13-Distribution of electricity	-	-		
43	35.14-Trade of electricity	-	-		
44	35.22-Distribution of gaseous fuels through mains	-	-		
45	35.23-Trade of gaseous fuels through mains	-	-		
46	36.00-Water collection, treatment and supply	-	-		
47	38.11-Collection of non-hazardous waste	-	-		
48	38.32-Recovery of sorted materials	-	-		
49	41.20-Building works related to erection of residential and non-residential buildings	-	-		
50	42.11-Works related to construction of roads and motorways	-	-		
51	42.12-Works related to construction of railways and underground railways	-	-		
52	42.22-Works related to construction of telecommunications and electricity lines	-	-		

	Financial year end 31 December 2023	Pollution (PPC)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (PPC)	KRON	Of which environmentally sustainable (PPC)
53	42.91-Works related to construction of water projects	-	-	-	-
54	43.21-Electrical installation	-	-	-	-
55	43.22-Plumbing, heat and air-conditioning installation	-	-	-	-
56	45.11-Sale of cars and light motor vehicles	-	-	-	-
57	45.31-Wholesale trade of motor vehicle parts and accessories, excluding motorcycles	-	-	-	-
58	46.17-Agents involved in the sale of food, beverages and tobacco	-	-	-	-
59	46.21-Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-	-	-
60	46.34-Wholesale of alcoholic beverages	-	-	-	-
61	46.39-Non-specialised wholesale of food, beverages and tobacco	-	-	-	-
62	46.46-Wholesale of pharmaceutical goods	-	-	-	-
63	46.73-Wholesale of wood, construction materials and sanitary equipment	-	-	-	-
64	46.74-Wholesale of hardware and plumbing and heating equipment and supplies	-	-	-	-
65	46.90-Non-specialised wholesale trade	-	-	-	-
66	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-	-	-
67	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-	-	-
68	47.52-Retail sale of hardware, paints and glass in specialised stores	-	-	-	-
69	47.54-Retail sale of electrical household appliances in specialised stores	-	-	-	-
70	47.71-Retail sale of clothing in specialised stores	-	-	-	-
71	47.73-Dispensing chemist in specialised stores	-	-	-	-
72	47.77-Retail sale of watches, clocks and jewellery in specialised stores	-	-	-	-
73	47.78-Other retail sale of new goods in specialised stores	-	-	-	-
74	49.10-Passenger rail transport, interurban	-	-	-	-
75	49.20-Freight rail transport	-	-	-	-
76	49.31-Urban and suburban passenger land transport	-	-	-	-
77	49.41-Freight transport by road	-	-	-	-
78	49.50-Transport via pipeline of fuelgases	-	-	-	-
79	51.10-Passenger air transport	-	-	-	-
80	52.21-Service activities incidental to land transportation	-	-	-	-
81	52.22-Service activities incidental to sea transportation	-	-	-	-
82	52.29-Sea transportation agencies activities	-	-	-	-
83	53.20-Other postal and courier activities	-	-	-	-
84	56.10-Restaurants and other eating places	-	-	-	-
85	56.29-Other food service activities	-	-	-	-
86	60.20-Public and licence television programmes broadcasting	-	-	-	-
87	61.10-Wired telecommunications activities	-	-	-	-
88	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-	-	-
89	62.01-Computer programming activities	-	-	-	-
90	63.11-Data processing, hosting and related activities	-	-	-	-
91	65.12-Other personal and property insurance	-	-	-	-
92	68.32-Management of real estate on a fee or contract basis	-	-	-	-
93	71.12-Engineering activities and related technical consultancy	-	-	-	-
94	71.20-Food quality testing and analysis	-	-	-	-
95	72.19-Other research and experimental development on natural sciences and engineering	-	-	-	-

96	73.20-Market research and public opinion polling	-	-		
97	78.20-Temporary employment agency activities	-	-		
98	80.10-Private security activities, excluding security systems service activities	-	-		
99	81.10-Buildings service support activities	-	-		
100	81.21-General cleaning of buildings	-	-		
101	82.20-Activities of call centres	-	-		
102	84.13-Regulation of and contribution to more efficient operation of businesses	-	-		
103	84.24-Public order and safety activities	-	-		
104	86.22-Specialist medical practice activities	-	-		
105	86.90-Physiotherapeutical activities	-	-		
106	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2023	Biodiversity and Ecosystems (BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (BIO)	KRON	Of which environmentally sustainable (BIO)
Breakdown by sector - NACE 4 digits level (code and label)					
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	08.93-Extraction of salt	-	-		
4	10.11-Processing and preserving of meat, excluding poultry meat	-	-		
5	10.12-Processing and preserving of poultry meat	-	-		
6	10.13-Production of meat products, including poultry meat products	-	-		
7	10.31-Processing and preserving of potatoes	-	-		
8	10.61-Manufacture of grain mill products	-	-		
9	10.72-Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-		
10	11.07-Manufacture of soft drinks; production of mineral waters and other bottled waters	-	-		
11	13.10-Manufacture of cotton yarn	-	-		
12	13.96-Manufacture of other technical and industrial textiles	-	-		
13	14.13-Manufacture of other outerwear	-	-		
14	15.12-Manufacture of luggage, handbags and similar leather goods; manufacture of saddlery	-	-		
15	17.12-Manufacture of paper and paperboard	-	-		
16	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
17	20.15-Manufacture of fertilisers and nitrogen compounds	-	-		
18	20.42-Manufacture of perfumes and toilet preparations	-	-		
19	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
20	22.19-Manufacture of other rubber products	-	-		
21	22.29-Manufacture of other plastic products	-	-		
22	23.11-Manufacture of flat glass	-	-		
23	23.51-Manufacture of cement	-	-		
24	23.61-Manufacture of concrete products for construction purposes	-	-		
25	23.62-Manufacture of plaster products for construction purposes	-	-		
26	24.10-Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgic articles	-	-		
27	25.93-Manufacture of wire products,chains and springs	-	-		
28	27.31-Manufacture of fibre optic cables	-	-		
29	27.40-Manufacture of electric lighting equipment	-	-		
30	27.51-Manufacture of electric domestic appliances	-	-		
31	27.90-Manufacture of other electrical equipment	-	-		
32	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
33	28.41-Manufacture of metal forming machinery	-	-		
34	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
35	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
36	30.20-Manufacture of railway locomotives and rolling stock	-	-		
37	30.30-Manufacture of air and spacecraft and related machinery	-	-		
38	31.09-Manufacture of other furniture	-	-		
39	32.30-Manufacture of sports goods	-	-		
40	33.12-Repair and maintenance of machinery	-	-		
41	35.11-Production of electricity	-	-		
42	35.13-Distribution of electricity	-	-		
43	35.14-Trade of electricity	-	-		
44	35.22-Distribution of gaseous fuels through mains	-	-		
45	35.23-Trade of gaseous fuels through mains	-	-		
46	36.00-Water collection, treatment and supply	-	-		
47	38.11-Collection of non-hazardous waste	-	-		
48	38.32-Recovery of sorted materials	-	-		
49	41.20-Building works related to erection of residential and non-residential buildings	-	-		
50	42.11-Works related to construction of roads and motorways	-	-		
51	42.12-Works related to construction of railways and underground railways	-	-		
52	42.22-Works related to construction of telecommunications and electricity lines	-	-		

	Financial year end 31 December 2023	Biodiversity and Ecosystems (BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (BIO)	KRON	Of which environmentally sustainable (BIO)
53	42.91-Works related to construction of water projects	-	-	-	-
54	43.21-Electrical installation	-	-	-	-
55	43.22-Plumbing, heat and air-conditioning installation	-	-	-	-
56	45.11-Sale of cars and light motor vehicles	-	-	-	-
57	45.31-Wholesale trade of motor vehicle parts and accessories, excluding motorcycles	-	-	-	-
58	46.17-Agents involved in the sale of food, beverages and tobacco	-	-	-	-
59	46.21-Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-	-	-
60	46.34-Wholesale of alcoholic beverages	-	-	-	-
61	46.39-Non-specialised wholesale of food, beverages and tobacco	-	-	-	-
62	46.46-Wholesale of pharmaceutical goods	-	-	-	-
63	46.73-Wholesale of wood, construction materials and sanitary equipment	-	-	-	-
64	46.74-Wholesale of hardware and plumbing and heating equipment and supplies	-	-	-	-
65	46.90-Non-specialised wholesale trade	-	-	-	-
66	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-	-	-
67	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-	-	-
68	47.52-Retail sale of hardware, paints and glass in specialised stores	-	-	-	-
69	47.54-Retail sale of electrical household appliances in specialised stores	-	-	-	-
70	47.71-Retail sale of clothing in specialised stores	-	-	-	-
71	47.73-Dispensing chemist in specialised stores	-	-	-	-
72	47.77-Retail sale of watches, clocks and jewellery in specialised stores	-	-	-	-
73	47.78-Other retail sale of new goods in specialised stores	-	-	-	-
74	49.10-Passenger rail transport, interurban	-	-	-	-
75	49.20-Freight rail transport	-	-	-	-
76	49.31-Urban and suburban passenger land transport	-	-	-	-
77	49.41-Freight transport by road	-	-	-	-
78	49.50-Transport via pipeline of fuelgases	-	-	-	-
79	51.10-Passenger air transport	-	-	-	-
80	52.21-Service activities incidental to land transportation	-	-	-	-
81	52.22-Service activities incidental to sea transportation	-	-	-	-
82	52.29-Sea transportation agencies activities	-	-	-	-
83	53.20-Other postal and courier activities	-	-	-	-
84	56.10-Restaurants and other eating places	-	-	-	-
85	56.29-Other food service activities	-	-	-	-
86	60.20-Public and licence television programmes broadcasting	-	-	-	-
87	61.10-Wired telecommunications activities	-	-	-	-
88	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-	-	-
89	62.01-Computer programming activities	-	-	-	-
90	63.11-Data processing, hosting and related activities	-	-	-	-
91	65.12-Other personal and property insurance	-	-	-	-
92	68.32-Management of real estate on a fee or contract basis	-	-	-	-
93	71.12-Engineering activities and related technical consultancy	-	-	-	-
94	71.20-Food quality testing and analysis	-	-	-	-
95	72.19-Other research and experimental development on natural sciences and engineering	-	-	-	-
96	73.20-Market research and public opinion polling	-	-	-	-
97	78.20-Temporary employment agency activities	-	-	-	-
98	80.10-Private security activities, excluding security systems service activities	-	-	-	-
99	81.10-Buildings service support activities	-	-	-	-
100	81.21-General cleaning of buildings	-	-	-	-
101	82.20-Activities of call centres	-	-	-	-
102	84.13-Regulation of and contribution to more efficient operation of businesses	-	-	-	-
103	84.24-Public order and safety activities	-	-	-	-
104	86.22-Specialist medical practice activities	-	-	-	-
105	86.90-Physiotherapeutical activities	-	-	-	-
106	92.00-Gambling and betting activities	-	-	-	-

	Financial year end 31 December 2023	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	KRON	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-	-	-
2	06.10-Extraction of crude petroleum	249	-	-	-
3	08.93-Extraction of salt	-	-	-	-
4	10.11-Processing and preserving of meat, excluding poultry meat	-	-	-	-
5	10.12-Processing and preserving of poultry meat	-	-	-	-
6	10.13-Production of meat products, including poultry meat products	-	-	-	-
7	10.31-Processing and preserving of potatoes	-	-	-	-
8	10.61-Manufacture of grain mill products	-	-	-	-
9	10.72-Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-	-	-
10	11.07-Manufacture of soft drinks; production of mineral waters and other bottled waters	-	-	-	-
11	13.10-Manufacture of cotton yarn	-	-	-	-
12	13.96-Manufacture of other technical and industrial textiles	-	-	-	-
13	14.13-Manufacture of other outerwear	-	-	-	-
14	15.12-Manufacture of luggage, handbags and similar leather goods; manufacture of saddlery	-	-	-	-
15	17.12-Manufacture of paper and paperboard	-	-	-	-
16	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-	-	-
17	20.15-Manufacture of fertilisers and nitrogen compounds	-	-	-	-
18	20.42-Manufacture of perfumes and toilet preparations	-	-	-	-
19	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	448	133	-	-
20	22.19-Manufacture of other rubber products	-	-	-	-
21	22.29-Manufacture of other plastic products	-	-	-	-
22	23.11-Manufacture of flat glass	-	-	-	-
23	23.51-Manufacture of cement	4,451	539	-	-
24	23.61-Manufacture of concrete products for construction purposes	-	-	-	-
25	23.62-Manufacture of plaster products for construction purposes	-	-	-	-
26	24.10-Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgic articles	-	-	-	-
27	25.93-Manufacture of wire products, chains and springs	-	-	-	-
28	27.31-Manufacture of fibre optic cables	272	121	-	-
29	27.40-Manufacture of electric lighting equipment	-	-	-	-
30	27.51-Manufacture of electric domestic appliances	-	-	-	-
31	27.90-Manufacture of other electrical equipment	-	-	-	-
32	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-	-	-
33	28.41-Manufacture of metal forming machinery	-	-	-	-
34	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	2,871	302	-	-
35	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	392	41	-	-
36	30.20-Manufacture of railway locomotives and rolling stock	1,898	1,139	-	-
37	30.30-Manufacture of air and spacecraft and related machinery	-	-	-	-
38	31.09-Manufacture of other furniture	-	-	-	-
39	32.30-Manufacture of sports goods	-	-	-	-
40	33.12-Repair and maintenance of machinery	-	-	-	-
41	35.11-Production of electricity	319,775	-	-	-
42	35.13-Distribution of electricity	71,507	8,702	-	-
43	35.14-Trade of electricity	57,303	-	-	-
44	35.22-Distribution of gaseous fuels through mains	21,642	14,428	-	-
45	35.23-Trade of gaseous fuels through mains	975	650	-	-
46	36.00-Water collection, treatment and supply	50,966	50,966	-	-
47	38.11-Collection of non-hazardous waste	-	-	-	-
48	38.32-Recovery of sorted materials	-	-	-	-
49	41.20-Building works related to erection of residential and non-residential buildings	-	-	-	-
50	42.11-Works related to construction of roads and motorways	-	-	-	-
51	42.12-Works related to construction of railways and underground railways	-	-	-	-
52	42.22-Works related to construction of telecommunications and electricity lines	-	-	-	-

	Financial year end 31 December 2023	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	KRON	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
53	42.91-Works related to construction of water projects	-	-	-	-
54	43.21-Electrical installation	-	-	-	-
55	43.22-Plumbing, heat and air-conditioning installation	-	-	-	-
56	45.11-Sale of cars and light motor vehicles	-	-	-	-
57	45.31-Wholesale trade of motor vehicle parts and accessories, excluding motorcycles	-	-	-	-
58	46.17-Agents involved in the sale of food, beverages and tobacco	-	-	-	-
59	46.21-Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-	-	-
60	46.34-Wholesale of alcoholic beverages	-	-	-	-
61	46.39-Non-specialised wholesale of food, beverages and tobacco	-	-	-	-
62	46.46-Wholesale of pharmaceutical goods	-	-	-	-
63	46.73-Wholesale of wood, construction materials and sanitary equipment	-	-	-	-
64	46.74-Wholesale of hardware and plumbing and heating equipment and supplies	-	-	-	-
65	46.90-Non-specialised wholesale trade	-	-	-	-
66	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	45	-	9
67	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-	-	-
68	47.52-Retail sale of hardware, paints and glass in specialised stores	-	-	-	-
69	47.54-Retail sale of electrical household appliances in specialised stores	-	-	-	-
70	47.71-Retail sale of clothing in specialised stores	-	-	-	-
71	47.73-Dispensing chemist in specialised stores	-	-	-	-
72	47.77-Retail sale of watches, clocks and jewellery in specialised stores	-	-	-	-
73	47.78-Other retail sale of new goods in specialised stores	-	-	-	-
74	49.10-Passenger rail transport, interurban	-	-	-	-
75	49.20-Freight rail transport	-	-	-	-
76	49.31-Urban and suburban passenger land transport	-	-	-	-
77	49.41-Freight transport by road	-	-	-	-
78	49.50-Transport via pipeline of fuelgases	-	-	-	-
79	51.10-Passenger air transport	-	-	-	-
80	52.21-Service activities incidental to land transportation	-	-	-	-
81	52.22-Service activities incidental to sea transportation	-	-	-	-
82	52.29-Sea transportation agencies activities	-	-	-	-
83	53.20-Other postal and courier activities	-	-	-	-
84	56.10-Restaurants and other eating places	-	-	-	-
85	56.29-Other food service activities	-	-	-	-
86	60.20-Public and licence television programmes broadcasting	-	-	-	-
87	61.10-Wired telecommunications activities	-	193	-	-
88	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	1,345	-	112
89	62.01-Computer programming activities	-	-	-	-
90	63.11-Data processing, hosting and related activities	-	-	-	-
91	65.12-Other personal and property insurance	-	-	-	-
92	68.32-Management of real estate on a fee or contract basis	-	-	-	-
93	71.12-Engineering activities and related technical consultancy	-	-	-	-
94	71.20-Food quality testing and analysis	-	-	-	-
95	72.19-Other research and experimental development on natural sciences and engineering	-	-	-	-
96	73.20-Market research and public opinion polling	-	-	-	-
97	78.20-Temporary employment agency activities	-	-	-	-
98	80.10-Private security activities, excluding security systems service activities	-	-	-	-
99	81.10-Buildings service support activities	-	-	-	-
100	81.21-General cleaning of buildings	-	-	-	-
101	82.20-Activities of call centres	-	-	-	-
102	84.13-Regulation of and contribution to more efficient operation of businesses	-	-	-	-
103	84.24-Public order and safety activities	-	-	-	-
104	86.22-Specialist medical practice activities	-	-	-	-
105	86.90-Physiotherapeutical activities	-	-	-	-
106	92.00-Gambling and betting activities	-	-	-	-

Template 2.GAR sector information (CAPEX) – Financial year end 31 December 2024

9	Financial year end 31 December 2024	Climate Change Mitigation (CCM)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (CCM)	KRON	Of which environmentally sustainable (CCM)
Breakdown by sector - NACE 4 digits level (code and label)					
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	301	22		
3	06.20-Extraction of natural gas	-	-		
4	08.93-Extraction of salt	-	-		
5	09.10-Support activities for petroleum and natural gas extraction	-	-		
6	11.05-Manufacture of beer	-	-		
7	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
8	20.13-Manufacture of other inorganic basic chemicals	2,172	-		
9	21.10-Manufacture of basic pharmaceutical substances	229	229		
10	21.20-Manufacture of medicines and other pharmaceutical products	-	-		
11	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	4,833	1,802		
12	22.19-Manufacture of other rubber products	-	-		
13	22.21-Manufacture of plastic plates, sheets, tubes and profiles	-	-		
14	23.51-Manufacture of cement	3,782	756		
15	24.42-Primary aluminium production	-	-		
16	27.31-Manufacture of fibre optic cables	665	507		
17	27.51-Manufacture of electric domestic appliances	-	-		
18	28.11-Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	67	-		
19	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
20	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	3,118	702		
21	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	943	212		
22	30.20-Manufacture of railway locomotives and rolling stock	1,216	693		
23	30.30-Manufacture of air and spacecraft and related machinery	-	-		
24	33.12-Repair and maintenance of machinery	-	-		
25	35.11-Production of electricity	298,714	-		
26	35.13-Distribution of electricity	189,260	35,672		
27	35.14-Trade of electricity	208,482	-		
28	35.22-Distribution of gaseous fuels through mains	348,892	348,892		
29	35.23-Trade of gaseous fuels through mains	40,086	40,086		
30	35.30-Steam, hot water and air conditioning manufacturing and supply	-	-		
31	36.00-Water collection, treatment and supply	32,005	32,005		
32	38.11-Collection of non-hazardous waste	-	-		
33	41.20-Building works related to erection of residential and non-residential buildings	-	-		
34	43.22-Plumbing, heat and air-conditioning installation	-	-		
35	45.32-Retail trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
36	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	18,766	1,790		
37	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
38	47.73-Dispensing chemist in specialised stores	-	-		
39	49.10-Passenger rail transport, interurban	-	-		
40	49.31-Urban and suburban passenger land transport	-	-		
41	49.50-Transport via pipeline of fuelgases	199,984	198,044		
42	51.10-Passenger air transport	-	-		
43	52.21-Service activities incidental to land transportation	-	-		
44	52.22-Service activities incidental to sea transportation	-	-		
45	52.23-Service activities incidental to air transportation	-	-		
46	52.29-Sea transportation agencies activities	-	-		
47	53.10-Postal activities under universal service obligation (public operator)	-	-		
48	55.10-Hotels and similar accommodation	-	-		
49	56.10-Restaurants and other eating places	-	-		
50	61.10-Wired telecommunications activities	-	-		
51	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	199	-		
52	62.01-Computer programming activities	4	-		
53	64.99-Other financial service activities, except insurance and pension funding not elsewhere classified	151	-		
54	65.12-Other personal and property insurance	-	-		
55	66.19-Other activities auxiliary to financial services, except insurance and pension funding	-	-		
56	66.22-Activities of insurance agents and brokers	26	-		
57	68.32-Management of real estate on a fee or contract basis	-	-		
58	71.20-Food quality testing and analysis	-	-		
59	72.19-Other research and experimental development on natural sciences and engineering	-	-		
60	74.90-Other professional, scientific and technical activities not elsewhere classified	-	-		
61	82.99-Other business support service activities not elsewhere classified	-	-		
62	86.22-Specialist medical practice activities	-	-		
63	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2024	Climate Change Adaptation (CCA)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (CCA)	KRON	Of which environmentally sustainable (CCA)
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	06.20-Extraction of natural gas	-	-		
4	08.93-Extraction of salt	-	-		
5	09.10-Support activities for petroleum and natural gas extraction	-	-		
6	11.05-Manufacture of beer	-	-		
7	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
8	20.13-Manufacture of other inorganic basic chemicals	-	-		
9	21.10-Manufacture of basic pharmaceutical substances	-	-		
10	21.20-Manufacture of medicines and other pharmaceutical products	-	-		
11	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
12	22.19-Manufacture of other rubber products	-	-		
13	22.21-Manufacture of plastic plates, sheets, tubes and profiles	-	-		
14	23.51-Manufacture of cement	-	-		
15	24.42-Primary aluminium production	-	-		
16	27.31-Manufacture of fibre optic cables	-	-		
17	27.51-Manufacture of electric domestic appliances	-	-		
18	28.11-Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	-	-		
19	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
20	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
21	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
22	30.20-Manufacture of railway locomotives and rolling stock	-	-		
23	30.30-Manufacture of air and spacecraft and related machinery	-	-		
24	33.12-Repair and maintenance of machinery	-	-		
25	35.11-Production of electricity	-	-		
26	35.13-Distribution of electricity	-	-		
27	35.14-Trade of electricity	-	-		
28	35.22-Distribution of gaseous fuels through mains	-	-		
29	35.23-Trade of gaseous fuels through mains	-	-		
30	35.30-Steam, hot water and air conditioning manufacturing and supply	-	-		
31	36.00-Water collection, treatment and supply	-	-		
32	38.11-Collection of non-hazardous waste	-	-		
33	41.20-Building works related to erection of residential and non-residential buildings	-	-		
34	43.22-Plumbing, heat and air-conditioning installation	-	-		
35	45.32-Retail trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
36	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
37	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
38	47.73-Dispensing chemist in specialised stores	-	-		
39	49.10-Passenger rail transport, interurban	-	-		
40	49.31-Urban and suburban passenger land transport	-	-		
41	49.50-Transport via pipeline of fuelgases	-	-		
42	51.10-Passenger air transport	-	-		
43	52.21-Service activities incidental to land transportation	-	-		
44	52.22-Service activities incidental to sea transportation	-	-		
45	52.23-Service activities incidental to air transportation	-	-		
46	52.29-Sea transportation agencies activities	-	-		
47	53.10-Postal activities under universal service obligation (public operator)	-	-		
48	55.10-Hotels and similar accommodation	-	-		
49	56.10-Restaurants and other eating places	-	-		
50	61.10-Wired telecommunications activities	28,662	-		
51	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-		
52	62.01-Computer programming activities	-	-		
53	64.99-Other financial service activities, except insurance and pension funding not elsewhere classified	-	-		
54	65.12-Other personal and property insurance	-	-		
55	66.19-Other activities auxiliary to financial services, except insurance and pension funding	-	-		
56	66.22-Activities of insurance agents and brokers	-	-		
57	68.32-Management of real estate on a fee or contract basis	-	-		
58	71.20-Food quality testing and analysis	-	-		
59	72.19-Other research and experimental development on natural sciences and engineering	-	-		
60	74.90-Other professional, scientific and technical activities not elsewhere classified	-	-		
61	82.99-Other business support service activities not elsewhere classified	-	-		
62	86.22-Specialist medical practice activities	-	-		
63	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2024	Water and marine resources (WTR)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (WTR)	KRON	Of which environmentally sustainable (WTR)
Breakdown by sector - NACE 4 digits level (code and label)					
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	06.20-Extraction of natural gas	-	-		
4	08.93-Extraction of salt	-	-		
5	09.10-Support activities for petroleum and natural gas extraction	-	-		
6	11.05-Manufacture of beer	-	-		
7	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
8	20.13-Manufacture of other inorganic basic chemicals	-	-		
9	21.10-Manufacture of basic pharmaceutical substances	-	-		
10	21.20-Manufacture of medicines and other pharmaceutical products	-	-		
11	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
12	22.19-Manufacture of other rubber products	-	-		
13	22.21-Manufacture of plastic plates, sheets, tubes and profiles	-	-		
14	23.51-Manufacture of cement	-	-		
15	24.42-Primary aluminium production	-	-		
16	27.31-Manufacture of fibre optic cables	-	-		
17	27.51-Manufacture of electric domestic appliances	-	-		
18	28.11-Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	-	-		
19	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
20	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
21	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
22	30.20-Manufacture of railway locomotives and rolling stock	-	-		
23	30.30-Manufacture of air and spacecraft and related machinery	-	-		
24	33.12-Repair and maintenance of machinery	-	-		
25	35.11-Production of electricity	-	-		
26	35.13-Distribution of electricity	-	-		
27	35.14-Trade of electricity	-	-		
28	35.22-Distribution of gaseous fuels through mains	-	-		
29	35.23-Trade of gaseous fuels through mains	-	-		
30	35.30-Steam, hot water and air conditioning manufacturing and supply	-	-		
31	36.00-Water collection, treatment and supply	-	-		
32	38.11-Collection of non-hazardous waste	-	-		
33	41.20-Building works related to erection of residential and non-residential buildings	-	-		
34	43.22-Plumbing, heat and air-conditioning installation	-	-		
35	45.32-Retail trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
36	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
37	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
38	47.73-Dispensing chemist in specialised stores	-	-		
39	49.10-Passenger rail transport, interurban	-	-		
40	49.31-Urban and suburban passenger land transport	-	-		
41	49.50-Transport via pipeline of fuelgases	-	-		
42	51.10-Passenger air transport	-	-		
43	52.21-Service activities incidental to land transportation	-	-		
44	52.22-Service activities incidental to sea transportation	-	-		
45	52.23-Service activities incidental to air transportation	-	-		
46	52.29-Sea transportation agencies activities	-	-		
47	53.10-Postal activities under universal service obligation (public operator)	-	-		
48	55.10-Hotels and similar accommodation	-	-		
49	56.10-Restaurants and other eating places	-	-		
50	61.10-Wired telecommunications activities	-	-		
51	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-		
52	62.01-Computer programming activities	-	-		
53	64.99-Other financial service activities, except insurance and pension funding not elsewhere classified	-	-		
54	65.12-Other personal and property insurance	-	-		
55	66.19-Other activities auxiliary to financial services, except insurance and pension funding	-	-		
56	66.22-Activities of insurance agents and brokers	-	-		
57	68.32-Management of real estate on a fee or contract basis	-	-		
58	71.20-Food quality testing and analysis	-	-		
59	72.19-Other research and experimental development on natural sciences and engineering	-	-		
60	74.90-Other professional, scientific and technical activities not elsewhere classified	-	-		
61	82.99-Other business support service activities not elsewhere classified	-	-		
62	86.22-Specialist medical practice activities	-	-		
63	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2024	Circular economy (CE)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (CE)	KRON	Of which environmentally sustainable (CE)
Breakdown by sector - NACE 4 digits level (code and label)					
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	06.20-Extraction of natural gas	-	-		
4	08.93-Extraction of salt	-	-		
5	09.10-Support activities for petroleum and natural gas extraction	-	-		
6	11.05-Manufacture of beer	-	-		
7	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
8	20.13-Manufacture of other inorganic basic chemicals	-	-		
9	21.10-Manufacture of basic pharmaceutical substances	-	-		
10	21.20-Manufacture of medicines and other pharmaceutical products	-	-		
11	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	82	-		
12	22.19-Manufacture of other rubber products	-	-		
13	22.21-Manufacture of plastic plates, sheets, tubes and profiles	-	-		
14	23.51-Manufacture of cement	-	-		
15	24.42-Primary aluminium production	-	-		
16	27.31-Manufacture of fibre optic cables	-	-		
17	27.51-Manufacture of electric domestic appliances	-	-		
18	28.11-Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	-	-		
19	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
20	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
21	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
22	30.20-Manufacture of railway locomotives and rolling stock	-	-		
23	30.30-Manufacture of air and spacecraft and related machinery	-	-		
24	33.12-Repair and maintenance of machinery	-	-		
25	35.11-Production of electricity	-	-		
26	35.13-Distribution of electricity	-	-		
27	35.14-Trade of electricity	-	-		
28	35.22-Distribution of gaseous fuels through mains	-	-		
29	35.23-Trade of gaseous fuels through mains	-	-		
30	35.30-Steam, hot water and air conditioning manufacturing and supply	-	-		
31	36.00-Water collection, treatment and supply	-	-		
32	38.11-Collection of non-hazardous waste	-	-		
33	41.20-Building works related to erection of residential and non-residential buildings	-	-		
34	43.22-Plumbing, heat and air-conditioning installation	-	-		
35	45.32-Retail trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
36	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
37	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
38	47.73-Dispensing chemist in specialised stores	-	-		
39	49.10-Passenger rail transport, interurban	-	-		
40	49.31-Urban and suburban passenger land transport	-	-		
41	49.50-Transport via pipeline of fuelgases	-	-		
42	51.10-Passenger air transport	-	-		
43	52.21-Service activities incidental to land transportation	-	-		
44	52.22-Service activities incidental to sea transportation	-	-		
45	52.23-Service activities incidental to air transportation	-	-		
46	52.29-Sea transportation agencies activities	-	-		
47	53.10-Postal activities under universal service obligation (public operator)	-	-		
48	55.10-Hotels and similar accommodation	-	-		
49	56.10-Restaurants and other eating places	-	-		
50	61.10-Wired telecommunications activities	672	-		
51	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	99	-		
52	62.01-Computer programming activities	-	-		
53	64.99-Other financial service activities, except insurance and pension funding not elsewhere classified	-	-		
54	65.12-Other personal and property insurance	-	-		
55	66.19-Other activities auxiliary to financial services, except insurance and pension funding	-	-		
56	66.22-Activities of insurance agents and brokers	-	-		
57	68.32-Management of real estate on a fee or contract basis	-	-		
58	71.20-Food quality testing and analysis	-	-		
59	72.19-Other research and experimental development on natural sciences and engineering	-	-		
60	74.90-Other professional, scientific and technical activities not elsewhere classified	-	-		
61	82.99-Other business support service activities not elsewhere classified	-	-		
62	86.22-Specialist medical practice activities	-	-		
63	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2024	Pollution (PPC)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (PPC)	KRON	Of which environmentally sustainable (PPC)
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	06.20-Extraction of natural gas	-	-		
4	08.93-Extraction of salt	-	-		
5	09.10-Support activities for petroleum and natural gas extraction	-	-		
6	11.05-Manufacture of beer	-	-		
7	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
8	20.13-Manufacture of other inorganic basic chemicals	-	-		
9	21.10-Manufacture of basic pharmaceutical substances	-	-		
10	21.20-Manufacture of medicines and other pharmaceutical products	-	-		
11	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
12	22.19-Manufacture of other rubber products	-	-		
13	22.21-Manufacture of plastic plates, sheets, tubes and profiles	-	-		
14	23.51-Manufacture of cement	-	-		
15	24.42-Primary aluminium production	-	-		
16	27.31-Manufacture of fibre optic cables	-	-		
17	27.51-Manufacture of electric domestic appliances	-	-		
18	28.11-Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	-	-		
19	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
20	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
21	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
22	30.20-Manufacture of railway locomotives and rolling stock	-	-		
23	30.30-Manufacture of air and spacecraft and related machinery	-	-		
24	33.12-Repair and maintenance of machinery	-	-		
25	35.11-Production of electricity	-	-		
26	35.13-Distribution of electricity	-	-		
27	35.14-Trade of electricity	-	-		
28	35.22-Distribution of gaseous fuels through mains	-	-		
29	35.23-Trade of gaseous fuels through mains	-	-		
30	35.30-Steam, hot water and air conditioning manufacturing and supply	-	-		
31	36.00-Water collection, treatment and supply	-	-		
32	38.11-Collection of non-hazardous waste	-	-		
33	41.20-Building works related to erection of residential and non-residential buildings	-	-		
34	43.22-Plumbing, heat and air-conditioning installation	-	-		
35	45.32-Retail trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
36	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
37	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
38	47.73-Dispensing chemist in specialised stores	-	-		
39	49.10-Passenger rail transport, interurban	-	-		
40	49.31-Urban and suburban passenger land transport	-	-		
41	49.50-Transport via pipeline of fuelgases	-	-		
42	51.10-Passenger air transport	-	-		
43	52.21-Service activities incidental to land transportation	-	-		
44	52.22-Service activities incidental to sea transportation	-	-		
45	52.23-Service activities incidental to air transportation	-	-		
46	52.29-Sea transportation agencies activities	-	-		
47	53.10-Postal activities under universal service obligation (public operator)	-	-		
48	55.10-Hotels and similar accommodation	-	-		
49	56.10-Restaurants and other eating places	-	-		
50	61.10-Wired telecommunications activities	-	-		
51	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-		
52	62.01-Computer programming activities	-	-		
53	64.99-Other financial service activities, except insurance and pension funding not elsewhere classified	-	-		
54	65.12-Other personal and property insurance	-	-		
55	66.19-Other activities auxiliary to financial services, except insurance and pension funding	-	-		
56	66.22-Activities of insurance agents and brokers	-	-		
57	68.32-Management of real estate on a fee or contract basis	-	-		
58	71.20-Food quality testing and analysis	-	-		
59	72.19-Other research and experimental development on natural sciences and engineering	-	-		
60	74.90-Other professional, scientific and technical activities not elsewhere classified	-	-		
61	82.99-Other business support service activities not elsewhere classified	-	-		
62	86.22-Specialist medical practice activities	-	-		
63	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2024	Biodiversity and Ecosystems (BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		Breakdown by sector - NACE 4 digits level (code and label)			
		KRON	Of which environmentally sustainable (BIO)	KRON	Of which environmentally sustainable (BIO)
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	06.20-Extraction of natural gas	-	-		
4	08.93-Extraction of salt	-	-		
5	09.10-Support activities for petroleum and natural gas extraction	-	-		
6	11.05-Manufacture of beer	-	-		
7	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
8	20.13-Manufacture of other inorganic basic chemicals	-	-		
9	21.10-Manufacture of basic pharmaceutical substances	-	-		
10	21.20-Manufacture of medicines and other pharmaceutical products	-	-		
11	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
12	22.19-Manufacture of other rubber products	-	-		
13	22.21-Manufacture of plastic plates, sheets, tubes and profiles	-	-		
14	23.51-Manufacture of cement	-	-		
15	24.42-Primary aluminium production	-	-		
16	27.31-Manufacture of fibre optic cables	-	-		
17	27.51-Manufacture of electric domestic appliances	-	-		
18	28.11-Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	-	-		
19	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
20	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
21	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
22	30.20-Manufacture of railway locomotives and rolling stock	-	-		
23	30.30-Manufacture of air and spacecraft and related machinery	-	-		
24	33.12-Repair and maintenance of machinery	-	-		
25	35.11-Production of electricity	-	-		
26	35.13-Distribution of electricity	-	-		
27	35.14-Trade of electricity	-	-		
28	35.22-Distribution of gaseous fuels through mains	-	-		
29	35.23-Trade of gaseous fuels through mains	-	-		
30	35.30-Steam, hot water and air conditioning manufacturing and supply	-	-		
31	36.00-Water collection, treatment and supply	-	-		
32	38.11-Collection of non-hazardous waste	-	-		
33	41.20-Building works related to erection of residential and non-residential buildings	-	-		
34	43.22-Plumbing, heat and air-conditioning installation	-	-		
35	45.32-Retail trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
36	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
37	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
38	47.73-Dispensing chemist in specialised stores	-	-		
39	49.10-Passenger rail transport, interurban	-	-		
40	49.31-Urban and suburban passenger land transport	-	-		
41	49.50-Transport via pipeline of fuelgases	-	-		
42	51.10-Passenger air transport	-	-		
43	52.21-Service activities incidental to land transportation	-	-		
44	52.22-Service activities incidental to sea transportation	-	-		
45	52.23-Service activities incidental to air transportation	-	-		
46	52.29-Sea transportation agencies activities	-	-		
47	53.10-Postal activities under universal service obligation (public operator)	-	-		
48	55.10-Hotels and similar accommodation	-	-		
49	56.10-Restaurants and other eating places	-	-		
50	61.10-Wired telecommunications activities	-	-		
51	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-		
52	62.01-Computer programming activities	-	-		
53	64.99-Other financial service activities, except insurance and pension funding not elsewhere classified	-	-		
54	65.12-Other personal and property insurance	-	-		
55	66.19-Other activities auxiliary to financial services, except insurance and pension funding	-	-		
56	66.22-Activities of insurance agents and brokers	-	-		
57	68.32-Management of real estate on a fee or contract basis	-	-		
58	71.20-Food quality testing and analysis	-	-		
59	72.19-Other research and experimental development on natural sciences and engineering	-	-		
60	74.90-Other professional, scientific and technical activities not elsewhere classified	-	-		
61	82.99-Other business support service activities not elsewhere classified	-	-		
62	86.22-Specialist medical practice activities	-	-		
63	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2024	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		Breakdown by sector - NACE 4 digits level (code and label)			
		KRON	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	KRON	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-	-	-
2	06.10-Extraction of crude petroleum	301	22	-	-
3	06.20-Extraction of natural gas	-	-	-	-
4	08.93-Extraction of salt	-	-	-	-
5	09.10-Support activities for petroleum and natural gas extraction	-	-	-	-
6	11.05-Manufacture of beer	-	-	-	-
7	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-	-	-
8	20.13-Manufacture of other inorganic basic chemicals	2,172	-	-	-
9	21.10-Manufacture of basic pharmaceutical substances	229	229	-	-
10	21.20-Manufacture of medicines and other pharmaceutical products	-	-	-	-
11	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	4,915	1,802	-	-
12	22.19-Manufacture of other rubber products	-	-	-	-
13	22.21-Manufacture of plastic plates, sheets, tubes and profiles	-	-	-	-
14	23.51-Manufacture of cement	3,782	756	-	-
15	24.42-Primary aluminium production	-	-	-	-
16	27.31-Manufacture of fibre optic cables	665	507	-	-
17	27.51-Manufacture of electric domestic appliances	-	-	-	-
18	28.11-Manufacture of engines and turbines, except aircraft, vehicle and cycle engines	67	-	-	-
19	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-	-	-
20	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	3,118	702	-	-
21	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	943	212	-	-
22	30.20-Manufacture of railway locomotives and rolling stock	1,216	693	-	-
23	30.30-Manufacture of air and spacecraft and related machinery	-	-	-	-
24	33.12-Repair and maintenance of machinery	-	-	-	-
25	35.11-Production of electricity	298,714	-	-	-
26	35.13-Distribution of electricity	189,260	35,672	-	-
27	35.14-Trade of electricity	208,482	-	-	-
28	35.22-Distribution of gaseous fuels through mains	348,892	348,892	-	-
29	35.23-Trade of gaseous fuels through mains	40,086	40,086	-	-
30	35.30-Steam, hot water and air conditioning manufacturing and supply	-	-	-	-
31	36.00-Water collection, treatment and supply	32,005	32,005	-	-
32	38.11-Collection of non-hazardous waste	-	-	-	-
33	41.20-Building works related to erection of residential and non-residential buildings	-	-	-	-
34	43.22-Plumbing, heat and air-conditioning installation	-	-	-	-
35	45.32-Retail trade of motor vehicle parts and accessories, excluding motorcycles	-	-	-	-
36	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	18,766	1,790	-	-
37	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-	-	-
38	47.73-Dispensing chemist in specialised stores	-	-	-	-
39	49.10-Passenger rail transport, interurban	-	-	-	-
40	49.31-Urban and suburban passenger land transport	-	-	-	-
41	49.50-Transport via pipeline of fuelgases	199,984	198,044	-	-
42	51.10-Passenger air transport	-	-	-	-
43	52.21-Service activities incidental to land transportation	-	-	-	-
44	52.22-Service activities incidental to sea transportation	-	-	-	-
45	52.23-Service activities incidental to air transportation	-	-	-	-
46	52.29-Sea transportation agencies activities	-	-	-	-
47	53.10-Postal activities under universal service obligation (public operator)	-	-	-	-
48	55.10-Hotels and similar accommodation	-	-	-	-
49	56.10-Restaurants and other eating places	-	-	-	-
50	61.10-Wired telecommunications activities	29,333	-	-	-
51	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	298	-	-	-
52	62.01-Computer programming activities	4	-	-	-
53	64.99-Other financial service activities, except insurance and pension funding not elsewhere classified	151	-	-	-
54	65.12-Other personal and property insurance	-	-	-	-
55	66.19-Other activities auxiliary to financial services, except insurance and pension funding	-	-	-	-
56	66.22-Activities of insurance agents and brokers	26	-	-	-
57	68.32-Management of real estate on a fee or contract basis	-	-	-	-
58	71.20-Food quality testing and analysis	-	-	-	-
59	72.19-Other research and experimental development on natural sciences and engineering	-	-	-	-
60	74.90-Other professional, scientific and technical activities not elsewhere classified	-	-	-	-
61	82.99-Other business support service activities not elsewhere classified	-	-	-	-
62	86.22-Specialist medical practice activities	-	-	-	-
63	92.00-Gambling and betting activities	-	-	-	-

Template 2.GAR sector information (CAPEX) – Financial year end 31 December 2023 (as restated)

	Financial year end 31 December 2023	Climate Change Mitigation (CCM)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (CCM)	KRON	Of which environmentally sustainable (CCM)
1	02.10-Silviculture and other forestry activities, excluding gathering of forest y products	-	-		
2	06.10-Extraction of crude petroleum	713	52		
3	08.93-Extraction of salt	-	-		
4	10.11-Processing and preserving of meat, excluding poultry meat	-	-		
5	10.12-Processing and preserving of poultry meat	-	-		
6	10.13-Production of meat products, including poultry meat products	-	-		
7	10.31-Processing and preserving of potatoes	-	-		
8	10.61-Manufacture of grain mill products	-	-		
9	10.72-Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-		
10	11.07-Manufacture of soft drinks; production of mineral waters and other bottled waters	-	-		
11	13.10-Manufacture of cotton yarn	-	-		
12	13.96-Manufacture of other technical and industrial textiles	-	-		
13	14.13-Manufacture of other outerwear	-	-		
14	15.12-Manufacture of luggage, handbags and similar leather goods; manufacture of saddlery	-	-		
15	17.12-Manufacture of paper and paperboard	-	-		
16	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
17	20.15-Manufacture of fertilisers and nitrogen compounds	-	-		
18	20.42-Manufacture of perfumes and toilet preparations	-	-		
19	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	489	182		
20	22.19-Manufacture of other rubber products	-	-		
21	22.29-Manufacture of other plastic products	-	-		
22	23.11-Manufacture of flat glass	-	-		
23	23.51-Manufacture of cement	3,793	759		
24	23.61-Manufacture of concrete products for construction purposes	-	-		
25	23.62-Manufacture of plaster products for construction purposes	-	-		
26	24.10-Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgic articles	-	-		
27	25.93-Manufacture of wire products, chains and springs	-	-		
28	27.31-Manufacture of fibre optic cables	353	269		
29	27.40-Manufacture of electric lighting equipment	-	-		
30	27.51-Manufacture of electric domestic appliances	-	-		
31	27.90-Manufacture of other electrical equipment	-	-		
32	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
33	28.41-Manufacture of metal forming machinery	-	-		
34	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	2,873	647		
35	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	392	88		
36	30.20-Manufacture of railway locomotives and rolling stock	1,898	1,082		
37	30.30-Manufacture of air and spacecraft and related machinery	-	-		
38	31.09-Manufacture of other furniture	-	-		
39	32.30-Manufacture of sports goods	-	-		
40	33.12-Repair and maintenance of machinery	-	-		
41	35.11-Production of electricity	401,924	-		
42	35.13-Distribution of electricity	244,706	8,945		
43	35.14-Trade of electricity	215,112	-		
44	35.22-Distribution of gaseous fuels through mains	346,279	346,279		
45	35.23-Trade of gaseous fuels through mains	15,598	15,598		
46	36.00-Water collection, treatment and supply	50,966	50,966		
47	38.11-Collection of non-hazardous waste	-	-		
48	38.32-Recovery of sorted materials	-	-		
49	41.20-Building works related to erection of residential and non-residential buildings	-	-		
50	42.11-Works related to construction of roads and motorways	-	-		
51	42.12-Works related to construction of railways and underground railways	-	-		
52	42.22-Works related to construction of telecommunications and electricity lines	-	-		

	Financial year end 31 December 2023	Climate Change Mitigation (CCM)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (CCM)	KRON	Of which environmentally sustainable (CCM)
	Breakdown by sector - NACE 4 digits level (code and label)				
53	42.91-Works related to construction of water projects	-	-		
54	43.21-Electrical installation	-	-		
55	43.22-Plumbing, heat and air-conditioning installation	-	-		
56	45.11-Sale of cars and light motor vehicles	-	-		
57	45.31-Wholesale trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
58	46.17-Agents involved in the sale of food, beverages and tobacco	-	-		
59	46.21-Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-		
60	46.34-Wholesale of alcoholic beverages	-	-		
61	46.39-Non-specialised wholesale of food, beverages and tobacco	-	-		
62	46.46-Wholesale of pharmaceutical goods	-	-		
63	46.73-Wholesale of wood, construction materials and sanitary equipment	-	-		
64	46.74-Wholesale of hardware and plumbing and heating equipment and supplies	-	-		
65	46.90-Non-specialised wholesale trade	-	-		
66	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	17,075	1,629		
67	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
68	47.52-Retail sale of hardware, paints and glass in specialised stores	-	-		
69	47.54-Retail sale of electrical household appliances in specialised stores	-	-		
70	47.71-Retail sale of clothing in specialised stores	-	-		
71	47.73-Dispensing chemist in specialised stores	-	-		
72	47.77-Retail sale of watches, clocks and jewellery in specialised stores	-	-		
73	47.78-Other retail sale of new goods in specialised stores	-	-		
74	49.10-Passenger rail transport, interurban	-	-		
75	49.20-Freight rail transport	-	-		
76	49.31-Urban and suburban passenger land transport	-	-		
77	49.41-Freight transport by road	-	-		
78	49.50-Transport via pipeline of fuelgases	199,856	197,917		
79	51.10-Passenger air transport	-	-		
80	52.21-Service activities incidental to land transportation	-	-		
81	52.22-Service activities incidental to sea transportation	-	-		
82	52.29-Sea transportation agencies activities	-	-		
83	53.20-Other postal and courier activities	-	-		
84	56.10-Restaurants and other eating places	-	-		
85	56.29-Other food service activities	-	-		
86	60.20-Public and licence television programmes broadcasting	-	-		
87	61.10-Wired telecommunications activities	-	-		
88	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	784	-		
89	62.01-Computer programming activities	-	-		
90	63.11-Data processing, hosting and related activities	-	-		
91	65.12-Other personal and property insurance	-	-		
92	68.32-Management of real estate on a fee or contract basis	-	-		
93	71.12-Engineering activities and related technical consultancy	-	-		
94	71.20-Food quality testing and analysis	-	-		
95	72.19-Other research and experimental development on natural sciences and engineering	-	-		
96	73.20-Market research and public opinion polling	-	-		
97	78.20-Temporary employment agency activities	-	-		
98	80.10-Private security activities, excluding security systems service activities	-	-		
99	81.10-Buildings service support activities	-	-		
100	81.21-General cleaning of buildings	-	-		
101	82.20-Activities of call centres	-	-		
102	84.13-Regulation of and contribution to more efficient operation of businesses	-	-		
103	84.24-Public order and safety activities	-	-		
104	86.22-Specialist medical practice activities	-	-		
105	86.90-Physiotherapeutical activities	-	-		
106	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2023	Climate Change Adaptation (CCA)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (CCA)	KRON	Of which environmentally sustainable (CCA)
	Breakdown by sector - NACE 4 digits level (code and label)				
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	08.93-Extraction of salt	-	-		
4	10.11-Processing and preserving of meat, excluding poultry meat	-	-		
5	10.12-Processing and preserving of poultry meat	-	-		
6	10.13-Production of meat products, including poultry meat products	-	-		
7	10.31-Processing and preserving of potatoes	-	-		
8	10.61-Manufacture of grain mill products	-	-		
9	10.72-Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-		
10	11.07-Manufacture of soft drinks; production of mineral waters and other bottled waters	-	-		
11	13.10-Manufacture of cotton yarn	-	-		
12	13.96-Manufacture of other technical and industrial textiles	-	-		
13	14.13-Manufacture of other outerwear	-	-		
14	15.12-Manufacture of luggage, handbags and similar leather goods; manufacture of saddlery	-	-		
15	17.12-Manufacture of paper and paperboard	-	-		
16	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
17	20.15-Manufacture of fertilisers and nitrogen compounds	-	-		
18	20.42-Manufacture of perfumes and toilet preparations	-	-		
19	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
20	22.19-Manufacture of other rubber products	-	-		
21	22.29-Manufacture of other plastic products	-	-		
22	23.11-Manufacture of flat glass	-	-		
23	23.51-Manufacture of cement	-	-		
24	23.61-Manufacture of concrete products for construction purposes	-	-		
25	23.62-Manufacture of plaster products for construction purposes	-	-		
26	24.10-Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgic articles	-	-		
27	25.93-Manufacture of wire products, chains and springs	-	-		
28	27.31-Manufacture of fibre optic cables	-	-		
29	27.40-Manufacture of electric lighting equipment	-	-		
30	27.51-Manufacture of electric domestic appliances	-	-		
31	27.90-Manufacture of other electrical equipment	-	-		
32	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
33	28.41-Manufacture of metal forming machinery	-	-		
34	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
35	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
36	30.20-Manufacture of railway locomotives and rolling stock	-	-		
37	30.30-Manufacture of air and spacecraft and related machinery	-	-		
38	31.09-Manufacture of other furniture	-	-		
39	32.30-Manufacture of sports goods	-	-		
40	33.12-Repair and maintenance of machinery	-	-		
41	35.11-Production of electricity	-	-		
42	35.13-Distribution of electricity	-	-		
43	35.14-Trade of electricity	-	-		
44	35.22-Distribution of gaseous fuels through mains	-	-		
45	35.23-Trade of gaseous fuels through mains	-	-		
46	36.00-Water collection, treatment and supply	-	-		
47	38.11-Collection of non-hazardous waste	-	-		
48	38.32-Recovery of sorted materials	-	-		
49	41.20-Building works related to erection of residential and non-residential buildings	-	-		
50	42.11-Works related to construction of roads and motorways	-	-		
51	42.12-Works related to construction of railways and underground railways	-	-		
52	42.22-Works related to construction of telecommunications and electricity lines	-	-		

	Financial year end 31 December 2023	Climate Change Adaptation (CCA)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (CCA)	KRON	Of which environmentally sustainable (CCA)
Breakdown by sector - NACE 4 digits level (code and label)					
53	42.91-Works related to construction of water projects	-	-		
54	43.21-Electrical installation	-	-		
55	43.22-Plumbing, heat and air-conditioning installation	-	-		
56	45.11-Sale of cars and light motor vehicles	-	-		
57	45.31-Wholesale trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
58	46.17-Agents involved in the sale of food, beverages and tobacco	-	-		
59	46.21-Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-		
60	46.34-Wholesale of alcoholic beverages	-	-		
61	46.39-Non-specialised wholesale of food, beverages and tobacco	-	-		
62	46.46-Wholesale of pharmaceutical goods	-	-		
63	46.73-Wholesale of wood, construction materials and sanitary equipment	-	-		
64	46.74-Wholesale of hardware and plumbing and heating equipment and supplies	-	-		
65	46.90-Non-specialised wholesale trade	-	-		
66	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
67	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
68	47.52-Retail sale of hardware, paints and glass in specialised stores	-	-		
69	47.54-Retail sale of electrical household appliances in specialised stores	-	-		
70	47.71-Retail sale of clothing in specialised stores	-	-		
71	47.73-Dispensing chemist in specialised stores	-	-		
72	47.77-Retail sale of watches, clocks and jewellery in specialised stores	-	-		
73	47.78-Other retail sale of new goods in specialised stores	-	-		
74	49.10-Passenger rail transport, interurban	-	-		
75	49.20-Freight rail transport	-	-		
76	49.31-Urban and suburban passenger land transport	-	-		
77	49.41-Freight transport by road	-	-		
78	49.50-Transport via pipeline of fuelgases	-	-		
79	51.10-Passenger air transport	-	-		
80	52.21-Service activities incidental to land transportation	-	-		
81	52.22-Service activities incidental to sea transportation	-	-		
82	52.29-Sea transportation agencies activities	-	-		
83	53.20-Other postal and courier activities	-	-		
84	56.10-Restaurants and other eating places	-	-		
85	56.29-Other food service activities	-	-		
86	60.20-Public and licence television programmes broadcasting	-	-		
87	61.10-Wired telecommunications activities	8,227	-		
88	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-		
89	62.01-Computer programming activities	-	-		
90	63.11-Data processing, hosting and related activities	-	-		
91	65.12-Other personal and property insurance	-	-		
92	68.32-Management of real estate on a fee or contract basis	-	-		
93	71.12-Engineering activities and related technical consultancy	-	-		
94	71.20-Food quality testing and analysis	-	-		
95	72.19-Other research and experimental development on natural sciences and engineering	-	-		
96	73.20-Market research and public opinion polling	-	-		
97	78.20-Temporary employment agency activities	-	-		
98	80.10-Private security activities, excluding security systems service activities	-	-		
99	81.10-Buildings service support activities	-	-		
100	81.21-General cleaning of buildings	-	-		
101	82.20-Activities of call centres	-	-		
102	84.13-Regulation of and contribution to more efficient operation of businesses	-	-		
103	84.24-Public order and safety activities	-	-		
104	86.22-Specialist medical practice activities	-	-		
105	86.90-Physiotherapeutical activities	-	-		
106	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2023	Water and marine resources (WTR)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (WTR)	KRON	Of which environmentally sustainable (WTR)
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	08.93-Extraction of salt	-	-		
4	10.11-Processing and preserving of meat, excluding poultry meat	-	-		
5	10.12-Processing and preserving of poultry meat	-	-		
6	10.13-Production of meat products, including poultry meat products	-	-		
7	10.31-Processing and preserving of potatoes	-	-		
8	10.61-Manufacture of grain mill products	-	-		
9	10.72-Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-		
10	11.07-Manufacture of soft drinks; production of mineral waters and other bottled waters	-	-		
11	13.10-Manufacture of cotton yarn	-	-		
12	13.96-Manufacture of other technical and industrial textiles	-	-		
13	14.13-Manufacture of other outerwear	-	-		
14	15.12-Manufacture of luggage, handbags and similar leather goods; manufacture of saddlery	-	-		
15	17.12-Manufacture of paper and paperboard	-	-		
16	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
17	20.15-Manufacture of fertilisers and nitrogen compounds	-	-		
18	20.42-Manufacture of perfumes and toilet preparations	-	-		
19	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
20	22.19-Manufacture of other rubber products	-	-		
21	22.29-Manufacture of other plastic products	-	-		
22	23.11-Manufacture of flat glass	-	-		
23	23.51-Manufacture of cement	-	-		
24	23.61-Manufacture of concrete products for construction purposes	-	-		
25	23.62-Manufacture of plaster products for construction purposes	-	-		
26	24.10-Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgical articles	-	-		
27	25.93-Manufacture of wire products, chains and springs	-	-		
28	27.31-Manufacture of fibre optic cables	-	-		
29	27.40-Manufacture of electric lighting equipment	-	-		
30	27.51-Manufacture of electric domestic appliances	-	-		
31	27.90-Manufacture of other electrical equipment	-	-		
32	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
33	28.41-Manufacture of metal forming machinery	-	-		
34	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
35	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
36	30.20-Manufacture of railway locomotives and rolling stock	-	-		
37	30.30-Manufacture of air and spacecraft and related machinery	-	-		
38	31.09-Manufacture of other furniture	-	-		
39	32.30-Manufacture of sports goods	-	-		
40	33.12-Repair and maintenance of machinery	-	-		
41	35.11-Production of electricity	-	-		
42	35.13-Distribution of electricity	-	-		
43	35.14-Trade of electricity	-	-		
44	35.22-Distribution of gaseous fuels through mains	-	-		
45	35.23-Trade of gaseous fuels through mains	-	-		
46	36.00-Water collection, treatment and supply	-	-		
47	38.11-Collection of non-hazardous waste	-	-		
48	38.32-Recovery of sorted materials	-	-		
49	41.20-Building works related to erection of residential and non-residential buildings	-	-		
50	42.11-Works related to construction of roads and motorways	-	-		
51	42.12-Works related to construction of railways and underground railways	-	-		
52	42.22-Works related to construction of telecommunications and electricity lines	-	-		

Financial year end 31 December 2023		Water and marine resources (WTR)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (WTR)	KRON	Of which environmentally sustainable (WTR)
Breakdown by sector - NACE 4 digits level (code and label)					
53	42.91-Works related to construction of water projects	-	-		
54	43.21-Electrical installation	-	-		
55	43.22-Plumbing, heat and air-conditioning installation	-	-		
56	45.11-Sale of cars and light motor vehicles	-	-		
57	45.31-Wholesale trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
58	46.17-Agents involved in the sale of food, beverages and tobacco	-	-		
59	46.21-Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-		
60	46.34-Wholesale of alcoholic beverages	-	-		
61	46.39-Non-specialised wholesale of food, beverages and tobacco	-	-		
62	46.46-Wholesale of pharmaceutical goods	-	-		
63	46.73-Wholesale of wood, construction materials and sanitary equipment	-	-		
64	46.74-Wholesale of hardware and plumbing and heating equipment and supplies	-	-		
65	46.90-Non-specialised wholesale trade	-	-		
66	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
67	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
68	47.52-Retail sale of hardware, paints and glass in specialised stores	-	-		
69	47.54-Retail sale of electrical household appliances in specialised stores	-	-		
70	47.71-Retail sale of clothing in specialised stores	-	-		
71	47.73-Dispensing chemist in specialised stores	-	-		
72	47.77-Retail sale of watches, clocks and jewellery in specialised stores	-	-		
73	47.78-Other retail sale of new goods in specialised stores	-	-		
74	49.10-Passenger rail transport, interurban	-	-		
75	49.20-Freight rail transport	-	-		
76	49.31-Urban and suburban passenger land transport	-	-		
77	49.41-Freight transport by road	-	-		
78	49.50-Transport via pipeline of fuelgases	-	-		
79	51.10-Passenger air transport	-	-		
80	52.21-Service activities incidental to land transportation	-	-		
81	52.22-Service activities incidental to sea transportation	-	-		
82	52.29-Sea transportation agencies activities	-	-		
83	53.20-Other postal and courier activities	-	-		
84	56.10-Restaurants and other eating places	-	-		
85	56.29-Other food service activities	-	-		
86	60.20-Public and licence television programmes broadcasting	-	-		
87	61.10-Wired telecommunications activities	-	-		
88	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-		
89	62.01-Computer programming activities	-	-		
90	63.11-Data processing, hosting and related activities	-	-		
91	65.12-Other personal and property insurance	-	-		
92	68.32-Management of real estate on a fee or contract basis	-	-		
93	71.12-Engineering activities and related technical consultancy	-	-		
94	71.20-Food quality testing and analysis	-	-		
95	72.19-Other research and experimental development on natural sciences and engineering	-	-		
96	73.20-Market research and public opinion polling	-	-		
97	78.20-Temporary employment agency activities	-	-		
98	80.10-Private security activities, excluding security systems service activities	-	-		
99	81.10-Buildings service support activities	-	-		
100	81.21-General cleaning of buildings	-	-		
101	82.20-Activities of call centres	-	-		
102	84.13-Regulation of and contribution to more efficient operation of businesses	-	-		
103	84.24-Public order and safety activities	-	-		
104	86.22-Specialist medical practice activities	-	-		
105	86.90-Physiotherapeutical activities	-	-		
106	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2023	Circular economy (CE)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (CE)	KRON	Of which environmentally sustainable (CE)
Breakdown by sector - NACE 4 digits level (code and label)					
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	08.93-Extraction of salt	-	-		
4	10.11-Processing and preserving of meat, excluding poultry meat	-	-		
5	10.12-Processing and preserving of poultry meat	-	-		
6	10.13-Production of meat products, including poultry meat products	-	-		
7	10.31-Processing and preserving of potatoes	-	-		
8	10.61-Manufacture of grain mill products	-	-		
9	10.72-Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-		
10	11.07-Manufacture of soft drinks; production of mineral waters and other bottled waters	-	-		
11	13.10-Manufacture of cotton yarn	-	-		
12	13.96-Manufacture of other technical and industrial textiles	-	-		
13	14.13-Manufacture of other outerwear	-	-		
14	15.12-Manufacture of luggage, handbags and similar leather goods; manufacture of saddlery	-	-		
15	17.12-Manufacture of paper and paperboard	-	-		
16	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
17	20.15-Manufacture of fertilisers and nitrogen compounds	-	-		
18	20.42-Manufacture of perfumes and toilet preparations	-	-		
19	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	8	-		
20	22.19-Manufacture of other rubber products	-	-		
21	22.29-Manufacture of other plastic products	-	-		
22	23.11-Manufacture of flat glass	-	-		
23	23.51-Manufacture of cement	-	-		
24	23.61-Manufacture of concrete products for construction purposes	-	-		
25	23.62-Manufacture of plaster products for construction purposes	-	-		
26	24.10-Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgical articles	-	-		
27	25.93-Manufacture of wire products, chains and springs	-	-		
28	27.31-Manufacture of fibre optic cables	-	-		
29	27.40-Manufacture of electric lighting equipment	-	-		
30	27.51-Manufacture of electric domestic appliances	-	-		
31	27.90-Manufacture of other electrical equipment	-	-		
32	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
33	28.41-Manufacture of metal forming machinery	-	-		
34	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
35	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
36	30.20-Manufacture of railway locomotives and rolling stock	-	-		
37	30.30-Manufacture of air and spacecraft and related machinery	-	-		
38	31.09-Manufacture of other furniture	-	-		
39	32.30-Manufacture of sports goods	-	-		
40	33.12-Repair and maintenance of machinery	-	-		
41	35.11-Production of electricity	-	-		
42	35.13-Distribution of electricity	-	-		
43	35.14-Trade of electricity	-	-		
44	35.22-Distribution of gaseous fuels through mains	-	-		
45	35.23-Trade of gaseous fuels through mains	-	-		
46	36.00-Water collection, treatment and supply	-	-		
47	38.11-Collection of non-hazardous waste	-	-		
48	38.32-Recovery of sorted materials	-	-		
49	41.20-Building works related to erection of residential and non-residential buildings	-	-		
50	42.11-Works related to construction of roads and motorways	-	-		
51	42.12-Works related to construction of railways and underground railways	-	-		
52	42.22-Works related to construction of telecommunications and electricity lines	-	-		

	Financial year end 31 December 2023	Circular economy (CE)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (CE)	KRON	Of which environmentally sustainable (CE)
53	42.91-Works related to construction of water projects	-	-	-	-
54	43.21-Electrical installation	-	-	-	-
55	43.22-Plumbing, heat and air-conditioning installation	-	-	-	-
56	45.11-Sale of cars and light motor vehicles	-	-	-	-
57	45.31-Wholesale trade of motor vehicle parts and accessories, excluding motorcycles	-	-	-	-
58	46.17-Agents involved in the sale of food, beverages and tobacco	-	-	-	-
59	46.21-Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-	-	-
60	46.34-Wholesale of alcoholic beverages	-	-	-	-
61	46.39-Non-specialised wholesale of food, beverages and tobacco	-	-	-	-
62	46.46-Wholesale of pharmaceutical goods	-	-	-	-
63	46.73-Wholesale of wood, construction materials and sanitary equipment	-	-	-	-
64	46.74-Wholesale of hardware and plumbing and heating equipment and supplies	-	-	-	-
65	46.90-Non-specialised wholesale trade	-	-	-	-
66	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-	-	-
67	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-	-	-
68	47.52-Retail sale of hardware, paints and glass in specialised stores	-	-	-	-
69	47.54-Retail sale of electrical household appliances in specialised stores	-	-	-	-
70	47.71-Retail sale of clothing in specialised stores	-	-	-	-
71	47.73-Dispensing chemist in specialised stores	-	-	-	-
72	47.77-Retail sale of watches, clocks and jewellery in specialised stores	-	-	-	-
73	47.78-Other retail sale of new goods in specialised stores	-	-	-	-
74	49.10-Passenger rail transport, interurban	-	-	-	-
75	49.20-Freight rail transport	-	-	-	-
76	49.31-Urban and suburban passenger land transport	-	-	-	-
77	49.41-Freight transport by road	-	-	-	-
78	49.50-Transport via pipeline of fuelgases	-	-	-	-
79	51.10-Passenger air transport	-	-	-	-
80	52.21-Service activities incidental to land transportation	-	-	-	-
81	52.22-Service activities incidental to sea transportation	-	-	-	-
82	52.29-Sea transportation agencies activities	-	-	-	-
83	53.20-Other postal and courier activities	-	-	-	-
84	56.10-Restaurants and other eating places	-	-	-	-
85	56.29-Other food service activities	-	-	-	-
86	60.20-Public and licence television programmes broadcasting	-	-	-	-
87	61.10-Wired telecommunications activities	193	-	-	-
88	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	392	-	-	-
89	62.01-Computer programming activities	-	-	-	-
90	63.11-Data processing, hosting and related activities	-	-	-	-
91	65.12-Other personal and property insurance	-	-	-	-
92	68.32-Management of real estate on a fee or contract basis	-	-	-	-
93	71.12-Engineering activities and related technical consultancy	-	-	-	-
94	71.20-Food quality testing and analysis	-	-	-	-
95	72.19-Other research and experimental development on natural sciences and engineering	-	-	-	-
96	73.20-Market research and public opinion polling	-	-	-	-
97	78.20-Temporary employment agency activities	-	-	-	-
98	80.10-Private security activities, excluding security systems service activities	-	-	-	-
99	81.10-Buildings service support activities	-	-	-	-
100	81.21-General cleaning of buildings	-	-	-	-
101	82.20-Activities of call centres	-	-	-	-
102	84.13-Regulation of and contribution to more efficient operation of businesses	-	-	-	-
103	84.24-Public order and safety activities	-	-	-	-
104	86.22-Specialist medical practice activities	-	-	-	-
105	86.90-Physiotherapeutical activities	-	-	-	-
106	92.00-Gambling and betting activities	-	-	-	-

	Financial year end 31 December 2023	Pollution (PPC)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (PPC)	KRON	Of which environmentally sustainable (PPC)
Breakdown by sector - NACE 4 digits level (code and label)					
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	08.93-Extraction of salt	-	-		
4	10.11-Processing and preserving of meat, excluding poultry meat	-	-		
5	10.12-Processing and preserving of poultry meat	-	-		
6	10.13-Production of meat products, including poultry meat products	-	-		
7	10.31-Processing and preserving of potatoes	-	-		
8	10.61-Manufacture of grain mill products	-	-		
9	10.72-Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-		
10	11.07-Manufacture of soft drinks; production of mineral waters and other bottled waters	-	-		
11	13.10-Manufacture of cotton yarn	-	-		
12	13.96-Manufacture of other technical and industrial textiles	-	-		
13	14.13-Manufacture of other outerwear	-	-		
14	15.12-Manufacture of luggage, handbags and similar leather goods; manufacture of saddlery	-	-		
15	17.12-Manufacture of paper and paperboard	-	-		
16	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
17	20.15-Manufacture of fertilisers and nitrogen compounds	-	-		
18	20.42-Manufacture of perfumes and toilet preparations	-	-		
19	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
20	22.19-Manufacture of other rubber products	-	-		
21	22.29-Manufacture of other plastic products	-	-		
22	23.11-Manufacture of flat glass	-	-		
23	23.51-Manufacture of cement	-	-		
24	23.61-Manufacture of concrete products for construction purposes	-	-		
25	23.62-Manufacture of plaster products for construction purposes	-	-		
26	24.10-Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgical articles	-	-		
27	25.93-Manufacture of wire products,chains and springs	-	-		
28	27.31-Manufacture of fibre optic cables	-	-		
29	27.40-Manufacture of electric lighting equipment	-	-		
30	27.51-Manufacture of electric domestic appliances	-	-		
31	27.90-Manufacture of other electrical equipment	-	-		
32	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
33	28.41-Manufacture of metal forming machinery	-	-		
34	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
35	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
36	30.20-Manufacture of railway locomotives and rolling stock	-	-		
37	30.30-Manufacture of air and spacecraft and related machinery	-	-		
38	31.09-Manufacture of other furniture	-	-		
39	32.30-Manufacture of sports goods	-	-		
40	33.12-Repair and maintenance of machinery	-	-		
41	35.11-Production of electricity	-	-		
42	35.13-Distribution of electricity	-	-		
43	35.14-Trade of electricity	-	-		
44	35.22-Distribution of gaseous fuels through mains	-	-		
45	35.23-Trade of gaseous fuels through mains	-	-		
46	36.00-Water collection, treatment and supply	-	-		
47	38.11-Collection of non-hazardous waste	-	-		
48	38.32-Recovery of sorted materials	-	-		
49	41.20-Building works related to erection of residential and non-residential buildings	-	-		
50	42.11-Works related to construction of roads and motorways	-	-		
51	42.12-Works related to construction of railways and underground railways	-	-		
52	42.22-Works related to construction of telecommunications and electricity lines	-	-		

	Financial year end 31 December 2023	Pollution (PPC)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
	Breakdown by sector - NACE 4 digits level (code and label)	KRON	Of which environmentally sustainable (PPC)	KRON	Of which environmentally sustainable (PPC)
53	42.91-Works related to construction of water projects	-	-	-	-
54	43.21-Electrical installation	-	-	-	-
55	43.22-Plumbing, heat and air-conditioning installation	-	-	-	-
56	45.11-Sale of cars and light motor vehicles	-	-	-	-
57	45.31-Wholesale trade of motor vehicle parts and accessories, excluding motorcycles	-	-	-	-
58	46.17-Agents involved in the sale of food, beverages and tobacco	-	-	-	-
59	46.21-Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-	-	-
60	46.34-Wholesale of alcoholic beverages	-	-	-	-
61	46.39-Non-specialised wholesale of food, beverages and tobacco	-	-	-	-
62	46.46-Wholesale of pharmaceutical goods	-	-	-	-
63	46.73-Wholesale of wood, construction materials and sanitary equipment	-	-	-	-
64	46.74-Wholesale of hardware and plumbing and heating equipment and supplies	-	-	-	-
65	46.90-Non-specialised wholesale trade	-	-	-	-
66	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-	-	-
67	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-	-	-
68	47.52-Retail sale of hardware, paints and glass in specialised stores	-	-	-	-
69	47.54-Retail sale of electrical household appliances in specialised stores	-	-	-	-
70	47.71-Retail sale of clothing in specialised stores	-	-	-	-
71	47.73-Dispensing chemist in specialised stores	-	-	-	-
72	47.77-Retail sale of watches, clocks and jewellery in specialised stores	-	-	-	-
73	47.78-Other retail sale of new goods in specialised stores	-	-	-	-
74	49.10-Passenger rail transport, interurban	-	-	-	-
75	49.20-Freight rail transport	-	-	-	-
76	49.31-Urban and suburban passenger land transport	-	-	-	-
77	49.41-Freight transport by road	-	-	-	-
78	49.50-Transport via pipeline of fuelgases	-	-	-	-
79	51.10-Passenger air transport	-	-	-	-
80	52.21-Service activities incidental to land transportation	-	-	-	-
81	52.22-Service activities incidental to sea transportation	-	-	-	-
82	52.29-Sea transportation agencies activities	-	-	-	-
83	53.20-Other postal and courier activities	-	-	-	-
84	56.10-Restaurants and other eating places	-	-	-	-
85	56.29-Other food service activities	-	-	-	-
86	60.20-Public and licence television programmes broadcasting	-	-	-	-
87	61.10-Wired telecommunications activities	-	-	-	-
88	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-	-	-
89	62.01-Computer programming activities	-	-	-	-
90	63.11-Data processing, hosting and related activities	-	-	-	-
91	65.12-Other personal and property insurance	-	-	-	-
92	68.32-Management of real estate on a fee or contract basis	-	-	-	-
93	71.12-Engineering activities and related technical consultancy	-	-	-	-
94	71.20-Food quality testing and analysis	-	-	-	-
95	72.19-Other research and experimental development on natural sciences and engineering	-	-	-	-
96	73.20-Market research and public opinion polling	-	-	-	-
97	78.20-Temporary employment agency activities	-	-	-	-
98	80.10-Private security activities, excluding security systems service activities	-	-	-	-
99	81.10-Buildings service support activities	-	-	-	-
100	81.21-General cleaning of buildings	-	-	-	-
101	82.20-Activities of call centres	-	-	-	-
102	84.13-Regulation of and contribution to more efficient operation of businesses	-	-	-	-
103	84.24-Public order and safety activities	-	-	-	-
104	86.22-Specialist medical practice activities	-	-	-	-
105	86.90-Physiotherapeutical activities	-	-	-	-
106	92.00-Gambling and betting activities	-	-	-	-

	Financial year end 31 December 2023	Biodiversity and Ecosystems (BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (BIO)	KRON	Of which environmentally sustainable (BIO)
Breakdown by sector - NACE 4 digits level (code and label)					
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products	-	-		
2	06.10-Extraction of crude petroleum	-	-		
3	08.93-Extraction of salt	-	-		
4	10.11-Processing and preserving of meat, excluding poultry meat	-	-		
5	10.12-Processing and preserving of poultry meat	-	-		
6	10.13-Production of meat products, including poultry meat products	-	-		
7	10.31-Processing and preserving of potatoes	-	-		
8	10.61-Manufacture of grain mill products	-	-		
9	10.72-Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-		
10	11.07-Manufacture of soft drinks; production of mineral waters and other bottled waters	-	-		
11	13.10-Manufacture of cotton yarn	-	-		
12	13.96-Manufacture of other technical and industrial textiles	-	-		
13	14.13-Manufacture of other outerwear	-	-		
14	15.12-Manufacture of luggage, handbags and similar leather goods; manufacture of saddlery	-	-		
15	17.12-Manufacture of paper and paperboard	-	-		
16	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-		
17	20.15-Manufacture of fertilisers and nitrogen compounds	-	-		
18	20.42-Manufacture of perfumes and toilet preparations	-	-		
19	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	-	-		
20	22.19-Manufacture of other rubber products	-	-		
21	22.29-Manufacture of other plastic products	-	-		
22	23.11-Manufacture of flat glass	-	-		
23	23.51-Manufacture of cement	-	-		
24	23.61-Manufacture of concrete products for construction purposes	-	-		
25	23.62-Manufacture of plaster products for construction purposes	-	-		
26	24.10-Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgic articles	-	-		
27	25.93-Manufacture of wire products,chains and springs	-	-		
28	27.31-Manufacture of fibre optic cables	-	-		
29	27.40-Manufacture of electric lighting equipment	-	-		
30	27.51-Manufacture of electric domestic appliances	-	-		
31	27.90-Manufacture of other electrical equipment	-	-		
32	28.15-Manufacture of bearings, gears, gearing and driving elements	-	-		
33	28.41-Manufacture of metal forming machinery	-	-		
34	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	-	-		
35	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	-	-		
36	30.20-Manufacture of railway locomotives and rolling stock	-	-		
37	30.30-Manufacture of air and spacecraft and related machinery	-	-		
38	31.09-Manufacture of other furniture	-	-		
39	32.30-Manufacture of sports goods	-	-		
40	33.12-Repair and maintenance of machinery	-	-		
41	35.11-Production of electricity	-	-		
42	35.13-Distribution of electricity	-	-		
43	35.14-Trade of electricity	-	-		
44	35.22-Distribution of gaseous fuels through mains	-	-		
45	35.23-Trade of gaseous fuels through mains	-	-		
46	36.00-Water collection, treatment and supply	-	-		
47	38.11-Collection of non-hazardous waste	-	-		
48	38.32-Recovery of sorted materials	-	-		
49	41.20-Building works related to erection of residential and non-residential buildings	-	-		
50	42.11-Works related to construction of roads and motorways	-	-		
51	42.12-Works related to construction of railways and underground railways	-	-		
52	42.22-Works related to construction of telecommunications and electricity lines	-	-		

Financial year end 31 December 2023		Biodiversity and Ecosystems (BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (BIO)	KRON	Of which environmentally sustainable (BIO)
Breakdown by sector - NACE 4 digits level (code and label)					
53	42.91-Works related to construction of water projects	-	-		
54	43.21-Electrical installation	-	-		
55	43.22-Plumbing, heat and air-conditioning installation	-	-		
56	45.11-Sale of cars and light motor vehicles	-	-		
57	45.31-Wholesale trade of motor vehicle parts and accessories, excluding motorcycles	-	-		
58	46.17-Agents involved in the sale of food, beverages and tobacco	-	-		
59	46.21-Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-		
60	46.34-Wholesale of alcoholic beverages	-	-		
61	46.39-Non-specialised wholesale of food, beverages and tobacco	-	-		
62	46.46-Wholesale of pharmaceutical goods	-	-		
63	46.73-Wholesale of wood, construction materials and sanitary equipment	-	-		
64	46.74-Wholesale of hardware and plumbing and heating equipment and supplies	-	-		
65	46.90-Non-specialised wholesale trade	-	-		
66	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	-	-		
67	47.30-Retail sale of fuel for motor vehicles in fuel stations	-	-		
68	47.52-Retail sale of hardware, paints and glass in specialised stores	-	-		
69	47.54-Retail sale of electrical household appliances in specialised stores	-	-		
70	47.71-Retail sale of clothing in specialised stores	-	-		
71	47.73-Dispensing chemist in specialised stores	-	-		
72	47.77-Retail sale of watches, clocks and jewellery in specialised stores	-	-		
73	47.78-Other retail sale of new goods in specialised stores	-	-		
74	49.10-Passenger rail transport, interurban	-	-		
75	49.20-Freight rail transport	-	-		
76	49.31-Urban and suburban passenger land transport	-	-		
77	49.41-Freight transport by road	-	-		
78	49.50-Transport via pipeline of fuelgases	-	-		
79	51.10-Passenger air transport	-	-		
80	52.21-Service activities incidental to land transportation	-	-		
81	52.22-Service activities incidental to sea transportation	-	-		
82	52.29-Sea transportation agencies activities	-	-		
83	53.20-Other postal and courier activities	-	-		
84	56.10-Restaurants and other eating places	-	-		
85	56.29-Other food service activities	-	-		
86	60.20-Public and licence television programmes broadcasting	-	-		
87	61.10-Wired telecommunications activities	-	-		
88	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	-	-		
89	62.01-Computer programming activities	-	-		
90	63.11-Data processing, hosting and related activities	-	-		
91	65.12-Other personal and property insurance	-	-		
92	68.32-Management of real estate on a fee or contract basis	-	-		
93	71.12-Engineering activities and related technical consultancy	-	-		
94	71.20-Food quality testing and analysis	-	-		
95	72.19-Other research and experimental development on natural sciences and engineering	-	-		
96	73.20-Market research and public opinion polling	-	-		
97	78.20-Temporary employment agency activities	-	-		
98	80.10-Private security activities, excluding security systems service activities	-	-		
99	81.10-Buildings service support activities	-	-		
100	81.21-General cleaning of buildings	-	-		
101	82.20-Activities of call centres	-	-		
102	84.13-Regulation of and contribution to more efficient operation of businesses	-	-		
103	84.24-Public order and safety activities	-	-		
104	86.22-Specialist medical practice activities	-	-		
105	86.90-Physiotherapeutical activities	-	-		
106	92.00-Gambling and betting activities	-	-		

	Financial year end 31 December 2023	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	KRON	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
Breakdown by sector - NACE 4 digits level (code and label)					
1	02.10-Silviculture and other forestry activities, excluding gathering of forestry products				
2	06.10-Extraction of crude petroleum	713	52		
3	08.93-Extraction of salt				
4	10.11-Processing and preserving of meat, excluding poultry meat				
5	10.12-Processing and preserving of poultry meat				
6	10.13-Production of meat products, including poultry meat products				
7	10.31-Processing and preserving of potatoes				
8	10.61-Manufacture of grain mill products				
9	10.72-Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes				
10	11.07-Manufacture of soft drinks; production of mineral waters and other bottled waters				
11	13.10-Manufacture of cotton yarn				
12	13.96-Manufacture of other technical and industrial textiles				
13	14.13-Manufacture of other outerwear				
14	15.12-Manufacture of luggage, handbags and similar leather goods; manufacture of saddlery				
15	17.12-Manufacture of paper and paperboard				
16	17.21-Manufacture of corrugated paper and paperboard and of containers of paper and paperboard				
17	20.15-Manufacture of fertilisers and nitrogen compounds				
18	20.42-Manufacture of perfumes and toilet preparations				
19	22.11-Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	497	182		
20	22.19-Manufacture of other rubber products				
21	22.29-Manufacture of other plastic products				
22	23.11-Manufacture of flat glass				
23	23.51-Manufacture of cement	3,793	759		
24	23.61-Manufacture of concrete products for construction purposes				
25	23.62-Manufacture of plaster products for construction purposes				
26	24.10-Manufacture of pig iron, ferro-alloys, basic iron and steel and metallurgic articles				
27	25.93-Manufacture of wire products, chains and springs				
28	27.31-Manufacture of fibre optic cables	353	269		
29	27.40-Manufacture of electric lighting equipment				
30	27.51-Manufacture of electric domestic appliances				
31	27.90-Manufacture of other electrical equipment				
32	28.15-Manufacture of bearings, gears, gearing and driving elements				
33	28.41-Manufacture of metal forming machinery				
34	29.10-Manufacture of engines for motor vehicles (excluding motorcycles) and for agricultural tractors	2,873	647		
35	29.32-Manufacture of other parts and accessories for motor vehicles excluding motorcycles	392	88		
36	30.20-Manufacture of railway locomotives and rolling stock	1,898	1,082		
37	30.30-Manufacture of air and spacecraft and related machinery				
38	31.09-Manufacture of other furniture				
39	32.30-Manufacture of sports goods				
40	33.12-Repair and maintenance of machinery				
41	35.11-Production of electricity	401,924			
42	35.13-Distribution of electricity	244,706	8,945		
43	35.14-Trade of electricity	215,112			
44	35.22-Distribution of gaseous fuels through mains	346,279	346,279		
45	35.23-Trade of gaseous fuels through mains	15,598	15,598		
46	36.00-Water collection, treatment and supply	50,966	50,966		
47	38.11-Collection of non-hazardous waste				
48	38.32-Recovery of sorted materials				
49	41.20-Building works related to erection of residential and non-residential buildings				
50	42.11-Works related to construction of roads and motorways				
51	42.12-Works related to construction of railways and underground railways				
52	42.22-Works related to construction of telecommunications and electricity lines				

Financial year end 31 December 2023		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		KRON	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	KRON	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
Breakdown by sector - NACE 4 digits level (code and label)					
53	42.91-Works related to construction of water projects				
54	43.21-Electrical installation				
55	43.22-Plumbing, heat and air-conditioning installation				
56	45.11-Sale of cars and light motor vehicles				
57	45.31-Wholesale trade of motor vehicle parts and accessories, excluding motorcycles				
58	46.17-Agents involved in the sale of food, beverages and tobacco				
59	46.21-Wholesale of grain, unmanufactured tobacco, seeds and animal feeds				
60	46.34-Wholesale of alcoholic beverages				
61	46.39-Non-specialised wholesale of food, beverages and tobacco				
62	46.46-Wholesale of pharmaceutical goods				
63	46.73-Wholesale of wood, construction materials and sanitary equipment				
64	46.74-Wholesale of hardware and plumbing and heating equipment and supplies				
65	46.90-Non-specialised wholesale trade				
66	47.11-Retail sale in non-specialised stores with food, beverages or tobacco predominating	17,075	1,629		
67	47.30-Retail sale of fuel for motor vehicles in fuel stations				
68	47.52-Retail sale of hardware, paints and glass in specialised stores				
69	47.54-Retail sale of electrical household appliances in specialised stores				
70	47.71-Retail sale of clothing in specialised stores				
71	47.73-Dispensing chemist in specialised stores				
72	47.77-Retail sale of watches, clocks and jewellery in specialised stores				
73	47.78-Other retail sale of new goods in specialised stores				
74	49.10-Passenger rail transport, interurban				
75	49.20-Freight rail transport				
76	49.31-Urban and suburban passenger land transport				
77	49.41-Freight transport by road				
78	49.50-Transport via pipeline of fuelgases	199,856	197,917		
79	51.10-Passenger air transport				
80	52.21-Service activities incidental to land transportation				
81	52.22-Service activities incidental to sea transportation				
82	52.29-Sea transportation agencies activities				
83	53.20-Other postal and courier activities				
84	56.10-Restaurants and other eating places				
85	56.29-Other food service activities				
86	60.20-Public and licence television programmes broadcasting				
87	61.10-Wired telecommunications activities	8,420			
88	61.20-Wireless telecommunications activities, excluding satellite telecommunications activities	1,177			
89	62.01-Computer programming activities				
90	63.11-Data processing, hosting and related activities				
91	65.12-Other personal and property insurance				
92	68.32-Management of real estate on a fee or contract basis				
93	71.12-Engineering activities and related technical consultancy				
94	71.20-Food quality testing and analysis				
95	72.19-Other research and experimental development on natural sciences and engineering				
96	73.20-Market research and public opinion polling				
97	78.20-Temporary employment agency activities				
98	80.10-Private security activities, excluding security systems service activities				
99	81.10-Buildings service support activities				
100	81.21-General cleaning of buildings				
101	82.20-Activities of call centres				
102	84.13-Regulation of and contribution to more efficient operation of businesses				
103	84.24-Public order and safety activities				
104	86.22-Specialist medical practice activities				
105	86.90-Physiotherapeutical activities				
106	92.00-Gambling and betting activities				

Template 3.GAR KPI stock (Turnover) – Financial year end 31 December 2024

	Financial year end 31 December 2024	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		% (compared to total covered assets in the denominator)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				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	46.44%	0.43%		0.02%	0.08%
2	Financial undertakings	19.10%	1.12%		0.10%	0.19%
3	Credit institutions	19.10%	1.12%		0.10%	0.19%
4	Loans and advances	19.10%	1.12%		0.10%	0.19%
5	Debt securities, including UoP					
6	Equity instruments					
7	Other financial corporations	0.00%	4.86%		0.49%	0.83%
8	of which investment firms					
9	Loans and advances					
10	Debt securities, including UoP					
11	Equity instruments					
12	of which management companies	0.00%	0.00%		0.00%	0.00%
13	Loans and advances	0.00%	0.00%		0.00%	0.00%
14	Debt securities, including UoP					
15	Equity instruments					
16	of which insurance undertakings	0.00%	0.00%		0.00%	0.00%
17	Loans and advances	0.00%	0.00%		0.00%	0.00%
18	Debt securities, including UoP					
19	Equity instruments					
20	Non-financial undertakings	18.45%	3.59%		0.01%	0.80%
21	Loans and advances	18.45%	3.59%		0.01%	0.80%
22	Debt securities, including UoP					
23	Equity instruments					
24	Households	58.13%	0.00%		0.00%	0.00%
25	of which loans collateralised by residential immovable property	96.45%	0.00%		0.00%	0.00%
26	of which building renovation loans					
27	of which motor vehicle loans					
28	Local governments financing	0.00%	0.00%		0.00%	0.00%
29	Housing financing					
30	Other local government financing	0.00%	0.00%		0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%	0.00%
32	Total GAR assets	27.82%	0.26%	0.00%	0.01%	0.05%

	Financial year end 31 December 2024	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
				Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.01%	0.00%		0.00%
3	Credit institutions	0.01%	0.00%		0.00%
4	Loans and advances	0.01%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
8	of which investment firms				
9	Loans and advances				
10	Debt securities, including UoP				
11	Equity instruments				
12	of which management companies	0.00%	0.00%		0.00%
13	Loans and advances	0.00%	0.00%		0.00%
14	Debt securities, including UoP				
15	Equity instruments				
16	of which insurance undertakings	0.00%	0.00%		0.00%
17	Loans and advances	0.00%	0.00%		0.00%
18	Debt securities, including UoP				
19	Equity instruments				
20	Non-financial undertakings	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
22	Debt securities, including UoP				
23	Equity instruments				
24	Households	0.00%	0.00%		0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%		0.00%
26	of which building renovation loans				
27	of which motor vehicle loans				
28	Local governments financing	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%

3	Financial year end 31 December 2024	Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds		Of which enabling	
% (compared to total covered assets in the denominator)					
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
8	of which investment firms				
9	Loans and advances				
10	Debt securities, including UoP				
11	Equity instruments				
12	of which management companies	0.00%	0.00%		0.00%
13	Loans and advances	0.00%	0.00%		0.00%
14	Debt securities, including UoP				
15	Equity instruments				
16	of which insurance undertakings	0.00%	0.00%		0.00%
17	Loans and advances	0.00%	0.00%		0.00%
18	Debt securities, including UoP				
19	Equity instruments				
20	Non-financial undertakings	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%

	Financial year end 31 December 2024	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
				Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
8	of which investment firms				
9	Loans and advances				
10	Debt securities, including UoP				
11	Equity instruments				
12	of which management companies	0.00%	0.00%		0.00%
13	Loans and advances	0.00%	0.00%		0.00%
14	Debt securities, including UoP				
15	Equity instruments				
16	of which insurance undertakings	0.00%	0.00%		0.00%
17	Loans and advances	0.00%	0.00%		0.00%
18	Debt securities, including UoP				
19	Equity instruments				
20	Non-financial undertakings	0.01%	0.00%		0.00%
21	Loans and advances	0.01%	0.00%		0.00%
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	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%

	Financial year end 31 December 2024	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		% (compared to total covered assets in the denominator)		Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.01%		0.00%
8	of which investment firms				
9	Loans and advances				
10	Debt securities, including UoP				
11	Equity instruments				
12	of which management companies	0.00%	0.00%		0.00%
13	Loans and advances	0.00%	0.00%		0.00%
14	Debt securities, including UoP				
15	Equity instruments				
16	of which insurance undertakings	0.00%	0.00%		0.00%
17	Loans and advances	0.00%	0.00%		0.00%
18	Debt securities, including UoP				
19	Equity instruments				
20	Non-financial undertakings	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%

	Financial year end 31 December 2024	Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
8	of which investment firms				
9	Loans and advances				
10	Debt securities, including UoP				
11	Equity instruments				
12	of which management companies	0.00%	0.00%		0.00%
13	Loans and advances	0.00%	0.00%		0.00%
14	Debt securities, including UoP				
15	Equity instruments				
16	of which insurance undertakings	0.00%	0.00%		0.00%
17	Loans and advances	0.00%	0.00%		0.00%
18	Debt securities, including UoP				
19	Equity instruments				
20	Non-financial undertakings	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%

	Financial year end 31 December 2024	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					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-aligned)						
		% (compared to total covered assets in the denominator)						
				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	46.44%	0.43%		0.02%	0.08%	41.94%	
2	Financial undertakings	19.11%	1.12%		0.10%	0.19%	7.59%	
3	Credit institutions	19.11%	1.12%		0.10%	0.19%	7.59%	
4	Loans and advances	19.11%	1.12%		0.10%	0.19%	7.59%	
5	Debt securities, including UoP						0.00%	
6	Equity instruments						0.00%	
7	Other financial corporations	0.00%	4.88%		0.49%	0.83%	0.00%	
8	of which investment firms						0.00%	
9							0.00%	
10	Debt securities, including UoP						0.00%	
11	Equity instruments						0.00%	
12	of which management companies	0.00%	0.00%		0.00%	0.00%	0.00%	
13	Loans and advances	0.00%	0.00%		0.00%	0.00%	0.00%	
14	Debt securities, including UoP						0.00%	
15	Equity instruments						0.00%	
16	of which insurance undertakings	0.00%	0.00%		0.00%	0.00%	0.00%	
17	Loans and advances	0.00%	0.00%		0.00%	0.00%	0.00%	
18	Debt securities, including UoP						0.00%	
19	Equity instruments						0.00%	
20	Non-financial undertakings	18.46%	3.59%		0.01%	0.80%	2.65%	
21	Loans and advances	18.46%	3.59%		0.01%	0.80%	2.65%	
22	Debt securities, including UoP						0.00%	
23	Equity instruments						0.00%	
24	Households	58.13%	0.00%		0.00%	0.00%	30.17%	
25	of which loans collateralised by residential immovable property		0.00%		0.00%	0.00%	18.18%	
26	of which building renovation loans						0.00%	
27	of which motor vehicle loans						0.00%	
28	Local governments financing	0.00%	0.00%		0.00%	0.00%	1.53%	
29	Housing financing						0.00%	
30	Other local government financing	0.00%	0.00%		0.00%	0.00%	1.53%	
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%	0.00%	0.01%	
32	Total GAR assets	27.82%	0.26%	0.00%	0.01%	0.05%	70.01%	

Template 3.GAR KPI stock (Turnover) – Financial year end 31 December 2023 (as restated)

Financial year end 31 December 2023		Climate Change Mitigation (CCM)				
% (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-aligned)				
				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	44.24%	0.36%		0.01%	0.07%
2	Financial undertakings	17.69%	1.02%		0.10%	0.18%
3	Credit institutions	17.69%	1.02%		0.10%	0.18%
4	Loans and advances	17.69%	1.02%		0.10%	0.18%
5	Debt securities, including UoP					
6	Equity instruments					
7	Other financial corporations	0.00%	2.10%		0.21%	0.36%
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	10.15%	1.47%		0.00%	0.33%
21	Loans and advances	10.15%	1.47%		0.00%	0.33%
22	Debt securities, including UoP					
23	Equity instruments					
24	Households	59.38%	0.00%		0.00%	0.00%
25	of which loans collateralised by residential immovable property	95.31%	0.00%		0.00%	0.00%
26	of which building renovation loans					
27	of which motor vehicle loans					
28	Local governments financing	0.00%	0.00%		0.00%	0.00%
29	Housing financing					
30	Other local government financing	0.00%	0.00%		0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%	0.00%
32	Total GAR assets	28.87%	0.24%	0.00%	0.01%	0.05%

Financial year end 31 December 2023		Climate Change Adaptation (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-aligned)			
				Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.01%	0.00%		0.00%
3	Credit institutions	0.01%	0.00%		0.00%
4	Loans and advances	0.01%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
22	Debt securities, including UoP				
23	Equity instruments				
24	Households	0.00%	0.00%		0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%		0.00%
26	of which building renovation loans				
27	of which motor vehicle loans				
28	Local governments financing	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%

Financial year end 31 December 2023		Water and marine resources (WTR)			
% (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-aligned)			
				Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%

Financial year end 31 December 2023		Circular economy (CE)			
% (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-aligned)			
				Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
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	0.01%	0.00%		0.00%
21	Loans and advances	0.01%	0.00%		0.00%
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	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%

Financial year end 31 December 2023		Pollution (PPC)			
% (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-aligned)			
				Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.01%		0.00%
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	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%

Financial year end 31 December 2023		Biodiversity and Ecosystems (BIO)			
% (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-aligned)			
		Of which Use of Proceeds		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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%

Financial year end 31 December 2023		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
		% (compared to total covered assets in the denominator)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	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	44.24%	0.36%		0.01%	0.07%	42.07%
2	Financial undertakings	17.70%	1.03%		0.10%	0.18%	6.05%
3	Credit institutions	17.70%	1.03%		0.10%	0.18%	6.05%
4	Loans and advances	17.70%	1.03%		0.10%	0.18%	6.05%
5	Debt securities, including UoP						0.00%
6	Equity instruments						0.00%
7	Other financial corporations	0.00%	2.11%		0.21%	0.36%	0.00%
8	of which investment firms						0.00%
9	Loans and advances						0.00%
10	Debt securities, including UoP						0.00%
11	Equity instruments						0.00%
12	of which management companies						0.00%
13	Loans and advances						0.00%
14	Debt securities, including UoP						0.00%
15	Equity instruments						0.00%
16	of which insurance undertakings						0.00%
17	Loans and advances						0.00%
18	Debt securities, including UoP						0.00%
19	Equity instruments						0.00%
20	Non-financial undertakings	10.16%	1.47%		0.00%	0.33%	6.13%
21	Loans and advances	10.16%	1.47%		0.00%	0.33%	6.13%
22	Debt securities, including UoP						0.00%
23	Equity instruments						0.00%
24	Households	59.38%	0.00%		0.00%	0.00%	28.49%
25	of which loans collateralised by residential immovable property		0.00%		0.00%	0.00%	17.75%
26	of which building renovation loans						0.00%
27	of which motor vehicle loans						0.00%
28	Local governments financing	0.00%	0.00%		0.00%	0.00%	1.39%
29	Housing financing						0.00%
30	Other local government financing	0.00%	0.00%		0.00%	0.00%	1.39%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%	0.00%	0.00%
32	Total GAR assets	28.87%	0.24%	0.00%	0.01%	0.05%	64.46%

Template 3.GAR KPI stock (CAPEX) – Financial year end 31 December 2024

Financial year end 31 December 2024		Climate Change Mitigation (CCM)				
% (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-aligned)				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	48.91%	2.00%		0.04%	0.59%
2	Financial undertakings	19.48%	1.44%		0.23%	0.37%
3	Credit institutions	19.48%	1.44%		0.23%	0.37%
4	Loans and advances	19.48%	1.44%		0.23%	0.37%
5	Debt securities, including UoP					
6	Equity instruments					
7	Other financial corporations	0.00%	4.83%		0.10%	0.83%
8	of which investment firms					
9	Loans and advances					
10	Debt securities, including UoP					
11	Equity instruments					
12	of which management companies	0.00%	0.00%		0.00%	0.00%
13	Loans and advances	0.00%	0.00%		0.00%	0.00%
14	Debt securities, including UoP					
15	Equity instruments					
16	of which insurance undertakings	0.00%	0.00%		0.00%	0.00%
17	Loans and advances	0.00%	0.00%		0.00%	0.00%
18	Debt securities, including UoP					
19	Equity instruments					
20	Non-financial undertakings	56.38%	27.54%		0.03%	8.31%
21	Loans and advances	56.38%	27.54%		0.03%	8.31%
22	Debt securities, including UoP					
23	Equity instruments					
24	Households	58.13%	0.00%		0.00%	0.00%
25	of which loans collateralised by residential immovable property	96.45%	0.00%		0.00%	0.00%
26	of which building renovation loans					
27	of which motor vehicle loans					
28	Local governments financing	0.00%	0.00%		0.00%	0.00%
29	Housing financing					
30	Other local government financing	0.00%	0.00%		0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%	0.00%
32	Total GAR assets	29.29%	1.20%	0.00%	0.03%	0.35%

Financial year end 31 December 2024		Climate Change Adaptation (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-aligned)			
				Of which Use of Proceeds	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	0.08%	0.00%		0.00%
2	Financial undertakings	0.02%	0.01%		0.00%
3	Credit institutions	0.02%	0.01%		0.00%
4	Loans and advances	0.02%	0.01%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.04%		0.00%
8	of which investment firms				
9	Loans and advances				
10	Debt securities, including UoP				
11	Equity instruments				
12	of which management companies	0.00%	0.00%		0.00%
13	Loans and advances	0.00%	0.00%		0.00%
14	Debt securities, including UoP				
15	Equity instruments				
16	of which insurance undertakings	0.00%	0.00%		0.00%
17	Loans and advances	0.00%	0.00%		0.00%
18	Debt securities, including UoP				
19	Equity instruments				
20	Non-financial undertakings	1.19%	0.00%		0.00%
21	Loans and advances	1.19%	0.00%		0.00%
22	Debt securities, including UoP				
23	Equity instruments				
24	Households	0.00%	0.00%		0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%		0.00%
26	of which building renovation loans				
27	of which motor vehicle loans				
28	Local governments financing	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing	0.00%	0.00%		
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.05%	0.00%	0.00%	0.00%

Financial year end 31 December 2024		Water and marine resources (WTR)			
% (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-aligned)			
				Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
8	of which investment firms				
9	Loans and advances				
10	Debt securities, including UoP				
11	Equity instruments				
12	of which management companies	0.00%	0.00%		0.00%
13	Loans and advances	0.00%	0.00%		0.00%
14	Debt securities, including UoP				
15	Equity instruments				
16	of which insurance undertakings	0.00%	0.00%		0.00%
17	Loans and advances	0.00%	0.00%		0.00%
18	Debt securities, including UoP				
19	Equity instruments				
20	Non-financial undertakings	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%	0.00%	0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%

Financial year end 31 December 2024		Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		% (compared to total covered assets in the denominator)		Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
8	of which investment firms				
9	Loans and advances				
10	Debt securities, including UoP				
11	Equity instruments				
12	of which management companies	0.00%	0.00%		0.00%
13	Loans and advances	0.00%	0.00%		0.00%
14	Debt securities, including UoP				
15	Equity instruments				
16	of which insurance undertakings	0.00%	0.00%		0.00%
17	Loans and advances	0.00%	0.00%		0.00%
18	Debt securities, including UoP				
19	Equity instruments				
20	Non-financial undertakings	0.04%	0.00%		0.00%
21	Loans and advances	0.04%	0.00%		0.00%
22	Debt securities, including UoP				
23	Equity instruments				
24	Households	0.00%	0.00%		0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%		0.00%
26	of which building renovation loans				
27	of which motor vehicle loans				
28	Local governments financing	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%

Financial year end 31 December 2024		Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		% (compared to total covered assets in the denominator)		Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.01%		0.00%
8	of which investment firms				
9	Loans and advances				
10	Debt securities, including UoP				
11	Equity instruments				
12	of which management companies	0.00%	0.00%		0.00%
13	Loans and advances	0.00%	0.00%		0.00%
14	Debt securities, including UoP				
15	Equity instruments				
16	of which insurance undertakings	0.00%	0.00%		0.00%
17	Loans and advances	0.00%	0.00%		0.00%
18	Debt securities, including UoP				
19	Equity instruments				
20	Non-financial undertakings	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%

Financial year end 31 December 2024		Biodiversity and Ecosystems (BIO)			
% (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-aligned)			
				Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
8	of which investment firms				
9	Loans and advances				
10	Debt securities, including UoP				
11	Equity instruments				
12	of which management companies	0.00%	0.00%		0.00%
13	Loans and advances	0.00%	0.00%		0.00%
14	Debt securities, including UoP				
15	Equity instruments				
16	of which insurance undertakings	0.00%	0.00%		0.00%
17	Loans and advances	0.00%	0.00%		0.00%
18	Debt securities, including UoP				
19	Equity instruments				
20	Non-financial undertakings	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%	0.00%	0.00%

Financial year end 31 December 2024		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					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-aligned)					
		Of which Use of Proceeds	Of which transitional	Of which enabling			
% (compared to total covered assets in the denominator)							
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	48.99%	2.00%		0.04%	0.59%	41.94%
2	Financial undertakings	19.50%	1.44%		0.23%	0.37%	7.59%
3	Credit institutions	19.50%	1.44%		0.23%	0.37%	7.59%
4	Loans and advances	19.50%	1.44%		0.23%	0.37%	7.59%
5	Debt securities, including UoP						0.00%
6	Equity instruments						0.00%
7	Other financial corporations	0.00%	4.88%		0.10%	0.83%	0.00%
8	of which investment firms						0.00%
9	Loans and advances						0.00%
10	Debt securities, including UoP						0.00%
11	Equity instruments						0.00%
12	of which management companies	0.00%	0.00%		0.00%	0.00%	0.00%
13	Loans and advances	0.00%	0.00%		0.00%	0.00%	0.00%
14	Debt securities, including UoP						0.00%
15	Equity instruments						0.00%
16	of which insurance undertakings	0.00%	0.00%		0.00%	0.00%	0.00%
17	Loans and advances	0.00%	0.00%		0.00%	0.00%	0.00%
18	Debt securities, including UoP						0.00%
19	Equity instruments						0.00%
20	Non-financial undertakings	57.61%	27.54%		0.03%	8.31%	2.65%
21	Loans and advances	57.61%	27.54%		0.03%	8.31%	2.65%
22	Debt securities, including UoP						0.00%
23	Equity instruments						0.00%
24	Households	58.13%	0.00%		0.00%	0.00%	30.17%
25	of which loans collateralised by residential immovable property	96.45%	0.00%		0.00%	0.00%	18.18%
26	of which building renovation loans						0.00%
27	of which motor vehicle loans						0.00%
28	Local governments financing	0.00%	0.00%		0.00%	0.00%	1.53%
29	Housing financing						0.00%
30	Other local government financing						1.53%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%	0.00%	0.01%
32	Total GAR assets	29.34%	1.20%		0.03%	0.35%	70.01%

Template 3.GAR KPI stock (CAPEX) – Financial year end 31 December 2023 (as restated)

Financial year end 31 December 2023		Climate Change Mitigation (CCM)				
% (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-aligned)				
				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	46.98%	1.92%		0.04%	0.56%
2	Financial undertakings	18.06%	1.33%		0.23%	0.34%
3	Credit institutions	18.06%	1.33%		0.23%	0.34%
4	Loans and advances	18.06%	1.33%		0.23%	0.34%
5	Debt securities, including UoP					
6	Equity instruments					
7	Other financial corporations	0.00%	2.09%		0.04%	0.36%
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	28.57%	11.87%		0.01%	3.51%
21	Loans and advances	28.57%	11.87%		0.01%	3.51%
22	Debt securities, including UoP					
23	Equity instruments					
24	Households	59.38%	0.00%		0.00%	0.00%
25	of which loans collateralised by residential immovable property	95.31%	0.00%		0.00%	0.00%
26	of which building renovation loans					
27	of which motor vehicle loans					
28	Local governments financing	0.00%	0.00%		0.00%	0.00%
29	Housing financing					
30	Other local government financing	0.00%	0.00%		0.00%	0.00%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%	0.00%
32	Total GAR assets	30.65%	1.25%		0.02%	0.37%

Financial year end 31 December 2023		Climate Change Adaptation (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-aligned)			
				Of which Use of Proceeds	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	0.03%	0.00%		0.00%
2	Financial undertakings	0.02%	0.01%		0.00%
3	Credit institutions	0.02%	0.01%		0.00%
4	Loans and advances	0.02%	0.01%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.02%		0.00%
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	0.16%	0.00%		0.00%
21	Loans and advances	0.16%	0.00%		0.00%
22	Debt securities, including UoP				
23	Equity instruments				
24	Households	0.00%	0.00%		0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%		0.00%
26	of which building renovation loans				
27	of which motor vehicle loans				
28	Local governments financing	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing	0.00%	0.00%		
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.02%	0.00%		0.00%

Financial year end 31 December 2023		Water and marine resources (WTR)			
% (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-aligned)			
				Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%		0.00%

Financial year end 31 December 2023		Circular economy (CE)			
% (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-aligned)			
				Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
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	0.01%	0.00%		0.00%
21	Loans and advances	0.01%	0.00%		0.00%
22	Debt securities, including UoP				
23	Equity instruments				
24	Households	0.00%	0.00%		0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%		0.00%
26	of which building renovation loans				
27	of which motor vehicle loans				
28	Local governments financing	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%		0.00%

Financial year end 31 December 2023		Pollution (PPC)			
% (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-aligned)			
				Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%		0.00%

Financial year end 31 December 2023		Biodiversity and Ecosystems (BIO)			
% (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-aligned)			
				Of which Use of Proceeds	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	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
5	Debt securities, including UoP				
6	Equity instruments				
7	Other financial corporations	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
29	Housing financing				
30	Other local government financing				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%
32	Total GAR assets	0.00%	0.00%		0.00%

Financial year end 31 December 2023		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					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-aligned)				Of which enabling	
		Of which Use of Proceeds	Of which transitional				
% (compared to total covered assets in the denominator)							
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	47.00%	1.92%		0.04%	0.56%	42.07%
2	Financial undertakings	18.08%	1.34%		0.23%	0.34%	6.05%
3	Credit institutions	18.08%	1.34%		0.23%	0.34%	6.05%
4	Loans and advances	18.08%	1.34%		0.23%	0.34%	6.05%
5	Debt securities, including UoP						0.00%
6	Equity instruments						0.00%
7	Other financial corporations	0.00%	2.11%		0.04%	0.36%	0.00%
8	of which investment firms						0.00%
9	Loans and advances						0.00%
10	Debt securities, including UoP						0.00%
11	Equity instruments						0.00%
12	of which management companies						0.00%
13	Loans and advances						0.00%
14	Debt securities, including UoP						0.00%
15	Equity instruments						0.00%
16	of which insurance undertakings						0.00%
17	Loans and advances						0.00%
18	Debt securities, including UoP						0.00%
19	Equity instruments						0.00%
20	Non-financial undertakings	28.74%	11.87%		0.01%	3.51%	6.13%
21	Loans and advances	28.74%	11.87%		0.01%	3.51%	6.13%
22	Debt securities, including UoP						0.00%
23	Equity instruments						0.00%
24	Households	59.38%	0.00%		0.00%	0.00%	28.49%
25	of which loans collateralised by residential immovable property	95.31%	0.00%		0.00%	0.00%	17.75%
26	of which building renovation loans						0.00%
27	of which motor vehicle loans						0.00%
28	Local governments financing	0.00%	0.00%		0.00%	0.00%	1.39%
29	Housing financing						0.00%
30	Other local government financing						1.39%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%		0.00%	0.00%	0.00%
32	Total GAR assets	30.67%	1.26%		0.02%	0.37%	64.46%

Template 4.GAR KPI flow (Turnover) – Financial year end 31 December 2024

	Financial year end 31 December 2024	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		% (compared to flow of total eligible assets)	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
	GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	65.17%	0.59%		0.02%	0.11%
2	Financial undertakings	18.95%	1.15%		0.07%	0.19%
3	Credit institutions	18.95%	1.15%		0.07%	0.19%
4	Loans and advances	18.95%	1.15%		0.07%	0.19%
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	4.48%	2.33%		0.01%	0.51%
21	Loans and advances	4.48%	2.33%		0.01%	0.51%
22	Debt securities, including UoP					
23	Equity instruments					
24	Households	100.00%	0.00%		0.00%	0.00%
25	of which loans collateralised by residential immovable property	100.00%	0.00%		0.00%	0.00%
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	36.96%	0.34%	0.00%	0.01%	0.06%

	Financial year end 31 December 2024	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds		Of which enabling	
	% (compared to flow of total eligible assets)				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.00%	0.00%		0.00%
2	Financial undertakings	0.01%	0.00%		0.00%
3	Credit institutions	0.01%	0.00%		0.00%
4	Loans and advances	0.01%	0.00%		0.00%
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	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
22	Debt securities, including UoP				
23	Equity instruments				
24	Households	0.00%	0.00%		0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%		0.00%
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	0.00%	0.00%	0.00%	0.00%

	Financial year end 31 December 2024	Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds		Of which enabling	
	% (compared to flow of total eligible assets)				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%	0.00%	0.00%

	Financial year end 31 December 2024	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds		Of which enabling	
	% (compared to flow of total eligible assets)				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
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	0.04%	0.00%		0.00%
21	Loans and advances	0.04%	0.00%		0.00%
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	0.00%	0.00%	0.00%	0.00%

	Financial year end 31 December 2024	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds		Of which enabling	
	% (compared to flow of total eligible assets)				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%	0.00%	0.00%

	Financial year end 31 December 2024	Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Use of Proceeds		Of which enabling	
	% (compared to flow of total eligible assets)				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%	0.00%	0.00%

	Financial year end 31 December 2024	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total new assets covered	
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
		% (compared to flow of total eligible assets)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
			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	65.18%	0.59%		0.02%	0.11%	52.19%	
2	Financial undertakings	18.96%	1.15%		0.07%	0.19%	16.18%	
3	Credit institutions	18.96%	1.15%		0.07%	0.19%	16.18%	
4	Loans and advances	18.96%	1.15%		0.07%	0.19%	16.18%	
5	Debt securities, including UoP						0.00%	
6	Equity instruments						0.00%	
7	Other financial corporations						0.00%	
8	of which investment firms						0.00%	
9	Loans and advances						0.00%	
10	Debt securities, including UoP						0.00%	
11	Equity instruments						0.00%	
12	of which management companies						0.00%	
13	Loans and advances						0.00%	
14	Debt securities, including UoP						0.00%	
15	Equity instruments						0.00%	
16	of which insurance undertakings						0.00%	
17	Loans and advances						0.00%	
18	Debt securities, including UoP						0.00%	
19	Equity instruments						0.00%	
20	Non-financial undertakings	4.53%	2.33%		0.01%	0.51%	5.29%	
21	Loans and advances	4.53%	2.33%		0.01%	0.51%	5.29%	
22	Debt securities, including UoP						0.00%	
23	Equity instruments						0.00%	
24	Households	100.00%	0.00%		0.00%	0.00%	30.71%	
25	of which loans collateralised by residential immovable property		0.00%		0.00%	0.00%	30.71%	
26	of which building renovation loans						0.00%	
27	of which motor vehicle loans						0.00%	
28	Local governments financing						0.00%	
29	Housing financing						0.00%	
30	Other local government financing						0.00%	
31	Collateral obtained by taking possession: residential and commercial immovable properties						0.00%	
32	Total GAR assets	36.96%	0.34%	0.00%	0.01%	0.06%	92.03%	

Template 4.GAR KPI flow (CAPEX) – Financial year end 31 December 2024

	Financial year end 31 December 2024	Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				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	65.90%	1.25%		0.06%	0.45%
2	Financial undertakings	19.27%	1.43%		0.19%	0.37%
3	Credit institutions	19.27%	1.43%		0.19%	0.37%
4	Loans and advances	19.27%	1.43%		0.19%	0.37%
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						
18	Debt securities, including UoP					
19	Equity instruments					
20	Non-financial undertakings	10.63%	7.95%		0.01%	3.29%
21	Loans and advances	10.63%	7.95%		0.01%	3.29%
22	Debt securities, including UoP					
23	Equity instruments					
24	Households	100.00%	0.00%		0.00%	0.00%
25	of which loans collateralised by residential immovable property	100.00%	0.00%		0.00%	0.00%
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	37.37%	0.71%	0.00%	0.03%	0.25%

	Financial year end 31 December 2024	Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
				Of which Use of Proceeds	Of which enabling
	% (compared to flow of total eligible assets)				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.41%	0.00%		0.00%
2	Financial undertakings	0.02%	0.00%		0.00%
3	Credit institutions	0.02%	0.00%		0.00%
4	Loans and advances	0.02%	0.00%		0.00%
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	4.00%	0.00%		0.00%
21	Loans and advances	4.00%	0.00%		0.00%
22	Debt securities, including UoP				
23	Equity instruments				
24	Households	0.00%	0.00%		0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%		0.00%
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	0.23%	0.00%	0.00%	0.00%

	Financial year end 31 December 2024	Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
				Of which Use of Proceeds	Of which enabling
	% (compared to flow of total eligible assets)				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%	0.00%	0.00%

	Financial year end 31 December 2024	Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
				Of which Use of Proceeds	Of which enabling
	% (compared to flow of total eligible assets)				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.01%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
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	0.10%	0.00%		0.00%
21	Loans and advances	0.10%	0.00%		0.00%
22	Debt securities, including UoP				
23	Equity instruments				
24	Households	0.00%	0.00%		0.00%
25	of which loans collateralised by residential immovable property	0.00%	0.00%		0.00%
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	0.01%	0.00%	0.00%	0.00%

	Financial year end 31 December 2024	Pollution (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
				Of which Use of Proceeds	Of which enabling
	% (compared to flow of total eligible assets)				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%	0.00%	0.00%

	Financial year end 31 December 2024	Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
				Of which Use of Proceeds	Of which enabling
	% (compared to flow of total eligible assets)				
	GAR - Covered assets in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.00%	0.00%		0.00%
2	Financial undertakings	0.00%	0.00%		0.00%
3	Credit institutions	0.00%	0.00%		0.00%
4	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%		0.00%
21	Loans and advances	0.00%	0.00%		0.00%
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	0.00%	0.00%	0.00%	0.00%

	Financial year end 31 December 2024	TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total new assets covered	
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
		% (compared to flow of total eligible assets)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
			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	66.32%	1.25%		0.06%	0.45%	52.19%	
2	Financial undertakings	19.28%	1.43%		0.19%	0.37%	16.18%	
3	Credit institutions	19.28%	1.43%		0.19%	0.37%	16.18%	
4	Loans and advances	19.28%	1.43%		0.19%	0.37%	16.18%	
5	Debt securities, including UoP						0.00%	
6	Equity instruments						0.00%	
7	Other financial corporations						0.00%	
8	of which investment firms						0.00%	
9	Loans and advances						0.00%	
10	Debt securities, including UoP						0.00%	
11	Equity instruments						0.00%	
12	of which management companies						0.00%	
13	Loans and advances						0.00%	
14	Debt securities, including UoP						0.00%	
15	Equity instruments						0.00%	
16	of which insurance undertakings						0.00%	
17	Loans and advances						0.00%	
18	Debt securities, including UoP						0.00%	
19	Equity instruments						0.00%	
20	Non-financial undertakings	14.73%	7.95%		0.01%	3.29%	5.29%	
21	Loans and advances	14.73%	7.95%		0.01%	3.29%	5.29%	
22	Debt securities, including UoP						0.00%	
23	Equity instruments						0.00%	
24	Households	100.00%	0.00%		0.00%	0.00%	30.71%	
25	of which loans collateralised by residential immovable property	100.00%	0.00%		0.00%	0.00%	30.71%	
26	of which building renovation loans						0.00%	
27	of which motor vehicle loans						0.00%	
28	Local governments financing						0.00%	
29	Housing financing						0.00%	
30	Other local government financing						0.00%	
31	Collateral obtained by taking possession: residential and commercial immovable properties						0.00%	
32	Total GAR assets	37.61%	0.71%		0.03%	0.25%	92.03%	

Template 5.KPI off-balance sheet exposures stock (Turnover) – Financial year end 31 December 2024

Financial year end 31 December 2024		Climate Change Mitigation (CCM)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	11.87%	7.06%	0.03%	1.51%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2024		Climate Change Adaptation (CCA)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.02%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

Financial year end 31 December 2024		Water and marine resources (WTR)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

Financial year end 31 December 2024		Circular economy (CE)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.10%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

Financial year end 31 December 2024		Pollution (PPC)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

	Financial year end 31 December 2024	Biodiversity and Ecosystems (BIO)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

	Financial year end 31 December 2024	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-aligned)		
			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	11.99%	7.06%	0.03%	1.51%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Template 5.KPI off-balance sheet exposures stock (Turnover) – Financial year end 31 December 2023 (as restated)

Financial year end 31 December 2023		Climate Change Mitigation (CCM)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	7.37%	3.73%	0.01%	1.13%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2023		Climate Change Adaptation (CCA)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.01%	0.00%	0.00%	
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2023		Water and marine resources (WTR)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%	
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2023		Circular economy (CE)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.08%	0.00%	0.00%	
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2023		Pollution (PPC)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%	
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2023		Biodiversity and Ecosystems (BIO)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

Financial year end 31 December 2023		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	7.47%	3.73%	0.01%	1.13%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Template 5.KPI off-balance sheet exposures flow (Turnover) – Financial year end 31 December 2024

Financial year end 31 December 2024		Climate Change Mitigation (CCM)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	12.69%	10.85%	0.00%	2.09%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2024		Climate Change Adaptation (CCA)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

Financial year end 31 December 2024		Water and marine resources (WTR)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

Financial year end 31 December 2024		Circular economy (CE)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.01%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

Financial year end 31 December 2024		Pollution (PPC)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

Financial year end 31 December 2024		Biodiversity and Ecosystems (BIO)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

Financial year end 31 December 2024		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	12.69%	10.85%	0.00%	2.09%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Template 5.KPI off-balance sheet exposures stock (CAPEX) – Financial year end 31 December 2024

Financial year end 31 December 2024		Climate Change Mitigation (CCM)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	Of which Use of Proceeds	
				Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	43.91%	36.64%		15.92%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2024		Climate Change Adaptation (CCA)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	Of which Use of Proceeds	
				Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.38%	0.00%		0.00%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2024		Water and marine resources (WTR)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	Of which Use of Proceeds	
				Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%		0.00%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2024		Circular economy (CE)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	Of which Use of Proceeds	
				Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.06%	0.00%		0.00%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2024		Pollution (PPC)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	Of which Use of Proceeds	
				Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%		0.00%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2024		Biodiversity and Ecosystems (BIO)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

Financial year end 31 December 2024		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	44.36%	36.64%	0.03%	15.92%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Template 5.KPI off-balance sheet exposures stock (CAPEX) – Financial year end 31 December 2023 (as restated)

Financial year end 31 December 2023		Climate Change Mitigation (CCM)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	31.73%	26.01%	0.02%	12.00%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2023		Climate Change Adaptation (CCA)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.20%	0.00%		0.00%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2023		Water and marine resources (WTR)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%		0.00%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2023		Circular economy (CE)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.05%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

Financial year end 31 December 2023		Pollution (PPC)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

Financial year end 31 December 2023		Biodiversity and Ecosystems (BIO)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

Financial year end 31 December 2023		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	31.98%	26.01%	0.02%	12.00%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Template 5.KPI off-balance sheet exposures flow (CAPEX) – Financial year end 31 December 2024

Financial year end 31 December 2024		Climate Change Mitigation (CCM)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	59.62%	58.59%	0.00%	24.83 %
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2024		Climate Change Adaptation (CCA)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which enabling	
1	Financial guarantees (FinGuar KPI)	1.38%	0.00%	0.00%	
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2024		Water and marine resources (WTR)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%	
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2024		Circular economy (CE)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.03%	0.00%	0.00%	
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2024		Pollution (PPC)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%	
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Financial year end 31 December 2024		Biodiversity and Ecosystems (BIO)		
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)	
			Of which Use of Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.00%	0.00%	0.00%
2	Assets under management (AuM KPI)			
	Of which debt securities			
	Of which equity instruments			

Financial year end 31 December 2024		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	61.04%	58.59%	0.00%	24.83%
2	Assets under management (AuM KPI)				
	Of which debt securities				
	Of which equity instruments				

Template 1. Nuclear and fossil gas related activities, stock

Row	Nuclear energy and 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.	No
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.	No
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



Independent practitioner's limited assurance report on BRD – Groupe Société Générale SA's consolidated Sustainability Statement

To: The Shareholders of BRD – Groupe Société Générale SA

Limited assurance conclusion

We have conducted a limited assurance engagement on the consolidated sustainability statement of BRD – Groupe Société Générale SA (the "Bank"), included in the 'Consolidated Sustainability Statement' section of the Annual Board of Directors' Report (the "consolidated Sustainability Statement"), as at 31 December 2024 and for the period from 1 January 2024 to 31 December 2024.

The Bank's registered office is in Romania, Bucharest, District 1, 1-7 Ion Mihalache Blvd, and Bank's unique fiscal registration code is RO361579.

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the consolidated Sustainability Statement is not prepared, in all material respects, in accordance with point 33 of National Bank of Romania (NBR) Order no. 27/2010 for approving accounting Regulations in accordance with International Financial Reporting Standards, republished, with subsequent amendments (the "NBR Order 27/2010"), implementing Article 29(a) of EU Directive 2013/34/EU, including:

- compliance with the European Sustainability Reporting Standards (ESRS), including that the process carried out by the Bank to identify the information reported in the consolidated Sustainability Statement (the "Process") is in accordance with the description set out in subsection 'Double Materiality Assessment Process'; and
- compliance of the taxonomy disclosures in subsection 'EU Taxonomy' within the 'Environmental Information' section and in Annex 5 of the consolidated Sustainability Statement with the applicable reporting requirements of Article 8 of EU Regulation 2020/852 (the "Taxonomy Regulation").

Basis for conclusion

We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised), *Assurance engagements other than audits or reviews of historical financial information* ("ISAE 3000 (Revised)"), issued by the International Auditing and Assurance Standards Board.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion. Our responsibilities under this standard are further described in the Practitioner's responsibilities section of our report.

Our independence and quality management

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour and of the requirements relevant in Romania, including Law 162/2017

PricewaterhouseCoopers Audit S.R.L.

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EUID ROONRC.J40/17223/1993, fiscal registration code RO4282940, share capital RON 7,630

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This version of our report is a translation from the original, which was prepared in Romanian language. All possible care has been taken to ensure that the translation is an accurate representation of the original. However, in all matters of interpretation of information, views or opinions, the original language version of our report takes precedence over this translation.

regarding statutory audit of annual financial statements and annual consolidated financial statements and regarding changes to other regulations and subsequent amendments ("Law 162/2017").

The firm applies International Standard on Quality Management 1, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Responsibilities for the consolidated Sustainability Statement

The Administrators of the Bank are responsible for designing, implementing and maintaining a process to identify the information reported in the consolidated Sustainability Statement in accordance with the ESRS and for disclosing this Process in subsection 'Double Materiality Assessment Process' of the consolidated Sustainability Statement. This responsibility includes:

- understanding the context in which the Group's activities and business relationships take place and developing an understanding of its affected stakeholders;
- the identification of the actual and potential impacts (both negative and positive) related to sustainability matters, as well as risks and opportunities that affect, or could reasonably be expected to affect, the Group's financial position, financial performance, cash flows, access to finance or cost of capital over the short-, medium-, or long-term;
- the assessment of the materiality of the identified impacts, risks and opportunities related to sustainability matters by selecting and applying appropriate thresholds; and
- developing methodologies and making assumptions that are reasonable in the circumstances.

The Administrators of the Bank are further responsible for the preparation of the consolidated Sustainability Statement, in accordance with the provisions of point 33 of NBR Order 27/2010 implementing Article 29(a) of EU Directive 2013/34/EU, including:

- compliance with the ESRS;
- preparing the taxonomy disclosures in subsection 'EU Taxonomy' within the 'Environmental Information' section and in Annex 5 of the consolidated Sustainability Statement, in compliance with Article 8 of the Taxonomy Regulation;
- designing, implementing and maintaining such internal control that the Administrators of the Bank determine is necessary to enable the preparation of the consolidated Sustainability Statement that is free from material misstatement, whether due to fraud or error; and
- the selection and application of appropriate sustainability reporting methods and making assumptions and estimates about individual sustainability disclosures that are reasonable in the circumstances.

Those charged with governance are responsible for overseeing the Group's sustainability reporting process.

Inherent limitations in preparing the consolidated Sustainability Statement

In reporting forward-looking information in accordance with ESRS, the Administrators of the Bank are required to prepare the forward-looking information on the basis of disclosed assumptions about events that may occur in the future and possible future actions by the Group. Actual outcomes are likely to be different since anticipated events frequently do not occur as expected.

The criteria, nature of the consolidated Sustainability Statement, and absence of long-standing established authoritative guidance, standard applications and reporting practices allow for different measurement methodologies to be adopted which may result in different, but acceptable, measurement of the underlying subject matter.

Calculations to determine information as included in the consolidated Sustainability Statement could be based on assumptions and sources from third parties that include information about, among others, value chain and information collected from actors in the value chain, when appropriate.

Practitioner's responsibilities

Our responsibility is to plan and perform the assurance engagement to obtain limited assurance about whether the consolidated Sustainability Statement is free from material misstatement, whether due to fraud or error, and to issue a limited assurance report that includes our conclusion. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence decisions of users taken on the basis of the consolidated Sustainability Statement as a whole.

As part of a limited assurance engagement in accordance with ISAE 3000 (Revised) we exercise professional judgement and maintain professional scepticism throughout the engagement.

Our responsibilities in respect of the consolidated Sustainability Statement, in relation to the Process, include:

- Obtaining an understanding of the Process, but not for the purpose of providing a conclusion on the effectiveness of the Process, including the outcome of the Process;
- Considering whether the information identified addresses the applicable disclosure requirements of the ESRS; and
- Designing and performing procedures to evaluate whether the Process is consistent with the Bank's description of its Process set out in subsection 'Double Materiality Assessment Process'.
- Our other responsibilities in respect of the consolidated Sustainability Statement include:
 - Identifying disclosures where material misstatements are likely to arise, whether due to fraud or error; and
 - Designing and performing procedures responsive to disclosures in the consolidated Sustainability Statement where material misstatements are likely to arise. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Summary of the work performed

A limited assurance engagement involves performing procedures to obtain evidence about the consolidated Sustainability Statement.

The procedures in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

The nature, timing and extent of procedures selected depend on professional judgement, including the identification of disclosures where material misstatements are likely to arise in the consolidated Sustainability Statement, whether due to fraud or error.

In conducting our limited assurance engagement, with respect to the Process, we:

- Obtained an understanding of the Process by:
 - performing inquiries to understand the sources of the information used by the Administrators of the Bank (e.g., stakeholder engagement, business plans and strategy documents); and
 - reviewing the Bank's internal documentation of its Process; and

- Evaluated whether the evidence obtained from our procedures with respect to the Process implemented by the Bank was consistent with the description of the Process set out in subsection 'Double Materiality Assessment Process'.

In conducting our limited assurance engagement, with respect to the consolidated Sustainability Statement, we:

- Obtained an understanding of the Group's reporting processes relevant to the preparation of its consolidated Sustainability Statement by obtaining an understanding of the Group's control environment, processes and information system relevant to the preparation of the consolidated Sustainability Statement, but not for the purpose of providing a conclusion on the effectiveness of the Group's internal control;
- Evaluated whether the information identified by the Process is included in the consolidated Sustainability Statement;
- Evaluated whether the structure and the presentation of the consolidated Sustainability Statement is in accordance with the ESRS;
- Performed inquiries of relevant personnel on selected disclosures in the consolidated Sustainability Statement;
- Performed substantive assurance procedures on selected disclosures in the consolidated Sustainability Statement;
- Where applicable, compared disclosures in the consolidated Sustainability Statement with the corresponding disclosures in the consolidated and separate financial statements and Annual Board of Directors' Report;
- Obtained an understanding, and where applicable, evidence on the methods for developing material estimates and forward-looking information and on how these methods were applied; and
- Obtained an understanding of the Bank's process to identify taxonomy-eligible and taxonomy-aligned economic activities and the corresponding disclosures in the consolidated Sustainability Statement.

Other matter – information related to earlier periods

Our limited assurance engagement does not extend to information in respect of periods prior to 1 January 2024. Our conclusion is not modified in respect of this matter.

On behalf of

PricewaterhouseCoopers Audit SRL

Audit firm

registered with the Public Electronic Register of financial auditors and audit firms under no. FA6

**Refer to the original signed
Romanian version**

Ana-Maria Butucaru

Financial auditor registered with the Public Electronic Register of financial auditors and audit firms under no. AF3378

Bucharest, 14 March 2025

9. CONCLUSIONS AND PERSPECTIVES FOR 2024

Despite the still challenging economic landscape, 2024 was again a strong year for BRD.

BRD adeptly realigned its offerings to reflect evolving market conditions, ensuring its services stayed both relevant and attuned to customers' changing needs, reflecting in a strong performance, in both commercial activities and financial results.

As of December 2024 end, net loans outstanding, including leasing financing, marked a +19.1% YoY increase compared to December 2023 end, fueled by robust lending activity across both corporate and private individuals segments. Lending to corporates remained the key growth driver, with a yearly advance of +29% YoY, while the momentum on retail segment is further nurtured with +13% YoY increase at December 2024 end.

BRD remains highly committed in building a sustainable economy and continues to finance projects and engage in initiatives with positive impact. For 2024, BRD new sustainable financing reached over RON 1.8 billion, leading the cumulative production over the last 3 years to almost EUR 1.3 billion, well above the target initially set for end of 2025. BRD continued to support projects with positive impacts, emphasizing support for photovoltaic renewable energy, green buildings, e-mobility, water sector. To further promote and support green investments, BRD established partnerships with international financial institutions, like European Investment Fund (EIF) or International Finance Corporation (through SRT transaction concluded in Q1 2024).

The deposit base continued to grow steadily, +8.9% YoY as of December 2024 end, fueled by higher inflows from both segments, retail and non-retail. Along with deposits, BRD savings offer is enabling the access to a variety of asset classes and strategies through its subsidiary, BRD Assets Management, which leads the UCITS market with a substantial increase in assets under management, reaching RON 6.2 billion, a 55% YoY growth, and a market share of 23.1% as of 2024 end.

On the digital front, BRD remained engaged to further develop its digital capabilities, to improve its services and enhance its clients' experience. BRD mobile application is constantly enriched with new features, among the latest ones being the proximity instant payment, RoPAY, or Cashback loyalty program, and its penetration is further increasing, reaching 1.7 million users at 2024 end.

BRD reported a healthy loan book with a low non-performing loan (NPL) ratio of 2.1% and a comfortable NPL coverage of 77.8% at 2024 end. BRD Group net profit for the year amounted to RON 1,524 million, with a return on equity (ROE) of 16.6% and solid capital position. These financial results were driven by revenue growth, disciplined cost management and efficient risk management, positioning BRD for continued growth.

These results were accompanied by a most valuable prize, as BRD has been awarded "Bank of the Year in Romania", for 2024, two years in a row, by the prestigious publication The Banker.

Overall, BRD's performance in 2024 demonstrates its strong commitment to supporting business growth, funding sustainable projects and enhancing digital banking capabilities, ensuring the Bank remains well-positioned to meet the evolving needs of its customers and contribute positively to the economy.

Further details on the Bank's perspectives and objectives are presented in the budget for 2025 which is submitted for approval to the Ordinary General Shareholders Meeting.

10. BOARD OF DIRECTORS' PROPOSALS

- 1) Considering the present report, we submit for the approval of the Ordinary General Shareholders Meeting of BRD the separate and consolidated financial statements prepared according to the International Financial Reporting Standards as adopted by the European Union, for the period ended December 31, 2024, made of:
 - Consolidated and separate statement of financial position;
 - Consolidated and separate statement of profit or loss;
 - Consolidated and separate statement of other comprehensive income;
 - Consolidated and separate statement of changes in equity;
 - Consolidated and separate statement of cash flows;
 - Notes to the consolidated and separate financial statements.
- 2) Part of the present report, is also the Sustainability Statement prepared in accordance with CSRD (Corporate Sustainability Reporting Directive).
- 3) Dividend distribution corresponding to a payout ratio of 50% of the Bank's 2024 net result (gross dividend of RON 1.0581/share).
- 4) Discharge of the Board of Directors.

Delphine Mireille GARCIN - MEUNIER

Chairman of the Board of Directors



Vladimir POJER

Deputy Chief Executive Officer



Maria ROUSSEVA

Chief Executive Officer



Simona PRODAN

Finance Executive Director



ANNEX 5: STATEMENT OF COMPLIANCE WITH THE PROVISIONS OF CORPORATE GOVERNANCE CODE OF BUCHAREST STOCK EXCHANGE (BSE)

PROVISION	COMPLY WITH	PARTIAL COMPLY WITH	DO NOT COMPLY WITH	REASON FOR FAILURE TO COMPLY WITH
Section A – Responsibilities				
A.1. All companies should have internal regulation of the Board which includes terms of reference/responsibilities for Board and key management functions of the company, applying, among others, the General Principles of Section A.	X			
A.2. Provisions for the management of conflict of interest should be included in Board regulation. In any event, members of the Board should notify the Board of any conflicts of interest which have arisen or may arise, and should refrain from taking part in the discussion (including by not being present where this does not render the meeting non-quorate) and from voting on the adoption of a resolution on the issue which gives rise to such conflict of interest.	X			
A.3. The Board of Directors or the Supervisory Board should have at least five members.	X			
<p>A.4. The majority of the members of the Board of Directors should be non-executive. At least one member of the Board of Directors or Supervisory Board should be independent, in the case of Standard Tier companies. Not less than two non-executive members of the Board of Directors or Supervisory Board should be independent, in the case of Premium Tier Companies. Each member of the Board of Directors or Supervisory Board, as the case may be, should submit a declaration that he/she is independent at the moment of his/her nomination for election or re-election as well as when any change in his/her status arises, by demonstrating the ground on which he/she is considered independent in character and judgement in practice and according to the following criteria:</p> <p>A.4.1. Not to be the CEO/executive officer of the company or of a company controlled by it and not have been in such position for the previous five years.</p> <p>A.4.2. Not to be an employee of the company or of a company controlled by it and not have been in such position for the previous five (5) years.</p> <p>A.4.3. Not to receive and not have received additional remuneration or other advantages from the company or from a company controlled by it, apart from those corresponding to the quality of non-executive director.</p> <p>A.4.4. Is not or has not been an employee of, or has not or had not any contractual relationship, during the previous year, with a significant shareholder of the company, controlling more than 10% of voting rights or with a company controlled by it.</p> <p>A.4.5. Not to have and not have had during the previous year a business or professional relationship with the company or with a company controlled by it, either directly or as a customer,</p>	X			

<p>partner, shareholder, member of the Board/Director, CEO/executive officer or employee of a company having such a relationship if, by its substantial character, this relationship could affect his/her objectivity.</p> <p>A.4.6. Not to be and not have been in the last three years the external or internal auditor or a partner or salaried associate of the current external financial or internal auditor of the company or a company controlled by it.</p> <p>A.4.7. Not to be a CEO/executive officer in another company where another CEO/executive officer of the company is a non-executive director.</p> <p>A.4.8. Not to have been a non-executive director of the company for more than twelve years.</p> <p>A.4.9. Not to have family ties with a person in the situations referred to at points A.4.1. and A.4.4.</p>				
A.5. A Board member's other relatively permanent professional commitments and engagements, including executive and non-executive Board positions in companies and not-for-profit institutions, should be disclosed to shareholders and to potential investors before appointment and during his/her mandate.	X			
A.6. Any member of the Board should submit to the Board, information on any relationship with a shareholder who holds directly or indirectly, shares representing more than 5% of all voting rights. This obligation concerns any kind of relationship which may affect the position of the member on issues decided by the Board.	X			
A.7. The company should appoint a Board secretary responsible for supporting the work of the Board.	X			
A.8. The corporate governance statement should inform on whether an evaluation of the Board has taken place under the leadership of the chairman or the nomination committee and, if it has, summarize key action points and changes resulting from it. The company should have a policy/guidance regarding the evaluation of the Board containing the purpose, criteria and frequency of the evaluation process.	X			
A.9. The corporate governance statement should contain information on the number of meetings of the Board and the committees during the past year, attendance by directors (in person and in absentia) and a report of the Board and committees on their activities.	X			
A.10 The corporate governance statement should contain information on the precise number of the independent members of the Board of Directors or of the Supervisory Board.	X			
A.11. The Board of Premium Tier companies should set up a nomination committee formed of non-executives, which will lead the process for Board appointments and make recommendations to the Board. The majority of the members of the nomination committee should be independent.	X			
Section B - Risk management and internal control system				

B.1 The Board should set up an audit committee, and at least one member should be an independent non-executive. The majority of members, including the chairman, should have proven an adequate qualification relevant to the functions and responsibilities of the committee. At least one member of the audit committee should have proven and adequate auditing or accounting experience. In the case of Premium Tier companies, the audit committee should be composed of at least three members and the majority of the audit committee should be independent.	X			
B.2. The audit committee should be chaired by an independent non-executive member.	X			
B.3. Among its responsibilities, the audit committee should undertake an annual assessment of the system of internal control.	X			
B.4. The assessment should consider the effectiveness and scope of the internal audit function, the adequacy of risk management and internal control reports to the audit committee of the Board, management's responsiveness and effectiveness in dealing with identified internal control failings or weaknesses and their submission of relevant reports to the Board.	X			
B.5. The audit committee should review conflicts of interests in transactions of the company and its subsidiaries with related parties.	X			
B.6. The audit committee should evaluate the efficiency of the internal control system and risk management system.	X			
B.7. The audit committee should monitor the application of statutory and generally accepted standards of internal auditing. The audit committee should receive and evaluate the reports of the internal audit team.	X			
B.8. Whenever the Code mentions reviews or analysis to be exercised by the Audit Committee, these should be followed by cyclical (at least annual), or ad-hoc reports to be submitted to the Board afterwards.	X			
B.9. No shareholder may be given undue preference over other shareholders with regard to transactions and agreements made by the company with shareholders and their related parties.	X			
B.10. The Board should adopt a policy ensuring that any transaction of the company with any of the companies with which it has close relations, that is equal to or more than 5% of the net assets of the company (as stated in the latest financial report), should be approved by the Board following an obligatory opinion of the Board's audit committee, and fairly disclosed to the shareholders and potential investors, to the extent that such transactions fall under the category of events subject to disclosure requirements.	X			
B.11. The internal audits should be carried out by a separate structural division (internal audit department) within	X			

the company or by retaining an independent third-party entity.				
B.12. To ensure the fulfilment of the core functions of the internal audit department, it should report functionally to the Board via the audit committee. For administrative purposes and in the scope related to the obligations of the management to monitor and mitigate risks, it should report directly to the chief executive officer.	X			
Section C - Fair rewards and motivation				
<p>C.1. The company should publish a remuneration policy on its website and include in its annual report a remuneration statement on the implementation of this policy during the annual period under review.</p> <p>The remuneration policy should be formulated in such a way that allows stakeholders to understand the principles and rationale behind the remuneration of the members of the Board and the CEO, as well as of the members of the Management Board in two-tier board systems. It should describe the remuneration governance and decision-making process, detail the components of executive remuneration (i.e. salaries, annual bonus, long term stock-linked incentives, benefits in kind, pensions, and others) and describe each component's purpose, principles and assumptions (including the general performance criteria related to any form of variable remuneration). In addition, the remuneration policy should disclose the duration of the executive's contract and their notice period and eventual compensation for revocation without cause.</p> <p>The remuneration report should present the implementation of the remuneration policy vis-à-vis the persons identified in the remuneration policy during the annual period under review.</p> <p>Any essential change of the remuneration policy should be published on the corporate website in a timely fashion.</p>	X			
Section D - Building value through investors' relations				
<p>D.1. The company should have an Investor Relations function - indicated, by person (s) responsible or an organizational unit, to the general public. In addition to information required by legal provisions, the company should include on its corporate website a dedicated Investor Relations section, both in Romanian and English, with all relevant information of interest for investors, including:</p> <p>D.1.1. Principal corporate regulations: the articles of association, general shareholders' meeting procedures.</p> <p>D.1.2. Professional CVs of the members of its governing bodies, a Board member's other professional commitments, including executive and non-executive Board positions in companies and not-for-profit institutions;</p> <p>D.1.3. Current reports and periodic reports (quarterly, semi-annual and</p>	X			

<p>annual reports) – at least as provided at item D.8 – including current reports with detailed information related to non-compliance with the present Code;</p> <p>D.1.4. Information related to general meetings of shareholders: the agenda and supporting materials; the procedure approved for the election of Board members; the rationale for the proposal of candidates for the election to the Board, together with their professional CVs; shareholders' questions related to the agenda and the company's answers, including the decisions taken;</p> <p>D.1.5. Information on corporate events, such as payment of dividends and other distributions to shareholders, or other events leading to the acquisition or limitation of rights of a shareholder, including the deadlines and principles applied to such operations. Such information should be published within a timeframe that enables investors to make investment decisions;</p> <p>D.1.6. The name and contact data of a person who should be able to provide knowledgeable information on request;</p> <p>D.1.7. Corporate presentations (e.g. IR presentations, quarterly results presentations, etc.), financial statements (quarterly, semi-annual, annual), auditor reports and annual reports.</p>				
D.2. A company should have an annual cash distribution or dividend policy, proposed by the CEO or the Management Board and adopted by the Board, as a set of directions the company intends to follow regarding the distribution of net profit. The annual cash distribution or dividend policy principles should be published on the corporate website.	X			
D.3. A company should have adopted a policy with respect to forecasts, whether they are distributed or not. Forecasts means the quantified conclusions of studies aimed at determining the total impact of a list of factors related to a future period (so called assumptions): by nature such a task is based upon a high level of uncertainty, with results sometimes significantly differing from forecasts initially presented. The policy should provide for the frequency, period envisaged, and content of forecasts. Forecasts, if published, may only be part of annual, semi-annual or quarterly reports. The forecast policy should be published on the corporate website.	X			
D.4. The rules of general meetings of shareholders should not restrict the participation of shareholders in general meetings and the exercising of their rights. Amendments of the rules should take effect, at the earliest, as of the next general meeting of shareholders.	X			
D.5. The external auditors should attend the shareholders' meetings when their reports are presented there.	X			
D.6. The Board should present to the annual general meeting of shareholders a brief assessment of the internal controls and significant risk management system, as well as opinions on issues subject to resolution at the general meeting.	X			

D.7. Any professional, consultant, expert or financial analyst may participate in the shareholders' meeting upon prior invitation from the Chairman of the Board. Accredited journalists may also participate in the general meeting of shareholders, unless the Chairman of the Board decides otherwise.	X			
D.8. The quarterly and semi-annual financial reports should include information in both Romanian and English regarding the key drivers influencing the change in sales, operating profit, net profit and other relevant financial indicators, both on quarter-on-quarter and year-on-year terms.	X			
D.9. A company should organize at least two meetings/conference calls with analysts and investors each year. The information presented on these occasions should be published in the IR section of the company website at the time of the meetings/conference calls.	X			
D.10. If a company supports various forms of artistic and cultural expression, sport activities, educational or scientific activities, and considers the resulting impact on the innovativeness and competitiveness of the company part of its business mission and development strategy, it should publish the policy guiding its activity in this area.	X			