

EN
Annex VI

Annex VI - Template for the KPIs of credit institutions

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

0. Summary of KPIs to be disclosed by credit institut

Main KPI	Green asset ratio (GAR) stock

<i>Additional KPIs</i>	<i>GAR (flow)</i>
	<i>Trading book*</i>
	<i>Financial guarantees</i>
	<i>Assets under management</i>
	<i>Fees and commissions income**</i>

* For credit institutions that do not meet the conditions of Article

**Fees and commissions income from services other than lending

Institutions shall disclose forwardlooking information for this KPIs.

*** % of assets covered by the KPI over banks' total assets

****based on the Turnover KPI of the counterparty

*****based on the CapEx KPI of the counterparty, except for lenc

Note 1: Across the reporting templates: cells shaded in black sh

Note 2: Fees and Commissions (sheet 6) and Trading Book (shee

Conditions under Article 8 Taxonomy Regulation

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

Total environmentally sustainable activities	KPI	KPI

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

and AuM

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

Reporting activities where for general lending Turnover KPI is used

could not be reported.

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

% coverage (over total assets)**

% coverage (over total assets)

act assessment.

1.Assets for the calculation of GAR

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

2. The following accounting categories of financial assets: income, investments in subsidiaries, joint ventures, fair value through profit or loss, and real estate c

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

4. For motor vehicle loans, institutions shall only

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

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

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

al assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive es and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at ollaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts.

his information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional
sure requirements and methodology, as the EU taxonomy and the NFRD apply only at EU level, given the relevance of these
EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of
ing the assumptions, caveats and limitations

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

2. GAR sector information

	a	b	c
	Breakdown by sector - NACE 4 digits level (code and label)	Climate Change M	
		Non-Financial corporates (Subject	
		Gross carrying amount	
		Mn EUR	Of which environmentally sustainable (CCM)
1			
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...			

1. Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors
2. The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The

e		f		h		i		k		l	
Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)							
SMEs and other NFC not subject				Non-Financial corporates (Subject to the Taxonomy)				SMEs and other NFC not subject			
Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)

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

n	o	q	r
TOTAL (CCM + CCA)			
Non-Financial corporates (Subject		SMEs and other NFC not subject	
Gross carrying amount		Gross carrying amount	
Mn EUR	Of which environmentally sustainable (CCM + CCA)	Mn EUR	Of which environmentally sustainable (CCM + CCA)

the counterparty

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

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

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

3. GAR KPI stock

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template
2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR
3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmetnally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentatly sustainable assets compared to total covered assets

		a
	% (compared to total covered assets in the denominator)	Proportio
1	GAR - Covered assets in both numerator and denominator	
2	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	
3	Financial corporations	
4	Credit institutions	
5	Loans and advances	
6	Debt securities, including UoP	
7	Equity instruments	
8	Other financial corporations	
9	of which investment firms	
10	Loans and advances	
11	Debt securities, including UoP	
12	Equity instruments	
13	of which management companies	
14	Loans and advances	
15	Debt securities, including UoP	
16	Equity instruments	
17	of which insurance undertakings	
18	Loans and advances	
19	Debt securities, including UoP	
20	Equity instruments	
21	Non-financial corporations	
22	NFCs subject to NFRD disclosure obligations	
23	Loans and advances	
24	Debt securities, including UoP	

25	Equity instruments	
26	Households	
27	of which loans collateralised by residential immovable property	
28	of which building renovation loans	
29	of which motor vehicle loans	
30	Local governments financing	
31	Collateral obtained by taking possession: residential and commercial immovable properties	
32	Other local government financing	
49	Total GAR assets	

4. GAR KPI flow

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

		a	b
% (compared to flow of total eligible assets)			
		Climate C	
		Proportion of total cov sector	
		Proportion o relev	
1	GAR - Covered assets in both numerator and denominator		
2	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation		
3	Financial corporations		
4	Credit institutions		
5	Loans and advances		
6	Debt securities, including UoP		
7	Equity instruments		
8	Other financial corporations		
9	of which investment firms		
10	Loans and advances		
11	Debt securities, including UoP		
12	Equity instruments		
13	of which management companies		
14	Loans and advances		
15	Debt securities, including UoP		
16	Equity instruments		
17	of which insurance undertakings		
18	Loans and advances		
19	Debt securities, including UoP		
20	Equity instruments		
21	Non-financial corporations		
22	NFCs subject to NFRD disclosure obligations		
23	Loans and advances		
24	Debt securities, including UoP		
25	Equity instruments		
26	Households		
27	of which loans collateralised by residential immovable property		

28	of which building renovation loans		
29	of which motor vehicle loans		
30	Local governments financing		
31	Collateral obtained by taking possession: residential and commercial immovable properties		
32	Other local government financing		
49	Total GAR assets		

5. KPI off-balance sheet exposures

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

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

j	k	l	m	n	o
TOTAL (CCM + CCA)					
/ relevant	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
taxonomy ed)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
Of which enabling			Of which specialised lending	Of which transitional	Of which enabling

6. KPI on fees and commissions income from services other than lending and asset ma

		a
		Total (Million EUR)
1	Fees and Commission income from NFRD corporates - Services other than lending	
2	Services towards financial corporations	
3	Credit institutions	
4	Other financial corporations	
5	of which investment firms	
6	of which management companies	
7	of which insurance insurance unertakings	
8	Non-financial corporations	
9	Counterparties not subject to NFRD disclosure obligations, including third-country counterparties	

1. Institutions shall disclose in this template information on the percentage (%) of fees and Commission income towards taxonomy relevant sectors and environmentally sustainable (with breakdown for transitional/adaptation and enabling activities) compared to total fees and commission income from NFRD corporates for services other than lending and asset management

aa	ab
(+ CCA)	
by relevant sectors (%)	
Environmentally sustainable	
Of which transitional/adaptation	Of which enabling

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7. KPI Trading book portfolio

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

