Taxonomie de l'UE

Activité 2023

ARGENTA

La taxonomie de l'UE (Règlement (UE) 2020/852) s'inscrit dans le cadre du Pacte vert (Green Deal) européen et vise à faciliter la transition vers une économie durable. Le cadre légal prévoit un système de classification des activités économiques durables et impose un certain nombre d'obligations en matière de fourniture d'informations à ce sujet.

Conformément à la taxonomie de l'UE, les activités économiques peuvent être durables dans le cadre de six objectifs environnementaux :

- Atténuation du changement climatique (CCM) ;
- Adaptation au changement climatique (CCA) ;
- Utilisation durable et protection des ressources en eau et des ressources marines (WTR) ;
- Transition vers une économie circulaire (CE) ;
- Prévention et contrôle de la pollution (PPE) ;
- Protection et restauration de la biodiversité et des écosystèmes (BIO).

Une distinction est opérée entre les activités éligibles à la taxonomie et les activités alignées sur la taxonomie. Les activités susceptibles d'être considérées comme durables sont éligibles à la taxonomie. Ces activités éligibles à la taxonomie sont ensuite qualifiées d'alignées sur la taxonomie si elles contribuent substantiellement à au moins un des objectifs, ne causent aucun préjudice à un autre objectif (« do not significant harm » of DNSH) et sont en outre aussi exercées dans le respect de normes minimales en matière sociale. Les conditions de contribution substantielle et de DNSH sont définies dans des critères techniques de sélection pour chaque activité et chaque objectif environnemental.

L'obligation de reporting s'étend sur plusieurs phases, comme le stipule l'article 10 du Disclosures Delegated Act (Règlement (UE) 2021/2178). Dans une première phase, qui courait du 1er janvier 2022 au 31 décembre 2023, les entreprises financières ont été contraintes de communiquer l'éligibilité à la taxonomie de leurs activités dans le cadre des objectifs climatiques CCM et CCA. À partir de 2024, elles seront tenues de communiquer l'alignement sur la taxonomie de leurs activités pour ces mêmes objectifs climatiques. En ce qui concerne les quatre autres objectifs environnementaux, l'éligibilité et l'alignement devront être communiqués respectivement à partir de 2024 et de 2026. Au 31 décembre 2023, l'éligibilité à la taxonomie pour ces quatre autres objectifs environnementaux ne pouvait pas encore être déterminée. Les entreprises non financières l'ont, quant à elles, communiquée pour la première fois le 31 décembre 2023.

Le Disclosures Delegated Act contient des modèles de reporting spécifiques et des directives à cet égard pour les entreprises non financières (Annexe II), les gestionnaires de patrimoine (Annexe IV), les établissements de crédit (Annexe VI), les entreprises d'investissement (Annexe VIII) et les compagnies d'assurance et de réassurance (Annexe X).

Le Règlement (UE) 2022/1214, qui ajoute des exigences de reporting supplémentaires au Disclosures Delegated Act pour les expositions aux activités liées à l'énergie nucléaire et au gaz fossile (Annexe XII), a été adopté en 2022.

Le reporting doit se faire sur une base consolidée. Toutefois, vu la composition et la nature des activités au sein d'Argenta Bank- en Verzekeringsgroep, le reporting est scindé entre Argenta en tant qu'établissement de crédit, Argenta en tant qu'entreprise d'assurance et Argenta en tant que gestionnaire de patrimoine. La rubrique suivante passe en revue les exigences communes et spécifiques aux activités financières. Elle est suivie de rubriques distinctes qui reprennent les modèles de reporting respectifs pour Argenta Banque d'Épargne, Argenta Assurances et les activités de gestion d'actifs.

L’approche d’Argenta

Des groupes de travail ont été créés au sein d’Argenta en 2023 pour interpréter les exigences dans le cadre de la taxonomie de l’UE et les intégrer aux processus de reporting existants. Les principales considérations sont exposées ci-dessous.

Principes généraux

L’art. 7 du Disclosures Delegated Act énonce un certain nombre de principes que les entreprises financières doivent respecter lors du calcul des KPI de la taxonomie..

- Conformément à l’art. 7(1), les expositions aux autorités centrales, aux banques centrales et aux émetteurs supranationaux sont exclues du numérateur et du dénominateur lors du calcul des KPI de la taxonomie.
- L’art. 7(2) stipule que les produits dérivés sont exclus du numérateur des KPI.
- L’art. 7(3) stipule que les expositions aux entreprises non soumises à la Non-financial Reporting Directive (ci-après NFRD) sont exclues du numérateur des KPI.

Aperçu de la méthodologie utilisée par type d'exposition

Contrepartie	Méthodologie	Restrictions en matière de données
Entreprises financières et non financières	Les KPI de la taxonomie relatifs aux sociétés financières et non financières sont basés sur les chiffres les plus récents communiqués par les contreparties. Pour ce faire, Argenta fait appel à un fournisseur externe de données (Vigeo Eiris / Moody's ESG Solutions) qui offre des services de sélection dans le cadre de la taxonomie.	Afin de se forger une meilleure idée de la qualité des données acquises, Argenta est en contact étroit avec ce fournisseur externe de données à propos, notamment, des sources, des processus et de la méthodologie d'élaboration des données.
Ménages	Les expositions aux ménages, sous la forme de crédits hypothécaires et de prêts à tempérament, constituent une composante importante du bilan. La plupart des actifs d'Argenta éligibles à la taxonomie et alignés sur la taxonomie sont représentés par ces actifs. Les crédits hypothécaires destinés à l'achat et à la construction de logements sont évalués au regard des critères techniques de sélection dans le cadre de l'objectif d'atténuation du changement climatique (CCM), sur la base de données tant internes qu'externes. Les critères de contribution substantielle sont évalués sur la base de l'année de construction et des certificats de performance énergétique des biens financés. Les logements dont le permis de bâtir a été délivré avant le 31-12-2020 et qui ont un PEB A officiel et valide contribuent de manière substantielle au CCM. Pour le portefeuille hypothécaire belge, en outre, l'option des 15 % supérieurs a été appliquée sur la base du seuil de 159 kWh/m² accepté au niveau du secteur. Pour les logements du portefeuille hypothécaire néerlandais dont le permis de bâtir a été délivré après le 31-12-2020, le seuil Q-ZEN de 30 kWh/m² pour les logements liés au sol et de 50 kWh/m² pour les logements non liés au sol a été appliqué. Pour l'évaluation du DNSH, les crédits destinés aux biens sensibles aux risques aigus et chroniques d'inondation, comme indiqué sous le Pilier 3, ont été considérés comme n'étant pas alignés sur la taxonomie. Les crédits à la rénovation et les prêts auto souscrits à partir du 1er janvier 2020 sont déclarés éligibles à la taxonomie.	Les logements du portefeuille hypothécaire belge dont le permis de bâtir a été délivré après le 31-12-2020 sont considérés comme non alignés sur la taxonomie, car le seuil Q-ZEN en Belgique n'est pas clairement défini en kWh/m². Au 31 décembre 2023, les critères techniques de sélection pour les prêts auto et les crédits à la rénovation ne peuvent pas être évalués, en raison du manque d'informations. Argenta s'efforce de collecter les données nécessaires à cet effet.
Autorités locales	Suite à la Draft Commission Notice publiée par la Commission européenne le 21 décembre 2023, les expositions aux autorités locales, dont l'affectation des recettes n'est pas connue, sont exclues du numérateur et du dénominateur lors du calcul des KPI. Dans les modèles GAR, ces expositions sont incluses dans la ligne de reporting prévue pour les autorités centrales.	Les autorités locales ne sont pas soumises à la taxonomie de l'UE.

[1] La Draft Commission Notice relative au Climate Delegated Act publiée par la Commission européenne le 19 décembre 2022 indique que la distinction entre les bâtiments construits avant et après le 31 12 2020 doit être opérée sur la base de la date du permis de bâtir. La date du permis de bâtir n'étant pas disponible à l'heure actuelle, elle est calculée sur la base de l'année de construction du bien

Alignement sur la stratégie et approche commerciale

Argenta veut contribuer à la transition vers une société durable et climatiquement neutre en accélérant sa stratégie de durabilité et en intégrant la durabilité dans son offre de produits. C'est ainsi qu'Argenta propose des réductions de taux spécifiques pour l'achat ou la rénovation de logements durables, ou pour l'achat de voitures durables. Vous trouverez de plus amples informations sur notre stratégie de durabilité plus haut dans le document.

Le reporting sur la taxonomie appuie la stratégie de durabilité d'Argenta à deux niveaux essentiellement. En ce qui concerne la gestion des risques, les KPI qui découlent du reporting sur la taxonomie permettent à Argenta d'identifier et de gérer les risques de transition liés au climat dans le portefeuille d'investissement. En outre, les critères techniques de sélection tels qu'ils sont fixés dans la taxonomie doivent être inclus comme indices de référence pour évaluer et aligner nos propres critères pour les crédits hypothécaires et les prêts auto durables vis-à-vis de nos clients. Argenta étudie encore la manière dont la taxonomie peut être intégrée dans le Green Bond Framework.

Modèles de reporting relatifs à la taxonomie de l'UE

Argenta Banque d'Épargne

Vous trouverez ci-dessous les modèles de reporting pour Argenta Banque d'Épargne conformément aux Annexes V et VI du Disclosures Delegated Act. Le scope de reporting est basé sur le reporting prudentiel.

0. Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation

		Total environmentally sustainable assets	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)
Main KPI	**Green asset ratio (GAR) stock**	5344,4922	0,1079	0,1081	0,914	0,0705	0,086

		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)**	711,4494	0,1306	0,1239	0,914	0,0705	0,086
	Trading book*						
	Financial guarantees	0,0	0,0	0,0			
	Assets under management	273,977960219916	0,0215782940878665	0,0315382535832128			
	Fees and commissions income**						

* 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
Instutitons shall dislcose forwardlooking information for this 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

Note 1: Across the reporting templates: cells shaded in black should not be reported.
Note 2: Fees and Commissions (sheet 6) and Trading Book (sheet 7) KPIs shall only apply starting 2026. SMEs´inclusion in these KPI will only apply subject to a positive result of an impact assessment.

1.Assets for the calculation of GAR - Turnover

Million EUR	Disclosure reference date T														
	Total [gross] carrying amount	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)	Of which Use of Proceeds	Of which enabling	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
GAR - Covered assets in both numerator and denominator															
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	45.696,96	38.226,08	5.344,18		6,09	309,84	177,76	0,32		0,32	38.755,11	5.344,49		6,09	310,16
Financial undertakings	3.405,35	123,06	23,23		5,58	9,24	176,42				299,47	23,23		5,58	9,24
Credit institutions	2.570,43						164,76				164,76				
Loans and advances															
Debt securities, including UoP	2.570,43						164,76				164,76				
Equity instruments															
Other financial corporations of which investment firms	834,93	123,06	23,23		5,58	9,24	11,66				134,71	23,23		5,58	9,24
Loans and advances															
Debt securities, including UoP															
Equity instruments															
of which management companies	1,53														
Loans and advances															
Debt securities, including UoP	1,53														
Equity instruments															
of which insurance undertakings	20,83						1,93				1,93				
Loans and advances															
Debt securities, including UoP	20,83						1,93				1,93				
Equity instruments															
Non-financial undertakings	2.695,10	736,16	346,45		0,51	300,60	1,34	0,32		0,32	737,50	346,76		0,51	300,91
Loans and advances	183,59	30,97	5,17			5,17	0,28	0,28		0,28	31,25	5,46			5,46
Debt securities, including UoP	2.511,51	705,20	341,27		0,51	295,42	1,06	0,04		0,04	706,25	341,31		0,51	295,46
Equity instruments															
Households	39.596,51	37.366,86	4.974,50								37.718,14	4.974,50			
of which loans collateralised by residential immovable property	37.461,97	36.087,39	4.974,50								36.087,39	4.974,50			
of which building renovation loans	1.095,02	1.095,02									1.095,02				
of which motor vehicle loans	195,49	184,45									184,45				
Local governments financing															
Housing financing															
Other local governments financing															
Collateral obtained by taking possession: residential and commercial immovable properties															
Assets excluded from the numerator for GAR calculation (covered in the denominator)	3.822,38														
Financial and Non-financial undertakings	2.570,14														
SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	2.286,10														
Loans and advances	897,23														
of which loans collateralised by commercial immovable property	40,94														
of which building renovation loans	2,61														
Debt securities	1.380,59														
Equity instruments	8,28														
Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	284,04														
Loans and advances	0,00														
Debt securities	284,04														
Equity instruments															
Derivatives	242,67														
On demand interbank loans	201,54														
Cash and cash-related assets	62,60														
Other assets (e.g. Goodwill, commodities etc.)	745,43														
Total GAR assets	**49.519,34**	**38.226,08**	**5.344,18**		**6,09**	**309,84**	**177,76**	**0,32**		**0,32**	**38.755,11**	**5.344,49**		**6,09**	**310,16**
Assets not covered for GAR calculation	4.661,57														
Central governments and Supranational issuers	2.710,72														
Central banks exposure	1.950,86														
Trading book															
Total assets	54.180,92	38.226,08	5.344,18		6,09	309,84	177,76	0,32		0,32	38.755,11	5.344,49		6,09	310,16
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations															
Financial guarantees	4,57														
Assets under management	16.971,32	597,76	273,93		16,29	172,78	60,28	0,05		0,04	658,04	273,98		16,29	172,82
Of which debt securities	5.917,67	41,00	18,97		0,68	9,85	9,20	0,00		0,00	50,20	18,97		0,68	9,85
Of which equity instruments	10.500,75	556,76	254,96		15,61	162,93	51,09	0,05		0,04	607,84	255,01		15,61	162,97

1.Assets for the calculation of GAR - CapEx

Million EUR	Disclosure reference date T														
	Total [gross] carrying amount	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which towards taxonomy relevant sectors (Taxonomy-eligible)	Of which environmentally sustainable (Taxonomy-aligned)	Of which Use of Proceeds	Of which enabling	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
GAR - Covered assets in both numerator and denominator															
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	45.696,96	38.320,74	5.352,68		14,16	265,82	0,91	0,03		0,03	38.672,93	5.352,71		14,16	265,85
Financial undertakings	3.405,35	123,38	21,73		6,79	6,48					123,38	21,73		6,79	6,48
Credit institutions	2.570,43														
Loans and advances															
Debt securities, including UoP	2.570,43														
Equity instruments															
Other financial corporations of which investment firms	834,93	123,38	21,73		6,79	6,48					123,38	21,73		6,79	6,48
Loans and advances															
Debt securities, including UoP															
Equity instruments															
of which management companies															
Loans and advances	1,53														
Debt securities, including UoP															
Equity instruments	1,53														
of which insurance undertakings															
Loans and advances	20,83														
Debt securities, including UoP															
Equity instruments	20,83														
Non-financial undertakings															
Loans and advances	2.695,10	830,50	356,45		7,38	259,34	0,91	0,03		0,03	831,41	356,48		7,38	259,37
Debt securities, including UoP	183,59	51,64	18,94			13,64					51,64	18,94			13,64
Equity instruments	2.511,51	778,86	337,51		7,38	245,70	0,91	0,03		0,03	779,77	337,54		7,38	245,73
Households															
of which loans collateralised by residential immovable property	39.596,51	37.366,86	4.974,50								37.718,14	4.974,50			
of which building renovation loans	37.461,97	36.087,39	4.974,50								36.087,39	4.974,50			
of which motor vehicle loans	1.095,02	1.095,02									1.095,02				
Local governments financing	195,49	184,45									184,45				
Housing financing															
Other local governments financing															
Collateral obtained by taking possession: residential and commercial immovable properties															
Assets excluded from the numerator for GAR calculation (covered in the denominator)	3.822,38														
Financial and Non-financial undertakings	2.570,14														
SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	2.286,10														
Loans and advances	897,23														
of which loans collateralised by commercial immovable property	40,94														
of which building renovation loans	2,61														
Debt securities	1.380,59														
Equity instruments	8,28														
Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	284,04														
Loans and advances	0,00														
Debt securities	284,04														
Equity instruments															
Derivatives	242,67														
On demand interbank loans	201,54														
Cash and cash-related assets	62,60														
Other assets (e.g. Goodwill, commodities etc.)	**745,43**														
Total GAR assets	49.519,34	38.320,74	5.352,68		14,16	265,82	0,91	0,03		0,03	38.672,93	5.352,71		14,16	265,85
Assets not covered for GAR calculation	4.661,57														
Central governments and Supranational issuers	2.710,72														
Central banks exposure	1.950,86														
Trading book															
Total assets	54.180,92	38.320,74	5.352,68		14,16	265,82	0,91	0,03		0,03	38.672,93	5.352,71		14,16	265,85
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations															
Financial guarantees	4,57														
Assets under management	16.971,32	924,39	394,24		23,47	219,72	22,46	6,20		0,01	946,85	400,44		23,47	219,73
Of which debt securities	5.917,67	69,27	37,63		1,03	17,02	1,93	0,00		0,00	71,21	37,63		1,03	17,02
Of which equity instruments	10.500,75	855,12	356,61		22,44	202,70	20,52	6,20		0,01	875,64	362,81		22,44	202,71

2. GAR sector information - Turnover

Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Mitigation (CCM)				Climate Change Mitigation (CCM)			
	Non-Financial corporates (Subject to NFRD)		Non-Financial corporates (Subject to NFRD)		Non-Financial corporates (Subject to NFRD)		Non-Financial corporates (Subject to NFRD)		Non-Financial corporates (Subject to NFRD)		Non-Financial corporates (Subject to NFRD)	
	[gross] carrying amount		[gross] carrying amount		[gross] carrying amount		[gross] carrying amount		[gross] carrying amount		[gross] carrying amount	
	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)
A0111												
C1051												
C1071												
C1101												
C1105												
C1512												
C1721												
C2011	3,40	0,23							3,40	0,23		
C2030												
C2041												
C2042												
C2059	3,88	1,63							3,88	1,63		
C2110												
C2351	3,69	0,17							3,69	0,17		
C2362												
C2444												
C2593	15,71	0,36							15,71	0,36		
C2660												
C2711	29,09	12,14							29,09	12,14		
C2740	29,18	3,88							29,18	3,88		
C2824												
C2910	6,22	0,75							6,22	0,75		
C3250												
D3511	63,54	33,05							63,54	33,05		
D3512	99,13	98,21							99,13	98,21		
D3513	156,15	154,71							156,15	154,71		
D3522												
E3600	11,51	8,04							11,51	8,04		
E3700												
F4120												
F4211	11,97	3,87			1,03	0,04			12,99	3,91		
F4291												
G4675												
G4711	0,02	0,00							0,02	0,00		
H4910												
H5221	0,21								0,21			
I5629												
J5821	0,49								0,49			
J5829	8,73								8,73			
J5914												
J6020												
J6110												
J6120	0,07				0,03				0,10			
J6201	0,95								0,95			
J6399												
L6820	282,37	27,44							282,37	27,44		
M7112	**1,75**	**1,61**			0,28	0,28			2,03	1,89		
M7211												
N8010	5,24	0,01							5,24	0,01		
N8020	2,88	0,35							2,88	0,35		

2. GAR sector information - CapEx

Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Mitigation (CCM)				Climate Change Mitigation (CCM)				Climate Change Mitigation (CCM)			
	Non-Financial corporates (Subject to NFRD)		Non-Financial corporates (Subject to NFRD)		Non-Financial corporates (Subject to NFRD)		Non-Financial corporates (Subject to NFRD)		Non-Financial corporates (Subject to NFRD)		Non-Financial corporates (Subject to NFRD)	
	[gross] carrying amount		[gross] carrying amount		[gross] carrying amount		[gross] carrying amount		[gross] carrying amount		[gross] carrying amount	
	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
A0111												
C1051	1,57	0,02							1,57	0,02		
C1071												
C1101												
C1105												
C1512	10,89	0,76							10,89	0,76		
C1721	1,45	0,02							1,45	0,02		
C2011	1,79	0,53							1,79	0,53		
C2030	0,33								0,33			
C2041	4,75								4,75			
C2042	22,46	4,93							22,46	4,93		
C2059	14,66	11,50							14,66	11,50		
C2110	19,74	0,99							19,74	0,99		
C2351	3,90								3,90			
C2362												
C2444												
C2593	16,35	0,36							16,35	0,36		
C2660												
C2711	52,54	16,84							52,54	16,84		
C2740	29,14	4,35							29,14	4,35		
C2824												
C2910	6,80	1,44							6,80	1,44		
C3250	0,29	0,29							0,29	0,29		
D3511	110,06	91,52							110,06	91,52		
D3512	98,80	97,79							98,80	97,79		
D3513	166,03	79,99							166,03	79,99		
D3522	3,54	3,54							3,54	3,54		
E3600	3,32	2,06							3,32	2,06		
E3700												
F4120												
F4211	4,13	1,04			0,86	0,03			4,99	1,07		
F4291												
G4675												
G4711	11,82	1,95							11,82	1,95		
H4910												
H5221	0,03	0,77							0,03	0,77		
I5629												
J5821	0,84				0,05				0,89			
J5829	5,02								5,02			
J5914												
J6020												
J6110												
J6120	0,72	0,35			0,00				0,72	0,35		
J6201	12,61	0,87							12,61	0,87		
J6399												
L6820	213,57	29,07							213,57	29,07		
M7112	**10,53**	**5,30**							10,53	5,30		
M7211												
N8010	1,19	0,01							1,19	0,01		
N8020	1,65	0,16							1,65	0,16		

1. Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty.
2. The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. The distribution of jointly incurred exposures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor. Institutions shall disclose information by NACE codes with the level of disaggregation required in the template.

3. GAR KPI stock - Turnover

% (compared to total covered assets in the denominator)	Disclosure reference date T													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)											
			Of which Use of Proceeds	Of which transitional	Of which enabling									Proportion of total assets covered
GAR - Covered assets in both numerator and denominator														
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,8365	0,1169		0,0001	0,0068	0,0039	0,0000		0,0000	0,8481	0,1170		0,0001	0,0068	0,9228
Financial undertakings	0,0361	0,0068		0,0016	0,0027	0,0518				0,0879	0,0068		0,0016	0,0027	0,0688
Credit institutions						0,0641				0,0641					0,0519
Loans and advances															
Debt securities, including UoP						0,0641				0,0641					0,0519
Equity instruments															
Other financial corporations	0,1474	0,0278		0,0067	0,0111	0,0140				0,1613	0,0278		0,0067	0,0111	0,0169
of which investment firms															
Loans and advances															
Debt securities, including UoP															
Equity instruments															
of which management companies															0,0000
Loans and advances															
Debt securities, including UoP															0,0000
Equity instruments															
of which insurance undertakings						0,0927				0,0927					0,0004
Loans and advances															
Debt securities, including UoP						0,0927				0,0927					0,0004
Equity instruments															
Non-financial undertakings	0,2731	0,1285		0,0002	0,1115	0,0005	0,0001		0,0001	0,2736	0,1287		0,0002	0,1117	0,0544
Loans and advances	0,1687	0,0282			0,0282	0,0015	0,0015		0,0015	0,1702	0,0297			0,0297	0,0037
Debt securities, including UoP	0,2808	0,1359		0,0002	0,1176	0,0004	0,0000		0,0000	0,2812	0,1359		0,0002	0,1176	0,0507
Equity instruments															
Households	0,9437	0,1256								0,9526	0,1256				0,7996
of which loans collateralised by residential immovable property	0,9633	0,1328								0,9633	0,1328				0,7565
of which building renovation loans	1,0000									1,0000					0,0221
of which motor vehicle loans	0,9435									0,9435					0,0039
Local governments financing															
Housing financing															
Other local government financing															
Collateral obtained by taking possession: residential and commercial immovable properties															
Total GAR assets	0,7719	0,1079		0,0001	0,0063	0,0036	0,0000	0,7719	0,0000	0,7826	0,1079		0,0001	0,0063	1,0000

3. GAR KPI stock - CapEx

% (compared to total covered assets in the denominator)	Disclosure reference date T													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)					
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total assets covered
			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	
GAR - Covered assets in both numerator and denominator															
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,8386	0,1171		0,0003	0,0058	0,0000	0,0000		0,0000	0,8463	0,1171		0,0003	0,0058	0,9228
Financial undertakings	0,0362	0,0064		0,0020	0,0019					0,0362	0,0064		0,0020	0,0019	0,0688
Credit institutions															0,0519
Loans and advances															
Debt securities, including UoP															0,0519
Equity instruments															
Other financial corporations	0,1478	0,0260		0,0081	0,0078					0,1478	0,0260		0,0081	0,0078	0,0169
of which investment firms															
Loans and advances															
Debt securities, including UoP															
Equity instruments															
of which management companies															0,0000
Loans and advances															
Debt securities, including UoP															0,0000
Equity instruments															
of which insurance undertakings															0,0004
Loans and advances															
Debt securities, including UoP															0,0004
Equity instruments															
Non-financial undertakings	0,3082	0,1323		0,0027	0,0962	0,0003	0,0000		0,0000	0,3085	0,1323		0,0027	0,0962	0,0544
Loans and advances	0,2813	0,1032			0,0743					0,2813	0,1032			0,0743	0,0037
Debt securities, including UoP	0,3101	0,1344		0,0029	0,0978	0,0004	0,0000		0,0000	0,3105	0,1344		0,0029	0,0978	0,0507
Equity instruments															
Households	0,9437	0,1256								0,9526	0,1256				0,7996
of which loans collateralised by residential immovable property	0,9633	0,1328								0,9633	0,1328				0,7565
of which building renovation loans	1,0000									1,0000					0,0221
of which motor vehicle loans	0,9435									0,9435					0,0039
Local governments financing															
Housing financing															
Other local government financing															
Collateral obtained by taking possession: residential and commercial immovable properties															
Total GAR assets	0,7739	0,1081		0,0003	0,0054	0,0000	0,0000		0,0000	0,7810	0,1081		0,0003	0,0054	1,0000

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

4. GAR KPI flow - Turnover

% (compared to flow of total eligible assets)	Disclosure reference date T													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total assets covered
			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	
GAR - Covered assets in both numerator and denominator															
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,9677	0,1860		0,0000	0,0122	0,0086				1,0000	0,1860		0,0000	0,0122	0,9261
Financial undertakings	0,3930	0,0401		0,0009	0,0392	0,6070				1,0000	0,0401		0,0009	0,0392	0,1388
Credit institutions						1,0000				1,0000					0,1043
Loans and advances															
Debt securities, including UoP						1,0000				1,0000					0,1043
Equity instruments															
Other financial corporations	1,0000	0,1020		0,0022	0,0998					1,0000	0,1020		0,0022	0,0998	0,0345
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 undertakings	1,0000	0,7172		0,0009	0,7164					1,0000	0,7172		0,0009	0,7164	0,0651
Loans and advances	1,0000	0,1330			0,1330					1,0000	0,1330			0,1330	0,0046
Debt securities, including UoP	1,0000	0,8646		0,0011	0,8635					1,0000	0,8646		0,0011	0,8635	0,0605
Equity instruments															
Households	0,9756	0,1792								1,0000	0,1792				0,7221
of which loans collateralised by residential immovable property	1,0000	0,1909								1,0000	0,1909				0,6513
of which building renovation loans	1,0000									1,0000					0,0105
of which motor vehicle loans	1,0000									1,0000					0,0144
Local governments financing															
Housing financing															
Other local government financing															
Collateral obtained by taking possession: residential and commercial immovable properties															
Total GAR assets	0,9677	0,1860		0,0000	0,0122	0,0086				1,0000	0,1860		0,0000	0,0122	1,0000

4. GAR KPI flow - CapEx

% (compared to flow of total eligible assets)	Disclosure reference date T													
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total assets covered
			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	
GAR - Covered assets in both numerator and denominator															
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0,9762	0,1773		0,0002	0,0019					1,0000	0,1773		0,0002	0,0019	0,9261
Financial undertakings	1,0000	0,2182		0,0179	0,2003					1,0000	0,2182		0,0179	0,2003	0,1388
Credit institutions															0,1043
Loans and advances															
Debt securities, including UoP															0,1043
Equity instruments															
Other financial corporations	1,0000	0,2182		0,0179	0,2003					1,0000	0,2182		0,0179	0,2003	0,0345
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 undertakings	1,0000	0,0695		0,0038	0,0404					1,0000	0,0695		0,0038	0,0404	0,0651
Loans and advances	1,0000	0,1493			0,1493					1,0000	0,1493			0,1493	0,0046
Debt securities, including UoP	1,0000	0,0532		0,0045	0,0183					1,0000	0,0532		0,0045	0,0183	0,0605
Equity instruments															
Households	0,9756	0,1792								1,0000	0,1792				0,7221
of which loans collateralised by residential immovable property	1,0000	0,1909								1,0000	0,1909				0,6513
of which building renovation loans	1,0000									1,0000					0,0105
of which motor vehicle loans	1,0000									1,0000					0,0144
Local governments financing															
Housing financing															
Other local government financing															
Collateral obtained by taking possession: residential and commercial immovable properties															
Total GAR assets	0,9762	0,1773		0,0002	0,0019					1,0000	0,1773		0,0002	0,0019	1,0000

1. Institution shall dislcose in this template the GAR KPIs on flow of loans calculated (new loans on a net basis) based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.
2. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures.

5. KPI off-balance sheet exposures - Stock - Turnover

% (compared to flow of total eligible assets)	Disclosure reference date T												
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
Financial guarantees (FinGuar KPI)														
Assets under management (AuM KPI)	0,9084	0,4163		0,0248	0,2626	0,0916	0,0001		0,0001	1,0000	0,4164		0,0248	0,2626

5. KPI off-balance sheet exposures - Stock - CapEx

% (compared to flow of total eligible assets)	Disclosure reference date T												
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
Financial guarantees (FinGuar KPI)														
Assets under management (AuM KPI)	0,9763	0,4164		0,0248	0,2320	0,0237	0,0065		0,0000	1,0000	0,4229		0,0248	0,2321

5. KPI off-balance sheet exposures - Flow - Turnover

% (compared to flow of total eligible assets)	Disclosure reference date T												
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
Financial guarantees (FinGuar KPI)														
Assets under management (AuM KPI)	0,9145	0,3346		0,0108	0,2183	0,0855	0,0003		0,0003	1,0000	0,3349		0,0108	0,2186

5. KPI off-balance sheet exposures - Flow - CapEx

% (compared to flow of total eligible assets)	Disclosure reference date T												
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
Financial guarantees (FinGuar KPI)														
Assets under management (AuM KPI)	0,9017	0,3448		0,0191	0,1842	0,0983	0,0063		0,0000	1,0000	0,3511		0,0191	0,1842

Argenta Assurances

Vous trouverez ci-dessous les modèles de reporting pour Argenta Assurances conformément aux Annexes IX et X du Disclosures Delegated Act.

Pour déterminer l'éligibilité à la taxonomie des contrats d'assurance non-vie, seule la part des primes brutes émises attribuable aux risques liés au climat a été prise en compte. Les contrats d'assurance éligibles à la taxonomie concernent les assurances incendie et les assurances corps de véhicules.

Au 31 décembre 2023, l'alignement sur la taxonomie des contrats d'assurance non-vie ne peut être démontré.

Argenta Asset Management et Arvestar

Vous trouverez ci-dessous le modèle de reporting pour les activités de gestion d'actifs d'Argenta conformément aux Annexes III et IV du Disclosures Delegated Act. Les chiffres reflètent les actifs sous gestion consolidés au sein des entités Argenta Asset Management et Arvestar.

Pour l'analyse de la taxonomie des activités d'Argenta Asset Management (AAM) et d'Arvestar, on a examiné tous les placements dans lesquels on investit via les fonds. L'analyse permettant de déterminer les KPI de la taxonomie est basée sur les données de Moody's ESG Solutions. Dans la mesure du possible, les investissements dans des fonds de tiers ont fait l'objet d'un « look-through ».

The underwriting KPI for non-life insurance and reinsurance undertakings

Economic activities (1)	Substantial contribution to climate change adaptation			DNSH (Do No Significant Harm)					
	Absolute premiums, year t (2)	Proportion of premiums, year t (3)	Proportion of premiums, year t-1 (4)	Climate change mitigation (5)	Water and marine resources (6)	Circular economy (7)	Pollution (8)	Biodiversity and ecosystems (9)	Minimum safeguards (10)
	Currency	%	%	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
A.1. Non-life insurance and reinsurance underwriting Taxonomy-aligned activities (environmentally sustainable)	0	0		N	N	N	N	N	N
A.1.1 Of which reinsured	0	0		N	N	N	N	N	N
A.1.2 Of which stemming from reinsurance activity									
A.1.2.1 Of which reinsured (retrocession)									
A.2 Non-life insurance and reinsurance underwriting Taxonomy-Eligible but not environmentally sustainable activities (not Taxonomy-aligned activities)	13.925.175,34	7,78							
B. Non-life insurance and reinsurance underwriting Taxonomy-non-eligible activities	165.094.736,92	92,22							
Total (A.1 + A.2 +B)	179.019.912,26	100,00							

"Premiums" in columns (2) and (3) shall be reported as gross premiums written or, as applicable, turnover relating to non-life insurance or reinsurance activity.

The information in column (4) shall be reported in disclosures in the year 2024 and thereafter.

Non-life insurance and reinsurance can only be aligned with Regulation (EU) 2020/852 as activity that enables climate change adaptation.

'The proportion of the insurance or reinsurance undertaking's investments that are directed at funding, or are associated with, Taxonomy-aligned in relation to total investments

		% (*)(**)	Value
The weighted average value of all the investments that are directed at funding, or are associated with taxonomy-aligned economic activities (*), with following weights for investments in undertakings per below:	Turnover-based	0,0578	296,95
	CapEx-based	0,0609	312,64
Assets covered by the KPI (**). Excluding investments in sovereign entities.		0,7866	5.136,21

* relative to the value of total assets covered by the KPI

** relative to total investments (total AuM)

'Additional, complementary disclosures: breakdown of denominator of the KPI

		% (*)(**)	Value
Derivatives	Non-financial undertakings	0,0007	3,41
	Financial undertakings	0,2580	1.324,99
Assets covered by the KPI (**). Excluding investments in sovereign entities.	Non-financial undertakings	0,1305	670,12
Exposures to financial and non-financial undertakings not subject to Articles 19a and 29a of Directive 2013/34/EU	Financial undertakings	0,2201	1.130,40
Exposures to financial and non-financial undertakings from non-EU countries not subject to Articles 19a and 29a of Directive 2013/34/EU	Non-financial undertakings	0,0588	302,07
Exposures to financial and non-financial undertakings subject to Articles 19a and 29a of Directive 2013/34/EU	Financial undertakings	0,2103	1.080,35
Exposures to other counterparties and assets		0,1392	714,75
Exposures to financial and non-financial undertakings subject to Articles 19a and 29a of Directive 2013/34/EU		0,2162	1.110,46
Insurance or reinsurance undertaking's investments other than investments held in respect of life insurance contracts where the investment risk is borne by the policy holders, that are directed at funding, or are associated with, Taxonomy-aligned economic activities		0,0504	258,73
All the investments that are funding economic activities that are not Taxonomy-eligible		0,7405	3.803,45
All the investments that are funding Taxonomy eligible economic activities, but not Taxonomy-aligned		0,1978	1.015,70

'Additional, complementary disclosures: breakdown of numerator of the KPI

		Turnover		CapEx	
		% (*)(**)	Value	% (*)(**)	Value
Taxonomy-aligned exposures to financial and non-financial undertakings subject to Articles 19a and 29a of Directive 2013/34/EU	Non-financial undertakings	0,0276	141,64	0,0301	154,80
	Financial undertakings	0,0020	10,15	0,0025	12,69
Insurance or reinsurance undertaking's investments other than investments held in respect of life insurance contracts where the investment risk is borne by the policy holders, that are directed at funding, or are associated with, Taxonomy-aligned economic activities		0,0504	258,73	0,0506	260,03
Taxonomy-aligned exposures to other counterparties and assets		0,0283	145,15	0,0283	145,15

‘Breakdown of the numerator of the KPI per environmental objective Taxonomy-aligned activities – provided ‘do-not-significant-harm’(DNSH) and social safeguards positive assessment

	Taxonomy-aligned activities					
			Transitional activities		Enabling activities	
	Turnover	CapEx	Turnover	CapEx	Turnover	CapEx
	%	%	%	%	%	%
(1) Climate change mitigation	0,0585	0,0615	0,0020	0,0026	0,0207	0,0195
(2) Climate change adaptation	0,0001	0,0001			0,0001	0,0000
(3) The sustainable use and protection of water and marine resources						
(4) The transition to a circular economy						
(5) Pollution prevention and control						
(6) The protection and restoration of biodiversity and ecosystems						

Template for the KPI of asset managers

The weighted average value of all the investments that are directed at funding, or are associated with taxonomy-aligned economic activities relative to the value of total assets covered by the KPI, with following weights for investments in undertakings per below:		The weighted average value of all the investments that are directed at funding, or are associated with taxonomy-aligned economic activities, with following weights for investments in undertakings per below:	
Turnover-based (%):	0,0216	Turnover-based [monetary amount]:	273,98
CapEx-based (%):	0,0315	CapEx-based [monetary amount]:	400,44
The percentage of assets covered by the KPI relative to total investments (total AuM). Excluding investments in sovereign entities.		The monetary value of assets covered by the KPI. Excluding investments in sovereign entities.	
		Coverage [monetary amount]:	12.696,92
Additional, complementary disclosures: breakdown of denominator of the KPI			
The percentage of derivatives relative to total assets covered by the KPI (%):	0,0011	The value in monetary amounts of derivatives [monetary amount]:	14,43
The proportion of exposures to EU financial and non-financial undertakings not subject to Articles 19a and 29a of Directive 2013/34/EU over total assets covered by the KPI:		Value of exposures to EU financial and non-financial undertakings not subject to Articles 19a and 29a of Directive 2013/34/EU:	
For non-financial undertakings:	0,0196	For non-financial undertakings [monetary amount]:	248,45
For financial undertakings:	0,0341	For financial undertakings [monetary amount]:	432,75
The proportion of exposures to financial and non-financial undertakings from non-EU countries not subject to Articles 19a and 29a of Directive 2013/34/EU over total assets covered by the KPI:		Value of exposures to financial and non-financial undertakings from non-EU countries not subject to Articles 19a and 29a of Directive 2013/34/EU:	
For non-financial undertakings:	0,4965	For non-financial undertakings [monetary amount]:	6.303,60
For financial undertakings:	0,1073	For financial undertakings [monetary amount]:	1.362,82
The proportion of exposures to financial and non-financial undertakings subject to Articles 19a and 29a of Directive 2013/34/EU over total assets covered by the KPI:		Value of exposures to financial and non-financial undertakings subject to Articles 19a and 29a of Directive 2013/34/EU:	
For non-financial undertakings:	0,2061	For non-financial undertakings [monetary amount]:	2.617,18
For financial undertakings:	0,0783	For financial undertakings [monetary amount]:	993,96
The proportion of exposures to other counterparties over total assets covered by the KPI (%):	0,0546	Value of exposures to other counterparties [monetary amount]:	693,00
The value of all the investments that are funding economic activities that are not taxonomy-eligible relative to the value of total assets covered by the KPI (%):		Value of all the investments that are funding economic activities that are not taxonomy-eligible [monetary amount]:	
Turnover-based (%):	0,9482	Turnover-based [monetary amount]:	12.038,88
CapEx-based (%):	0,9254	CapEx-based [monetary amount]:	11.750,07
The value of all the investments that are funding taxonomy-eligible economic activities, but not taxonomy-aligned relative to the value of total assets covered by the KPI (%):		Value of all the investments that are funding taxonomy-eligible economic activities, but not taxonomy-aligned [monetary amount]:	
Turnover-based (%):	0,0302	Turnover-based [monetary amount]:	384,06
CapEx-based (%):	0,0430	CapEx-based [monetary amount]:	546,41
Additional, complementary disclosures: breakdown of numerator of the KPI			
The proportion of Taxonomy-aligned exposures to financial and non-financial undertakings subject to Articles 19a and 29a of Directive 2013/34/EU over total assets covered by the KPI:		Value of Taxonomy-aligned exposures to financial and non-financial undertakings subject to Articles 19a and 29a of Directive 2013/34/EU:	
For non financial undertakings - Turnover-based (%)	0,0201	For non financial undertakings - Turnover-based (monetary amount):	254,67
For non financial undertakings - Capital expenditures-based (%)	0,0287	For non financial undertakings - Capital expenditures-based (monetary amount):	364,15
For financial undertakings - Turnover-based (%)	0,0015	For financial undertakings - Turnover-based (monetary amount):	19,30
For financial undertakings - Capital expenditures-based (%)	0,0029	For financial undertakings - Capital expenditures-based (monetary amount):	36,29
Breakdown of the numerator of the KPI per environmental objective			
Taxonomy-aligned activities:			
(1) Climate change mitigation			
Turnover (%):	0,0216	Transitional activities (A%)	
CapEx (%):	0,0311	Turnover (%):	0,0013
		CapEx (%):	0,0018
		Enabling activities (B%)	
		Turnover (%):	0,0136
		CapEx (%):	0,0173
(2) Climate change adaptation			
Turnover (%):	0,0000	Transitional activities (A%)	
CapEx (%):	0,0005	Turnover (%):	0,0000
		CapEx (%):	0,0000
		Enabling activities (B%)	
		Turnover (%):	0,0000
		CapEx (%):	0,0000

Expositions aux activités liées à l'énergie nucléaire et au gaz fossile

In accordance with Annex XII of the Disclosures Delegated Act, additional information relating to exposures to nuclear energy and fossil gas-related activities is reported. Further to the Draft Commission Notice of 21 December 2023, the set of templates, if relevant, must be reported for each KPI. The KPIs for credit institutions are the stock, flow and off-balance sheet exposures. Here, a distinction is always being made between the turnover and CapEx-based KPIs. For the flow of Argenta Spaarbank and the KPI relating to the investments of Argenta Assuranties, the exposures to nuclear energy and fossil gas are not regarded as material. The set of templates for off-balance sheet exposures of Argenta Spaarbank reflects Argenta's asset management activities.

Argenta Banque d'Épargne - stock

Template 1 - Nuclear and fossil gas related activities

Nuclear energy related activities	YES/NO
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
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
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.	YES
Fossil gas related activities	
The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	YES
The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/ cool and power generation facilities using fossil gaseous fuels.	YES
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.	YES

Template 2 - Taxonomy-aligned economic activities (denominator) - Turnover

Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,12	0,0000	0,12	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,01	0,0000	0,01	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	5.344,37	0,1079	5.344,05	0,1079	0,32	0,0000
Total applicable KPI	5.344,50	0,1079	5.344,18	0,1079	0,32	0,0000

Template 2 - Taxonomy-aligned economic activities (denominator) - CapEx

Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,05	0,0000	0,05	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	5.352,66	0,1081	5.352,63	0,1081	0,03	0,0000
Total applicable KPI	5.352,71	0,1081	5.352,68	0,1081	0,03	0,0000

Template 3 - Taxonomy-aligned economic activities (numerator) - Turnover

Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,12	0,0000	0,12	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,01	0,0000	0,01	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	5.344,37	1,0000	5.344,05	1,0000	0,32	1,0000
Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	5.344,50	1,0000	5.344,18	1,0000	0,32	1,0000

Template 3 - Taxonomy-aligned economic activities (numerator) - CapEx

Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,05	0,0000	0,05	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	5.352,66	1,0000	5.352,63	1,0000	0,03	1,0000
Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	5.352,71	1,0000	5.352,68	1,0000	0,03	1,0000

Template 4 - Taxonomy-eligible but not taxonomy-aligned economic activities - Turnover

Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,0000	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,0000	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,0270	0,0000	0,03	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	11,3378	0,0002	11,34	0,0002	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	1,2437	0,0000	1,24	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,0723	0,0000	0,07	0,0000	0,00	0,0000
Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	33.397,94	0,6744	33.220,50	0,6709	177,44	0,0036
Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	33.410,62	0,6747	33.233,18	0,6711	177,44	0,0036

Template 4 - Taxonomy-eligible but not taxonomy-aligned economic activities - CapEx

Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	3,45	0,0001	3,45	0,0001	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,06	0,0000	0,06	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	33.316,70	0,6728	33.315,82	0,6728	0,88	0,0000
Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	33.320,22	0,6729	33.319,34	0,6729	0,88	0,0000

Template 5 - Taxonomy non-eligible economic activities - Turnover

Economic activities	Amount	Percentage
Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	10.764,23	0,2174
Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI’	10.764,23	0,2174

Template 5 - Taxonomy non-eligible economic activities - CapEx

Economic activities	Amount	Percentage
Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	10.846,41	0,2190
Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI’	10.846,41	0,2190

Argenta Banque d'Épargne - expositions hors bilan

Template 1 - Nuclear and fossil gas related activities

Nuclear energy related activities	YES/NO
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.	YES
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.	YES
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.	YES
Fossil gas related activities	
The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	YES
The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	YES
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.	YES

Template 2 - Taxonomy-aligned economic activities (denominator) - Turnover

Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,02	0,0000	0,02	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,12	0,0000	0,12	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	273,84	0,0216	273,79	0,0216	0,05	0,0000
Total applicable KPI	273,98	0,0216	273,93	0,0216	0,05	0,0000

Template 2 - Taxonomy-aligned economic activities (denominator) - CapEx

Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,02	0,0000	0,02	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,01	0,0000	0,01	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,01	0,0000	0,01	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	400,40	0,0315	394,21	0,0310	6,20	0,0005
Total applicable KPI	400,44	0,0315	394,24	0,0311	6,20	0,0005

Template 3 - Taxonomy-aligned economic activities (numerator) - Turnover

Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,02	0,0001	0,02	0,0001	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,12	0,0004	0,12	0,0004	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	273,84	0,9995	273,79	0,9995	0,05	1,0000
Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	273,98	1,0000	273,93	1,0000	0,05	1,0000

Template 3 - Taxonomy-aligned economic activities (numerator) - CapEx

Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,02	0,0000	0,02	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,01	0,0000	0,01	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,01	0,0000	0,01	0,0000	0,00	0,0000
Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	400,40	0,9999	394,21	0,9999	6,20	1,0000
Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	400,44	1,0000	394,24	1,0000	6,20	1,0000

Template 4 - Taxonomy-eligible but not taxonomy-aligned economic activities - Turnover

Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,14	0,0000	0,14	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,05	0,0000	0,05	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	12,22	0,0010	12,22	0,0010	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	2,99	0,0002	2,99	0,0002	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,01	0,0000	0,01	0,0000	0,00	0,0000
Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	368,65	0,0290	308,41	0,0243	60,23	0,0047
Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	384,06	0,0302	323,83	0,0255	60,23	0,0047

Template 4 - Taxonomy-eligible but not taxonomy-aligned economic activities - CapEx

Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
	CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
	Amount	%	Amount	%	Amount	%
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,05	0,0000	0,05	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000	0,00	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	2,90	0,0002	2,90	0,0002	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,35	0,0000	0,35	0,0000	0,00	0,0000
Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,01	0,0000	0,01	0,0000	0,00	0,0000
Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	543,10	0,0428	526,84	0,0415	16,26	0,0013
Total amount and proportion of taxonomy eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	546,41	0,0430	530,15	0,0418	16,26	0,0013

Template 5 - Taxonomy non-eligible economic activities - Turnover

Economic activities	Amount	Percentage
Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	12.038,88	0,9482
Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI’	12.038,88	0,9482

Template 5 - Taxonomy non-eligible economic activities - CapEx

Economic activities	Amount	Percentage
Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0,00	0,0000
Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	11.750,07	0,9254
Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI’	11.750,07	0,9254