EU Taxonomy rapportering

Activiteiten 2023

ARGENTA

De EU Taxonomy (Verordening (EU) 2020/852) kadert binnen de Europese Green Deal en is ontworpen om de transitie naar een duurzame economie te faciliteren. Het wettelijk kader voorziet in een classificatiesysteem voor duurzame economische activiteiten en legt een aantal verplichtingen op betreffende informatieverstrekking hieromtrent.

Economische activiteiten kunnen onder de EU Taxonomy duurzaam zijn onder zes milieudoelstellingen:

- Mitigatie aan klimaatverandering (CCM);
- Adaptatie aan klimaatverandering (CCA);
- Het duurzaam gebruik en de bescherming van water en mariene hulpbronnen (WTR);
- Transitie naar een circulaire economie (CE);
- Preventie en bestrijding van verontreiniging (PPE);
- Bescherming en herstel van de biodiversiteit en ecosystemen (BIO).

Er wordt een onderscheid gemaakt tussen Taxonomy-eligible en Taxonomy-aligned activiteiten. Activiteiten die in aanmerking komen om als duurzaam te worden beschouwd zijn Taxonomy-eligible. Taxonomy-eligible activiteiten worden vervolgens aangestipt als Taxonomy-aligned indien de activiteit substantieel bijdraagt aan minstens één van de doelstellingen, geen schade berokkent aan een andere doelstelling (do not significant harm of DNSH) en daarnaast ook voldoet aan minimum social safeguards. De voorwaarden voor een substantiële bijdrage en DNSH worden per activiteit en milieudoelstelling vastgelegd in technische screeningcriteria.

De rapporteringsverplichting verloopt over verschillende fases, zoals bepaald in art. 10 van de Disclosures Delegated Act (Verordening (EU) 2021/2178). In een eerste fase, die liep van 1 januari 2022 tot 31 december 2023, werden financiële ondernemingen verplicht de Taxonomy-eligibility van hun activiteiten onder de klimaatobjectieven CCM en CCA kenbaar te maken. Vanaf 2024 dienen financiële ondernemingen de Taxonomy alignment van hun activiteiten onder de klimaatobjectieven te rapporteren. Wat betreft de vier overige milieudoelstellingen dienen de eligibility en alignment respectievelijk vanaf 2024 en 2026 gerapporteerd te worden. Per 31 december 2023 kan de Taxonomy eligibility onder de vier overige milieudoelstellingen nog niet bepaald worden. Niet-financiële ondernemingen zullen dit immers voor de eerste keer per 31 december 2023 rapporteren.

De Disclosures Delegated Act bevat specifieke rapporteringstemplates en bijhorende richtlijnen voor niet-financiële ondernemingen (Bijlage II), vermogensbeheerders (Bijlage IV), kredietinstellingen (Bijlage VI), beleggingsondernemingen (Bijlage VIII) en (her)verzekeringsondernemingen (Bijlage X).

In 2022 werd Verordening (EU) 2022/1214 aangenomen, die aan de Disclosures Delegated Act bijkomende rapporteringsvereisten toevoegt voor blootstellingen aan activiteiten met betrekking tot nucleaire energie en fossiel gas (Bijlage XII).

De rapportering dient te gebeuren op geconsolideerde basis. Echter, gezien de samenstelling en aard van de activiteiten binnen de Argenta Bank- en Verzekeringsgroep, wordt de rapportering opgesplitst in Argenta als kredietinstelling, Argenta als verzekeringsonderneming en Argenta als vermogensbeheerder. In de volgende rubriek worden de gemeenschappelijke en specifieke vereisten voor financiële activiteiten overlopen, gevolgd door aparte rubrieken met de respectievelijke rapporteringstemplates voor Argenta Spaarbank, Argenta Assuranties en voor de asset management activiteiten.

De aanpak van Argenta

In 2023 werden binnen Argenta werkgroepen opgericht om de vereisten onder de EU Taxonomy te interpreteren en te integreren in de bestaande rapporteringsprocessen. Hieronder worden de belangrijkste overwegingen toegelicht.

Algemene principes

Art. 7 van de Disclosures Delegated Act legt een aantal principes vast die financiële ondernemingen in acht dienen te nemen bij het berekenen van de Taxonomy KPIs.

- Conform art. 7(1) worden blootstellingen aan centrale overheden, centrale banken en supranationale emittenten uitgesloten van de teller en de noemer bij de berekening van de Taxonomy KPIs
- Art. 7(2) stelt dat derivaten worden uitgesloten van de teller van de KPIs
- Art. 7(3) stelt dat blootstellingen aan ondernemingen die niet onderhevig zijn aan de Non-financial Reporting Directive (hierna NFRD) worden uitgesloten van de teller van de KPIs

Overzicht van de gebruikte methodologie per type blootstelling

Tegenpartij	Methodologie	Data beperkingen
Financiële en niet-financiële ondernemingen	De Taxonomy KPIs met betrekking tot financiële en niet-financiële ondernemingen worden gebaseerd op de meest recent gerapporteerde cijfers van tegenpartijen. Hiervoor doet Argenta beroep op een externe data provider (Vigeo Eiris / Moody's ESG Solutions) die Taxonomy-screening diensten aanbiedt.	Om een goed zicht te verwerven op de datakwaliteit van de verworven data staat Argenta nauw in contact met de externe data provider over o.a. de bronnen, de processen en de methodologie voor het tot stand komen van de data.
Huishoudens	Blootstellingen aan huishoudens, in de vorm van hypothecaire kredieten en leningen op afbetaling, vormen een belangrijke component van de balans. Het grootste deel van de Taxonomy-eligible -en aligned activa van Argenta wordt vertegenwoordigd door deze activa. Hypothecaire kredieten voor de aankoop en bouw van woningen worden op basis van zowel interne als externe data getoetst aan de technische screeningcriteria onder het objectief mitigatie aan klimaatverandering (CCM). De criteria voor substantiële bijdrage worden beoordeeld op basis van het bouwjaar[1] en de energieprestatiecertificaten van de gefinancierde panden. Woningen met een bouwvergunning voor 31/12/2020 en een officieel en geldig EPC A dragen substantieel bij aan CCM. Voor de Belgische hypotheekportefeuille werd daarnaast de optie van de top 15% toegepast op basis van de op sectorniveau aangenomen drempel van 159 kWh/m². Voor woningen in de Nederlandse hypotheekportefeuille met bouwvergunning na 31/12/2020 werd de NZEB-drempel van 30 kWh/m² voor grondgebonden woningen en 50 kWh/m² voor niet-grondgebonden woningen toegepast.[2] Voor de beoordeling van DNSH werden kredieten voor panden die gevoelig zijn aan acute en chronische overstromingsrisico's, zoals gerapporteerd onder Pijler 3, beschouwd als niet Taxonomy-aligned.	Woningen in de Belgische hypotheek-portefeuille met bouwvergunning na 31/12/2020 worden beschouwd als niet Taxonomy-aligned, gezien de NZEB-drempel in België niet éénduidig is bepaald in kWh/m². Per 31 december 2023 kunnen de technische screeningcriteria voor autoleningen en renovatiekredieten bij gebrek aan informatie niet worden beoordeeld. Argenta onderneemt verder inspanningen om hiervoor de nodige data te verzamelen.
Lokale overheden	Naar aanleiding van de Draft Commission Notice die door de Europese Commissie op 21 december 2023 werd gepubliceerd, worden blootstellingen aan lokale overheden, waarbij het gebruik van de opbrengsten niet bekend is, bij de berekening van de KPIs uitgesloten van de teller en de noemer. Deze blootstellingen worden in de GAR templates mee opgenomen in de rapporteringslijn die voorzien is voor centrale overheden.	Lokale overheden rapporteren niet onder de EU Taxonomie.

[1]In de Draft Commission Notice met betrekking tot de Climate Delegated Act die door de Europese Commissie op 19 december 2022 werd gepubliceerd, wordt aangegeven dat het onderscheid tussen gebouwen van voor en na 31/12/2020 gemaakt moet worden op basis van de datum van de bouwvergunning. Gezien de datum van de bouwvergunning op heden niet beschikbaar is, wordt deze afgeleid op basis van het bouwjaar van het pand. [2]Conform de richtlijnen van het Dutch Energy Efficient Mortgage Framework (DEEMF).

Alignering met strategie en businessaanpak

Argenta wil bijdragen aan de transitie naar een duurzame, klimaatneutrale samenleving door zijn duurzaamheidsstrategie te versnellen en duurzaamheid te integreren in zijn productaanbod. Zo biedt Argenta specifieke tariefkortingen voor de aankoop of renovatie van duurzame woningen, of voor de aankoop van duurzame wagens. Meer informatie over onze duurzaamheidsstrategie kan u hierboven terugvinden in het document.

De Taxonomie-rapportering ondersteunt Argenta's duurzaamheidsstrategie voornamelijk op twee vlakken. Met betrekking tot risicobeheer laten de KPIs die voortvloeien uit de Taxonomie-rapportering Argenta toe om klimaatgerelateerde transitierisico's in de investeringsportefeuille verder te identificeren en te beheren. Daarnaast dienen de technische screening criteria zoals vastgelegd in de Taxonomie mee als benchmark om onze eigen criteria voor duurzame hypothecaire kredieten en autoleningen naar klanten toe aan te toetsen en te aligneren. Argenta bekijkt verder hoe Taxonomy geïntegreerd kan worden binnen het Green Bond Framework.

EU Taxonomy rapporteringstemplates

Argenta Spaarbank

Hieronder worden de rapporteringstemplates voor Argenta Spaarbank weergegeven conform Bijlagen V en VI van de Disclosures Delegated Act. De rapporteringsscope is gebaseerd op de prudentiële rapportering.

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 Assuranties

Hieronder worden de rapporteringstemplates voor Argenta Assuranties weergegeven conform Bijlagen IX en X van de Disclosures Delegated Act.

Voor de bepaling van de Taxonomy-eligibility van niet-leven verzekeringscontracten werd enkel het deel van bruto geboekte premies in aanmerking genomen dat toe te wijzen is aan klimaatgerelateerde risico's. Taxonomy-eligible verzekeringscontracten bestaan uit brandverzekeringen en voertuigcasco.

Per 31 december 2023 kan de Taxonomy-alignment van niet-leven verzekeringscontracten niet aangetoond worden.

Argenta Asset Management en Arvestar

Hieronder wordt de rapporteringstemplate voor de asset management activiteiten van Argenta weergegeven conform Bijlagen III en IV van de Disclosures Delegated Act. De cijfers weerspiegelen de geconsolideerde activa onder beheer bij de entiteiten Argenta Asset Management en Arvestar.

Voor de Taxonomy analyse van de activiteiten van Argenta Asset Management (AAM) en Arvestar werd gekeken naar alle investeringen waarin via de fondsen wordt belegd. De analyse voor het bepalen van de Taxonomy KPIs is gebaseerd op de data van Moody's ESG Solutions. Waar mogelijk werd hierbij een look-through gedaan van investeringen in fondsen van derde partijen.

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

Blootstellingen aan activiteiten gerelateerd aan nucleaire energie en fossiel gas

Conform Annex XII van de Disclosures Delegated Act wordt bijkomende informatie gerapporteerd met betrekking tot blootstellingen aan activiteiten gerelateerd aan nucleaire energie en fossiel gas. Naar aanleiding van de Draft Commission Notice van 21 december 2023 dient de set van templates, indien relevant, gerapporteerd te worden voor elke KPI. De KPIs voor kredietinstellingen zijn de stock, flow en blootstellingen buiten balanstelling, waarbij steeds onderscheid wordt gemaakt tussen de omzet -en CapEx-gebaseerde KPIs. Voor de flow van Argenta Spaarbank en de KPI met betrekking tot de beleggingen van Argenta Assuranties worden de blootstellingen aan nucleaire energie en fossiel gas niet als materieel beschouwd. De set van templates voor blootstellingen buiten balanstelling van Argenta Spaarbank weerspiegelt de asset management activiteiten van Argenta.

Argenta Spaarbank – 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

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