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

						% of assets excluded from the	% of assets excluded from the
							denominator of the GAR
						(Article 7(2) and (3) and	(Article 7(1) and Section 1.2.4
		Total environmentally sustainable assets	KPI****	KPI****	% coverage (over total assets)*	Section 1.1.2. of Annex V)	of Annex V)
Main KPI	Green asset ratio (GAR) stock	2 724	5,3	5,3	98,1	58,0	1,9
						% of assets excluded from the	% of assets excluded from the
						numerator of the GAR	denominator of the GAR
						(Article 7(2) and (3) and	(Article 7(1) and Section 1.2.4
		Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)	Section 1.1.2. of Annex V)	of Annex V)
Additional KPIs	GAR (flow)	895	1,7 %	1,7 %	8,1 %		
	Trading book*						
	Financial guarantees						
	Assets under management						
	Fees and commissions income**						

<sup>\*</sup> 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

Instutitons shall dislcose forwardlooking information for this KPIs, including information in terms of targets, together with relevant explanations on the methodology applied.

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.

<sup>\*\*</sup>Fees and commissions income from services other than lending and AuM

<sup>\*\*\* %</sup> of assets covered by the KPI over banks' total assets

<sup>\*\*\*\*</sup>based on the Turnover KPI of the counterparty

<sup>\*\*\*\*\*</sup>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.

## 1.Assets for the calculation of GAR

		a	b	С	d	e	f	g h	i	j	k	I m	n o	р	q
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				Cli	mate Change Miti	gation (CCM)		Climate Cha	nge Adaptation	(CCA)	,	Water and marine resources (W	TR)	Circula	r economy (CE)
			Ofw	hich towards	taxonomy relevan	t sectors (Tayono	my-eligible)	Of which toward:		ant sectors	Of w	hich towards taxonomy relevant	sectors	Of which towards	taxonomy relevan
	NOK million	Total [gross]			,		,8,		onomy-eligible)			(Taxonomy-eligible)			nomy-eligible)
		carrying amount		Of whic	h environmentally	sustainable (Tax	onomy-aligned)	Of whic	h environmentall (Taxonomy-aligi			Of which environmentally so (Taxonomy-aligned			environmentally s (Taxonomy-aligned
					Of which Use of	Of which	Of which conhide	-	Of which Use		i i	Of which Use of			Of which Use of
					Proceeds	transitional	Of which enabling		of Proceeds	enabling			enabling		Proceeds
	GAR - Covered assets in both numerator and denominator  Loans and advances, debt securities and equity instruments not HfT														
1	eligible for GAR calculation	21 607	20 593	2 724											
2	Financial undertakings														
3	Credit institutions  Loans and advances														
5	Debt securities, including UoP														
6	Equity instruments														
7 8	Other financial corporations of which investment firms														
9	Loans and advances														
10	Debt securities, including UoP														
11	Equity instruments														
12	of which management companies  Loans and advances				-										<del> </del>
14	Debt securities, including UoP														
15	Equity instruments														
16 17	of which insurance undertakings  Loans and advances										-				+
18	Debt securities, including UoP														
19	Equity instruments														
20	Non-financial undertakings														
21 22	Loans and advances  Debt securities, including UoP														
23	Equity instruments														
24	Households	21 607	20 593	2 724											
25	of which loans collateralised by residential immovable property	20 593	20 593	2 724											
26 27	of which building renovation loans of which motor vehicle loans														
27	Local governments financing														
29	Housing financing														
30	Other local government financing														
31	Collateral obtained by taking possession: residential and commercial immovable properties														
	Assets excluded from the numerator for GAR calculation (covered in the														
32	denominator)	29 890													
33	Financial and Non-financial undertakings	28 662													
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	28 662													
35	Loans and advances	20 566													
36	of which loans collateralised by commercial immovable property	19 701													
37	of which building renovation loans														
38 39	Debt securities Equity instruments	6 110 1 986													
	Non-EU country counterparties not subject to NFRD disclosure	1 980													
40	obligations	-													
41	Loans and advances														
42 43	Debt securities Equity instruments														
44	Derivatives Derivatives	76													
45	On demand interbank loans	1 155													
46 47	Cash and cash-related assets	5													
48	Other categories of assets (e.g. Goodwill, commodities etc.) Total GAR assets	- 8 51 497													
49	Assets not covered for GAR calculation	1 021											سندرو		
50	Central governments and Supranational issuers	272													
51	Central banks exposure	749													
52 53	Trading book Total assets	52 518													
Off-balance sheet exposures - Under	akings subject to NFRD disclosure obligations	32 318					1								_
54	Financial guarantees														
55	Assets under management														+
56 57	Of which debt securities Of which equity instruments				1	1					-				+
	or which equity instruments					+	+			+				_	

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	Polls	ution (PPC)		Biodiversity and	l Ecosystems (E	BIO)		TOTAL (CCM	I + CCA + WTR	+ CE + PPC + BI	0)			Climate	Change Mitiga	tion (CCM)			Climate Char	nge Adaptation (	CCA)	V	Vater and maris
t sectors	Of which towards t	axonomy releva	nt sectors	Of which towards tax	onomy relevan								Of whi			ectors (Taxonom	y-eligible)		owards taxono	omy relevant sect			
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		Discl	losure reference															
ne resources (V		Ofhinh A		conomy (CE)		Ofhish A		tion (PPC)	(Т	Ofbish A		and Ecosystems (E omy relevant secto			TOTAL (C	CM + CCA + WTR	+ CE + PPC + BI	))
gible)	ors (Taxonomy-	OI WHICH L	eli	igible)	ors (Taxonomy	OI WHICH L	el	ny reievant sect ligible)	ors (Taxonomy	-OI WHICH L	owards taxono	eligible)	ors (Taxonomy-	Of whi	ch towards ta	ixonomy relevant	sectors (Taxono	my-eligible)
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of Proceeds	enabling			of Proceeds	enabling			of Proceeds	enabling			Proceeds	enabling			Proceeds	transitional	enabling
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## 3. GAR KPI stock

1. Institution shall dislose in this template the GAR KPIs on stock of loans calculated 2. Information on the GAR (green asset ratio of eligible activities) shall be 3. Credit institutions can, in addition to the information included in 4. Credit institutions shall duplicate this temp	e for
based on the data disclosed in template 1, on covered assets, and by applying the accompanied with information on the proportion of total assets covered this template, show the proportion of assets funding taxonomy	C 101
formulas proposed in this template by the GAR relevant sectors that are environmentally sustainable (Taxonomy-	

		a	b	С	d	е	f	g	h	i	j	k	I	m	n	0	р
																Disclosure	reference date
			Climate Cha	nge Mitigatio	on (CCM)		Clin	nate Change	Adaptation (	CCA)	Wat	er and marin	e resources (	WTR)		Circular e	conomy (CE)
		Proportion of to				nt sectors			covered assets				overed assets		Propor		covered assets
		1100011101101101		onomy-eligible		5000015			t sectors (Taxo				tors (Taxonor				ctors (Taxonom
	% (compared to total covered assets in the denominator)						1		of total cove				of total cove				of total covere
					ed assets funding			funding tax	konomy releva	ant sectors		funding tax	onomy releva	nt sectors		funding tax	konomy relevan
			reie	vant sectors (	Taxonomy-align	ea)		(Ta	xonomy-align	ed)		(Tax	k <u>onomy-align</u> e	ed)		(Ta	x <u>onomy-aligner</u>
				Of which	Of which	Of which			Of which	Of which			Of which	Of which			Of which
				Use of	transitional	enabling			Use of	enabling			Use of	enabling			Use of
				Proceeds	cransicional	cridoling			Proceeds	chabing			Proceeds	cridomig			Proceeds
	GAR - Covered assets in both numerator and denominator					,								,			
1	Loans and advances, debt securities and equity instruments not HfT	40,0 %	5,3 %		1												
	eligible for GAR calculation	-,,,,,	-,		+	-											1
2	Financial undertakings				+	1				1				-			+
3	Credit institutions																1
4	Loans and advances					1											-
5 6	Debt securities, including UoP																
7	Equity instruments Other financial corporations		-														
- 8	of which investment firms		-														-
9	Loans and advances		-														+
10	Debt securities, including UoP					1											+
-																	
11	Equity instruments																
12	of which management companies																
13	Loans and advances																
14	Debt securities, including UoP																
15	Equity instruments																_
16 17	of which insurance undertakings Loans and advances			1									1				+
18	Debt securities, including UoP					1											+
19	Equity instruments																
20	Non-financial undertakings																
21	Loans and advances				+					-				1			+
22	Debt securities, including UoP				†	<del> </del>								+			+
23	Equity instruments																
24	Households	40,0 %	5,3 %			Ì											
25	of which loans collateralised by residential immovable property	40,0 %	5,3 %														
26	of which building renovation loans																
27	of which motor vehicle loans																
28	Local governments financing										,						
29	Housing financing																
30	Other local government financing				1												
31	Collateral obtained by taking possession: residential and				1												
	commercial immovable properties																1
32	Total GAR assets	40,0 %	5,3 %														

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e T																							
		Polluti	on (PPC)		Biod	diversity and	d Ecosystems	(BIO)		TOTAL (CCM	+ CCA + WTR	+ CE + PPC + BIC	0)			Climate (	Change Mitiga	ition (CCM)		Cli	mate Change	Adaptation (0	CA)
funding	Proport		overed assets	funding			covered asset					unding taxonom			Propor	tion of total cov			y relevant			overed assets	
y-eligible)	taxonomy		tors (Taxonon		taxon		t sectors (Tax			sect	ors (Taxonomy	-eligible)				secto	rs (Taxonomy-	eligible)		taxonom		tors (Taxonon	
ed assets			of total cover				n of total cove			Proportion	of total covere	d assets funding	z taxonomy	Proportion		Proportion o	f total covered	d assets funding	taxonomy			of total cover	
nt sectors			onomy releva				xonomy relev					Taxonomy-align		of total				axonomy-aligne				onomy releva	
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									40,0 %	5,3 %													
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Wa	ter and mari	ne resources (\	WTR)		Circular ec	onomy (CE)			Pollutio	on (PPC)		Bio	diversity and	Ecosystems (	BIO)		TOTAL (CCM + CO	CA + WTR + C	E + PPC + BIO)		
		covered assets		Propor	rtion of total c		funding	Propo	tion of total co		funding		tion of total co			Proportio	n of total covered as			ant sectors	
		ctors (Taxonon			y relevant sect				y relevant sect				y relevant sect			-		onomy-eligib			ı l
	Proportion	of total cover	ed assets			of total cover				of total covere			Proportion	of total cover	ed assets		Proportion of to			vanamu	Proportion
	funding ta	konomy releva	nt sectors		funding tax	onomy releva	nt sectors		funding taxo	onomy relevar	nt sectors		funding taxo	onomy releva	nt sectors				onomy-aligned)		of total
	(Ta	xonomy-aligne	ed)		(Tax	onomy-aligne	d)		(Tax	onomy-aligne	d)(b		(Tax	onomy-aligne	d)				.onomy-aligneu)		assets
		Of which	Of which			Of which	Of which			Of which	Of which			Of which	Of which			Of which	Of which	Of which	covered
		Use of	enabling			Use of	enabling			Use of	enabling			Use of	enabling			Use of	transitional	enabling	ı l
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## 4. GAR KPI flow

1. Institution shall dislose 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

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			Climate Cha	ange Mitigatio	on (CCM)		Cli	mate Chang	e Adaptation (	(CCA)	Wat	ter and mar	ine resources	(WTR)	
		Proportion of to	ntal covered a	ssets funding t	taxonomy relev	ant sectors	Propor	tion of total	covered asset	s funding	Propor	tion of total	covered asset	s funding	Propor
		1 Toportion of to		onomy-eligible		ant sectors			ctors (Taxono	-			ectors (Taxono	-	
			(Tax	onomy-engible	-,		taxonom	y relevant se	ctors (raxono	illy-eligible)	taxonom	y relevant se	ctors (raxono	illy-eligible)	Laxonom
	% (compared to flow of total eligible assets)		_					Proportio	n of total cove	ered assets		Proportio	on of total cove	ered assets	
					d assets funding			funding to	axonomy relev	ant sectors		funding t	axonomy relev	ant sectors	
			rele	vant sectors (	Taxonomy-align	ed)			axonomy-aligr			(T	axonomy-align	ned)	
				1	1		1			1	-			1	-
				Of which Use	Of which	Of which			Of which Use	Of which			Of which Use	of which	
				of Proceeds	transitional	enabling			of Proceeds	enabling			of Proceeds	enabling	
															4
	GAR - Covered assets in both numerator and denominator														
1	Loans and advances, debt securities and equity instruments not HfT	53,6 %	22.00/												
1	eligible for GAR calculation	53,6 %	32,9 %	<u> </u>					1		1				
2	Financial undertakings														
3	Credit institutions														
4	Loans and advances														
5	Debt securities, including UoP														
6	Equity instruments														
7	Other financial corporations														
8	of which investment firms														
9	Loans and advances														
10	Debt securities, including UoP														
11	Equity instruments														
12	of which management companies														
13	Loans and advances														ļ
14	Debt securities, including UoP														
15	Equity instruments														
16	of which insurance undertakings														
17	Loans and advances														
18	Debt securities, including UoP														<u> </u>
19	Equity instruments														4
20	Non-financial undertakings			-	-	-		1	1	-	+	1	-	-	+
21	Loans and advances			-	-	-		1	1	-	+	1	-	-	+
22 23	Debt securities, including UoP					-	<b> </b>								+
23	Equity instruments Households	53,6 %	32,9 %				<b> </b>	+				<u> </u>			4
24	nousenous	53,6 %	32,9 %				<b> </b>	+	+						<del>                                     </del>
25	of which loans collateralised by residential immovable property	53,6 %	32,9 %												
26	of which building renovation loans														
27	of which motor vehicle loans				ļ										
28	Local governments financing								1		1	1	ļ		1
29	Housing financing				ļ		ļ	1			1	1			1
30	Other local government financing							1	1		1				4
31	Collateral obtained by taking possession: residential and commercial immovable properties														
32	Total GAR assets	53,6 %	32,9 %												

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Disclosur	re reference da	ite T														
Circular e	conomy (CE)			Pollut	ion (PPC)		Biod	diversity and	d Ecosystems (	(BIO)		TOTAL (CCM	+ CCA + WTR -	+ CE + PPC + BIO	D)	
	covered assets	-			covered assets ctors (Taxonor				covered assets ctors (Taxonor	-	Proporti		vered assets for ors (Taxonomy	inding taxonom -eligible)	ıy relevant	
funding ta	on of total cove exonomy releva exonomy-align	ant sectors		funding ta	n of total cove xonomy releva xonomy-align	ant sectors		funding ta	n of total cove xonomy releva xonomy-align	ant sectors				d assets fundin Faxonomy-aligr		Proportion of total new assets covered
	Of which Use of Proceeds				Of which Use of Proceeds				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds		Of which enabling	
											<b>50</b> 5 6					
											53,6 %	32,9 %				
											53,6 %	32,9 %				
											53,6 %	32,9 %				
											53,6 %	32,9 %				