

**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)
<b>Main KPI</b>	<b>Green asset ratio (GAR) stock</b>	<b>2 724</b>	<b>5,3</b>	<b>5,3</b>	<b>98,1</b>	<b>58,0</b>	<b>1,9</b>

		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)
<i>Additional KPIs</i>	<i>GAR (flow)</i>	895	1,7 %	1,7 %	8,1 %		
	<i>Trading book*</i>						
	<i>Financial guarantees</i>						
	<i>Assets under management</i>						
	<i>Fees and commissions income**</i>						

\* For credit institutions that do not meet the conditions of Article 94(1) of the CRR or the conditions set out in Article 325a(1) of the CRR

\*\*Fees and commissions income from services other than lending and AuM

Institutions shall disclose 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

NOK million		Disclosure reference date T																
		Total [gross] carrying amount	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)		
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)		
			Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (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 enabling	Of which Use of Proceeds		Of which enabling	Of which Use of Proceeds			
GAR - Covered assets in both numerator and denominator																		
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	21 607	20 593	2 724														
2	<b>Financial undertakings</b>																	
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																	
14	Debt securities, including UoP																	
15	Equity instruments																	
16	of which insurance undertakings																	
17	Loans and advances																	
18	Debt securities, including UoP																	
19	Equity instruments																	
20	<b>Non-financial undertakings</b>																	
21	Loans and advances																	
22	Debt securities, including UoP																	
23	Equity instruments																	
24	<b>Households</b>	21 607	20 593	2 724														
25	of which loans collateralised by residential immovable property	20 593	20 593	2 724														
26	of which building renovation loans																	
27	of which motor vehicle loans																	
28	<b>Local governments financing</b>																	
29	Housing financing																	
30	Other local government financing																	
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>																	
32	<b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>	29 890																
33	<b>Financial and Non-financial undertakings</b>	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	Debt securities	6 110																
39	Equity instruments	1 986																
40	Non-EU country counterparties not subject to NFRD disclosure obligations	-																
41	Loans and advances																	
42	Debt securities																	
43	Equity instruments																	
44	<b>Derivatives</b>	76																
45	On demand interbank loans	1 155																
46	Cash and cash-related assets	5																
47	Other categories of assets (e.g. Goodwill, commodities etc.)	8																
48	<b>Total GAR assets</b>	51 497																
49	<b>Assets not covered for GAR calculation</b>	1 021																
50	Central governments and Supranational issuers	272																
51	Central banks exposure	749																
52	Trading book																	
53	<b>Total assets</b>	52 518																
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>																		
54	Financial guarantees																	
55	Assets under management																	
56	Of which debt securities																	
57	Of which equity instruments																	







q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af	ag	ah	ai	aj	ak	al	am	an	ao
e T																							
funding y-eligible ed assets t sectors j)	Pollution (PPC)			Biodiversity and Ecosystems (BIO)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)							
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total assets covered	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-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 covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds		Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which specialised lending	Of which enabling				
									40,0 %	5,3 %													
									40,0 %	5,3 %													
									40,0 %	5,3 %													



4. GAR KPI flow

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

2. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures

		a	b	c	d	e	f	g	h	i	j	k	l	m	n
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			Water and marine resources (WTR)					
% (compared to flow of total eligible assets)		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)			Proporti taxonomy		
		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)					
		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 enabling				
	<b>GAR - Covered assets in both numerator and denominator</b>														
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	53,6 %	32,9 %												
2	<b>Financial undertakings</b>														
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														
14	Debt securities, including UoP														
15	Equity instruments														
16	of which insurance undertakings														
17	Loans and advances														
18	Debt securities, including UoP														
19	Equity instruments														
20	<b>Non-financial undertakings</b>														
21	Loans and advances														
22	Debt securities, including UoP														
23	Equity instruments														
24	<b>Households</b>	53,6 %	32,9 %												
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														
28	<b>Local governments financing</b>														
29	Housing financing														
30	Other local government financing														
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>														
32	<b>Total GAR assets</b>	53,6 %	32,9 %												



