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## COVER NOTE

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From:	Secretary-General of the European Commission, signed by Ms Martine DEPREZ, Director
date of receipt:	7 July 2025
To:	Ms Thérèse BLANCHET, Secretary-General of the Council of the European Union

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Subject:	ANNEX 6 ANNEX to the COMMISSION DELEGATED REGULATION (EU) .../... amending Commission Delegated Regulation (EU) 2021/2178 as regards the simplification of the content and presentation of information to be disclosed concerning environmentally sustainable activities and Commission Delegated Regulations (EU) 2021/2139 and (EU) 2023/2486 as regards simplification of certain technical screening criteria for determining whether economic activities cause no significant harm to environmental objectives

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Delegations will find attached document C(2025) 4568 annex.

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EUROPEAN  
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Brussels, 4.7.2025  
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ANNEX 6

**ANNEX**

**to the**

**COMMISSION DELEGATED REGULATION (EU) .../...**

**amending Commission Delegated Regulation (EU) 2021/2178 as regards the simplification of the content and presentation of information to be disclosed concerning environmentally sustainable activities and Commission Delegated Regulations (EU) 2021/2139 and (EU) 2023/2486 as regards simplification of certain technical screening criteria for determining whether economic activities cause no significant harm to environmental objectives**

## ANNEX VI

### ‘ANNEX VI

#### TEMPLATE FOR THE KPIS OF CREDIT INSTITUTIONS

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

*Template 0: Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation*

Disclosure reference date/period t									
		Total exposure to Taxonomy-aligned activities (currency)		KPI (2) (%)	KPI (3) (%)	% coverage (over total assets) (4) (%)	non assessed exposures (% of covered assets) (5) (%)	non assessed exposures (% of covered assets) (5) (%)	
		Turnover-based	CapEx-based	Turnover-based	CapEx-based		Turnover-based	CapEx-based	
Main KPI	Green asset ratio (GAR) stock								
		Total exposure to Taxonomy-aligned activities (currency)		KPI (2) (%)	KPI (3) (%)	% coverage (over total assets) (4) (%)	non assessed exposures (% of covered assets) (5) (%)	non assessed exposures (% of covered assets) (5) (%)	
		Turnover-based	CapEx-based	Turnover-based	CapEx-based		Turnover-based	CapEx-based	
Additional KPIs	GAR (flow)								
	Trading book								
	Financial guarantees								
	Assets under management								
	Fees and commissions income(1)								

(1) fees and commissions income from services other than lending and AuM

(2) based on the Turnover KPI of the counterparty

(3) based on the CapEx KPI of the counterparty

(4) % of assets covered by the KPI over banks' total assets

(5) in accordance with Article 7(8) of this Regulation

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 2028.

## Template 1: Assets for the calculation of GAR

Disclosure reference date/period t		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
Stock/ Flow Million EUR	Total [gross] carrying amount	Of which Taxonomy- eligible	Of which Taxonomy- aligned	Breakdown per environmental objective						Of which Use of Proceeds	Of which transitional	Of which enabling	Non-assessed exposures	Of which financing non- material activities of counterparties (4)	Of which exposures financing counterparties reporting in accordance with Article 7(9)	Of which not assessed considered non-material by the credit institution (5)	
				Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)								
1	GAR - Covered assets in both numerator and denominator																
2	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation																
3	Financial undertakings																
4	Loans and advances																
5	Debt securities, including UoP																
6	Equity instruments																
7	Non-financial undertakings																
8	Loans and advances																
9	Debt securities, including UoP																
10	Equity instruments																
11	Households																
12	of which loans collateralised by residential immovable property																
13	of which building renovation loans																
14	of which motor vehicle loans																
15	Local governments financing																
16	Housing financing																
17	Other local government financing																
18	Collateral obtained by taking possession: residential and commercial immovable properties																
19	Exposures included on a voluntary basis (6)																
20	Total GAR assets																
21	Assets not covered for GAR calculation																
22	Central governments and Supranational issuers																
23	Central banks exposure																
24	Trading book																
25	Undertakings and entities not subject to CSRD																
26	SMEs and undertakings (other than SMEs) not subject to CSRD disclosure obligations																
27	Loans and advances																
28	of which loans collateralised by commercial immovable property																
29	of which building renovation loans																
30	Debt securities																
31	Equity instruments																
32	Non-EU country counterparties not subject to CSRD disclosure obligations																
33	Loans and advances																
34	Debt securities																
35	Equity instruments																
36	Derivatives																
37	On demand interbank loans																
38	Cash and cash-related assets																
39	Other categories of assets (e.g. Goodwill, commodities etc.)																
40	Total assets																
Off-balance sheet exposures (stock) to Undertakings subject to CSRD disclosure obligations and local governments																	
41	Financial guarantees																
42	Assets under management																
43	Of which debt securities																
44	Of which equity instruments																

1. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts.
2. Credit institutions shall duplicate this template for reporting on stocks for the calculation of GAR stock, and reporting on new assets for the calculation of GAR flow.
3. Credit institutions shall duplicate this template for turnover based and CapEx based disclosures.
4. in accordance with Article 7(8)(a) and (b) of this Regulation
5. in accordance with Article 4(1a) of this Regulation
6. in accordance with Article 7(3) of this Regulation

Template 2: GAR sector information

	Disclosure reference date/period t									
	a	b	c	d	e	f	g	h	i	j
	Breakdown by sector - NACE 4 digits level (code and label) (Million EUR)	Total [Gross] carrying amount	Of which Taxonomy eligible	Of which Taxonomy aligned	Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)
1										
2										
3										
...										
10										
11	Nuclear activities <sup>(4)</sup>									
12	Fossil gas activities <sup>(5)</sup>									
13	Of which non-assessed exposures <sup>(6)</sup>									

1. Credit institutions shall disclose in this template information on top ten exposures in the banking book towards top ten 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. Credit institutions shall duplicate this template for turnover based and CapEx based disclosures.
4. referred to in Sections 4.26, 4.27, and 4.28 of Annexes I and II to Delegated Regulation 2021/2139
5. referred to in Sections 4.29, 4.30, and 4.31 of Annexes I and II to Delegated Regulation 2021/2139
6. in accordance with Article 7(8) of this Regulation

### Template 3: GAR KPI stock

	Disclosure reference date t														
% (compared to corresponding total covered assets in the denominator)		a	b	c	d	e	f	g	h	i	j	k	l	m	
		Taxonomy-eligible	Taxonomy aligned	Breakdown per environmental objective							Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of Taxonomy aligned in Taxonomy eligible	Non-assessed exposures (3)
				Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)						
1	<b>GAR - Covered assets in both numerator and denominator</b>														
2	<b>Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation</b>														
3	<b>Financial undertakings</b>														
4	Loans and advances														
5	Debt securities, including UoP														
6	Equity instruments														
7	<b>Non-financial undertakings</b>														
8	Loans and advances														
9	Debt securities, including UoP														
10	Equity instruments														
11	<b>Households</b>														
12	of which loans collateralised by residential immovable property														
13	of which building renovation loans														
14	of which motor vehicle loans														
15	<b>Local governments financing</b>														
16	Housing financing														
17	Other local government financing														
18	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>														
19	<b>Exposures included on a voluntary basis (4)</b>														
20	<b>GAR - Total GAR assets</b>														

1. Institution shall disclose in this template the GAR KPIs on stock of exposures calculated based on the data disclosed in template 1, on covered assets.
2. Credit institutions shall duplicate this template for turnover based and CapEx based disclosures.
3. in accordance with Article 7(8) of this Regulation
4. in accordance with Article 7(3) of this Regulation



### Template 4: GAR KPI flow

	Disclosure reference period T														
% (compared to corresponding total covered assets in the denominator)		a	b	c	d	e	f	g	h	i	j	k	l	m	
		Taxonomy-eligible	Taxonomy aligned	Breakdown per environmental objective							Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of Taxonomy aligned in Taxonomy eligible	Non-assessed exposures (3)
				Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)						
1	<b>GAR - Covered assets in both numerator and denominator</b>														
2	<b>Loans and advances, debt securities and equity instruments not Hft eligible for GAR calculation</b>														
3	<b>Financial undertakings</b>														
4	Loans and advances														
5	Debt securities, including UoP														
6	Equity instruments														
7	<b>Non-financial undertakings</b>														
8	Loans and advances														
9	Debt securities, including UoP														
10	Equity instruments														
11	<b>Households</b>														
12	of which loans collateralised by residential immovable property														
13	of which building renovation loans														
14	of which motor vehicle loans														
15	<b>Local governments financing</b>														
16	Housing financing														
17	Other local government financing														
18	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>														
19	<b>Exposures included on a voluntary basis (4)</b>														
20	<b>GAR - Total GAR assets</b>														

1. Institution shall disclose in this template the GAR KPIs on flow of new loans and advances, debt securities, equity instruments, and repossessed collateral during the financial year prior to the disclosure reference date calculated based on the data disclosed in template 1, on covered assets.
2. Credit institutions shall duplicate this template for turnover based and CapEx based disclosures
3. in accordance with Article 7(8) of this Regulation
4. in accordance with Article 7(3) of this Regulation

*Template 5: KPI off-balance sheet exposures*

	Disclosure reference date/period t											
% (compared to corresponding total off-balance sheet assets)	a	b	c	d	e	f	g	h	i	j	k	l
	Taxonomy eligible	Taxonomy aligned	Breakdown per environmental objective						Of which Use of Proceeds	Of which transitional	Of which enabling	Non-assessed exposures (4)
			Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)				
1	Financial guarantees (FinGuar KPI)											
2	Assets under management (AuM KPI)											

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets.
2. Institutions shall duplicate this template to disclose stock and flow KPIs for off-balance sheet exposures.
3. Credit institutions shall duplicate this template for turnover-based and CapEx-based disclosures.
4. in accordance with Article 7(8) of this Regulation

Template 6: KPI on fees and commissions income from services other than lending and asset management

	Disclosure reference period T													
F&C KPI		a	b	c	d	e	f	g	h	i	j	k	l	m
		Total	Taxonomy eligible	Taxonomy aligned	Breakdown per environmental objective						Of which Use of Proceeds	Of which transitional	Of which enabling	of which non-assessed fees and commissions income (3)
					Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)				
		Mn EUR	%	%	%	%	%	%	%	%	%	%	%	%
1	Fees and commissions income from CSRD corporates - Services other than lending													
2	Services towards financial undertakings													
3	Non-financial undertakings													
4	Counterparties not subject to CSRD disclosure obligations, including third-country counterparties													

1. Institutions shall disclose in this template information on the percentage (%) of fees and commissions income related to taxonomy relevant sectors and Taxonomy-aligned activities (with breakdown for transitional and enabling activities) compared to total fees and commissions income from CSRD corporates for services other than lending and asset management.
2. Credit institutions shall duplicate this template for turnover based and CapEx based disclosures
3. in accordance with Article 7(8) of this Regulation

Template 7: KPI Trading book portfolio

Disclosure reference period T		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Absolute purchases plus absolute sales (Fair value)									Trading KPI						
		of which non-assessed exposures (2)	Of which Taxonomy-aligned														
				Of which CCM	Of which CCA	Of which WTR	Of which CE	Of which PPC	Of which BIO	Of which CCM	Of which CCA	Of which WTR	Of which CE	Of which PPC	Of which BIO		
1	Financial assets held for trading (debt securities and equity holdings) - CSRD corporates																
2	Financial corporates																
3	Debt securities																
4	Equity instruments																
5	Non-financial corporates																
6	Debt securities																
7	Equity instruments																
8	Counterparties not subject to CSRD disclosure obligations, including third-country counterparties																
9	Debt securities																
10	Equity instruments																

1. Credit institutions shall duplicate this template for turnover based and CapEx based disclosures
2. in accordance with Article 7(8) of this Regulation
- ,