SUSTAINABILITY REPORT
2025
CRÉDITO AGRÍCOLA GROUP



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1. MESSAGE OF THE CHAIRMAN OF THE EXECUTIVE BOARD OF DIRECTORS

2025 was a year of increased demands, regulatory uncertainty and change, and a deepening commitment to sustainability. In an international context marked by geopolitical instability, persistent economic pressures, social tensions, and growing evidence of the impacts of climate change on the economy, territories and communities, it has become even clearer that organisational resilience depends on the soundness of their values, their adaptability, and the clarity of their long-term vision.

For the Crédito Agrícola Group, 2025 also represented a significant moment of leadership renewal. This evolution was carried out with respect for the path already taken and with recognition of the contribution of all those who, over recent years, have helped to consolidate a solid, close institution, prepared to respond to the challenges of the present. Building on this legacy, it was possible to embrace new perspectives and reinforce the ambition to continue building, with a sense of continuity, an integrated vision of sustainable value creation.

Even in a context of transformation, the fundamental pillars of the Crédito Agrícola Group remained unchanged. Our roots remain firmly anchored in cooperativism, in closeness to people, in our connection to the communities, and in our commitment to local development. It is this identity that distinguishes our approach to the financial sector: action based on trust, deep knowledge of the territories, and shared responsibility with the communities we serve.

It was also within this framework that, in 2025, the Group once again translated its commitment into concrete results. The growth in the number of employees to 4,435, the strengthening of female representation, both across the organisation as a whole and in management positions, continued investment in training, and the maintenance of a network of 615 branches, demonstrate the importance placed on people, territorial reach and closeness to the customer. Likewise, the 3.8 million euros provided in support to the community, distributed across 2,678 entities, confirms the centrality of social impact in our actions. On the environmental front, we continued our efforts to monitor and reduce our carbon footprint, with favourable progress across different emission scopes, while continuing to strengthen the quality and maturity of our ESG reporting.

Throughout the year, this journey was accompanied by initiatives that clearly illustrate our path and the main milestones achieved. We strengthened our capacity to mobilise capital for sustainable investment through the issuance of a social bond of 300 million euros, for which demand far exceeded supply, a clear sign of the market's confidence in the Group's solidity and in the credibility of its sustainability strategy and social role. We continued to provide transition-aligned financing solutions, such as Green Loans and Sustainability-Linked Loans, and invested heavily in building the capacity of customers and partners through initiatives such as the CA AgroTransição programme, the Tourism Transition Acceleration programme, the ESG Reporting Leaders programme, and the second season of the Net Zero Stories by CA mini-series, which showcased concrete examples of sustainable transformation within the Portuguese business fabric. At the same time, we maintained an active role in the social and environmental sphere, through partnerships and projects with an impact on

communities, reinforcing the coherence between our purpose, our activity and the reality of the territories in which we operate.

This Report thus reflects a journey towards greater integration, greater rigour and greater maturity. A journey in which sustainability is increasingly asserting itself, not as a parallel dimension, but as an integral part of strategy, risk management, customer relationships, regulatory response and long-term value creation. The transition we are going through is not only organisational; it is also cultural. It requires listening, accountability, the ability to learn, and consistency between the ambition we have set and the decisions we put into practice.

We enter the coming years aware of the complexity of the challenges facing the financial sector and society as a whole, but confident in the strength of the Crédito Agrícola Group. An institution with history, clear values and the capacity for renewal, without losing loyalty to its origins. It is this balance between continuity and transformation that defines our path: a path built with people, for the territories, with a responsible outlook on the future we want to help build.

Sérgio Frade, Chairman of the Crédito Agrícola Group

2. HIGHLIGHTS

HIGHLIGHTS 2025[1]

No. of Employees: **4 ,435** (+3% compared to 2024)

% Employees by gender:

Women: 52% (+1.5% vs. 2024)

Men: 48% (-1.5% vs. 2024)

% of Employees in Management Positions by Gender:

Women: **32.2%** (+1.4 p.p. compared to 2024)

Men: **67.8%** (-1.4 p.p. compared to 2024)

Average no. of training hours per Employee: 46h (-14.8% vs. 2024)

No. of Branches: 615 (-0.32% vs. 2024)

% Adapted agencies[2]: **85%** (-6% compared to 2024)

% Isolated agencies[3]: **42%** (+2% compared to 2024)

% Local suppliers[4]: 50% (-4% vs. 2024)

Community Support[5]: €3.8 million (+2.7% vs. 2024) distributed across 2,678 entities (+1.1% vs. 2024)

Carbon Footprint[6]:

Scope 1: **1,657.9 tons CO_2e** (-45% vs. 2024)

Scope 2 (market-based): **152.6 ton CO_2e** (+15.7% compared to 2024)

Scope 3 (categories 1, 5, 6 and 7): **4,121.7 tons CO_2e** (-3.8% vs. 2024)

MAIN INITIATIVES 2025

In a society marked by economic, social and environmental risks and challenges arising from phenomena as diverse as armed conflicts, political decisions, or even the increase in GHG emissions, which led 2025 to stand out as one of the three hottest years on record, surpassing the 1.5°C limit initially set by the Paris Agreement, it becomes essential for organisations and institutions to adopt a long-term vision of sustainability rather than prioritising immediate economic gains. Such a strategic decision requires creating conditions that promote positive, meaningful change in people's lives and in preserving the planet we all share.

[1] Indicators for the Crédito Agrícola Group.
[2] Branches adapted for people with reduced mobility.
[3] Branches in locations where there are no other banking institutions available.
[4] Suppliers based in the municipality where the Associated Caixas Branches are located.
[5] Through donations and financial sponsorship.
[6] As explained in Chapter 5.3, the calculation methodologies and the categories considered were modified, which partly explains the differences observed in relation to the previous reporting period.

In this context, the Crédito Agrícola Group (GCA), true to its cooperative roots and strong ties to national local communities, is committed to playing an active role in promoting the necessary changes, helping to build a more sustainable, resilient and inclusive economy, while safeguarding collective well-being.

To achieve this goal, the Group advocates a comprehensive, integrated approach, encompassing banking activity, internal management models, and involvement in philanthropic and volunteering initiatives. Through this approach, the Crédito Agrícola Group believes it is making an effective contribution to a more balanced, responsible future that benefits everyone.

Among the many initiatives and projects developed in 2025, the Group highlights the following:

Sustainable finance

- In terms of raising capital for sustainable investment, at the beginning of 2025 Crédito Agrícola strengthened its position by issuing a third Social Bond (PTCCCOOM0004) worth €300 million, for which demand substantially exceeded supply;

- The availability of **Green Loans and Sustainability-Linked Loans** also continued, two products reflecting the evolving needs of companies and the strengthening of financing requirements aligned with sustainability practices and the improved Green, Social and Sustainability (GSS) Bond Framework.

Building Customer Capacity for Sustainability

- Launch of the second season of the documentary mini-series “Net Zero Stories by CA”, highlighting success stories of customers from various business sectors, playing an active role in transforming their business models, demonstrating and promoting the creation of good climate resilience and transition practices;

- Launch of the 1st edition of the Programme for Accelerating the Sustainable Transition of the Tourism Sector, in partnership with Maze Impact, aimed at SME customers in the North, Centre and South regions. With the support of individual mentoring and group training thematic sessions, participants developed their first sustainability reports and set their first public ESG commitments, and a practical guide with guidelines and templates (available on the Institutional Website) was also developed to help scale their impact across the sector.

- Launch of the **CA AgroTransition** programme in partnership with Consulai and aimed at farmers and technicians from Producer Organisations, to strengthen the agricultural sector's capacity for the sustainable transition, combining training sessions, field visits, hands-on workshops and case study analysis;

- Launch of the “**ESG Reporting Leaders**” training programme, comprising a series of awareness and mobilisation sessions for Portuguese companies regarding the need to collect, report and monitor ESG data, using the SIBS ESG tool.

Social and Environmental Impact Projects and Partnerships

- The "**CA More Sustainable Day**" competition, which marked Crédito Agrícola's 114th anniversary, awarding 4 cash prizes of €10,000 each for the implementation of projects with the potential for a positive impact on the environment or society;

- Renewal of the partnership with the IPSS **Just a Change**, strengthening the joint commitment to combating housing poverty and energy exclusion, through initiatives and donations that promote community empowerment and active engagement with society;

- Renewal of the partnership with the **NGO *Business as Nature*** , supporting more than 90 women running rural community businesses involved in ecosystem protection under the "Network of Guardians of Nature and Sustainable Development of the Rural World" project, strengthening support for female entrepreneurship and the preservation of Portugal's natural heritage;

- Strengthening of the academic cooperation protocol with the **Faculty of Economics - University of Porto:**, supporting the structuring of an executive master's degree in sustainability, currently under approval, and the selection and awarding of prizes to the winners of the first edition of the **Crédito Agrícola & FEP Geração Impacto Award, as well as the launch of the 2nd edition.**

3. SUSTAINABILITY IN CONTEXT: 2025

Modern societies are currently exposed to significant environmental and social challenges and risks. These are demonstrated in the Global Risks Report 2025[7]World Economic Forum, which identifies misinformation and disinformation, extreme climate events, armed conflicts between nations, societal polarisation, and cyber espionage and warfare as the top 5 risks over a 2-year horizon.

In a medium-term 10-year assessment, of the top 5 global risks, 4 are environmental in nature, including extreme climate events, biodiversity loss and ecosystem collapse, critical changes to earth systems, and natural resource scarcity, with the fifth being misinformation and disinformation, the latter related to the technological risk category. The same medium-term analysis, for the coming year 2026[8], maintained this risk assessment, considering environmental risks to be the most severe; in the short term, however, there was a shift towards regarding geoeconomic confrontation, misinformation and disinformation, and societal polarisation as the most prominent risks. **However, it is recognised by some world leaders that environmental threats are interlinked with multiple other risk types that may lead to direct effects on productivity, market stability and corporate profitability, resulting in profound economic and financial consequences.**

The events of 2025, marked by the occurrence of extreme climate phenomena across the globe, reflect the risks highlighted by the World Economic Forum. Also in this regard, the latest analyses by the United Nations agency, the World Meteorological Organization, confirm that 2025 was one of the three warmest years on record, continuing the sequence of above-average global temperatures. Additionally, it is also worth noting that the last 11 years have been the 11 warmest on record, with ocean warming also continuing to reach unprecedented levels[9].

Maintaining GHG emission levels at current levels will not only continue to drive up average global temperatures, but will also, as a result, be responsible for a higher incidence of extreme climate events, intensifying the need for concrete, immediate decisions to ensure a sustainable, fair future, as has already been evident in the first weeks of 2026 with the destruction of many businesses and homes in the central region of the country. The occurrence of these phenomena demonstrates that the effects of climate change are already a reality for present generations, and it is in their hands to determine the impact they will have on future generations.

The United Nations 2030 Agenda for Sustainable Development, binding on its Member States, has encouraged the significant implementation of its 17 Sustainable Development Goals (SDGs) across governments, businesses and other organisations. In this context, many European Union Member States have been taking a leading role in developing climate and environmental policies aimed at decarbonising their economies and achieving net zero by 2050. To this end, concrete measures are essential to reduce the impacts of climate change, namely strengthening energy efficiency, implementing renewable energy, and protecting ecosystems and their biodiversity. At the same time, it is necessary to ensure that minorities and more vulnerable communities have access to resources and technologies so that they too can adapt to the necessary changes taking place. With regard to Portugal's performance in implementing the SDGs, 2025 was marked by a drop of 4 positions, now ranking 20th in the world ranking led by Finland. However, despite this drop in the ranking, the country's score on the indicator relating to

[7] The Global Risk Report 2025
[8] The Global Risk Report 2026
[9] World Meteorological Organization

progress in implementing the 17 SDGs rose from 80.2% to 80.6%, demonstrating that Portugal remains committed to implementing the goals set for building a more inclusive, sustainable country[10].

It should be noted that, with the increasing frequency of extreme climate events resulting from climate change, a significant increase in the resulting economic losses is expected. According to the *Morningstar DBRS*[11] report, in Portugal only 5% of all economic losses resulting from natural catastrophes, such as extreme climate events, are covered by insurers. In this regard, it is worth noting that, over the last 18 years, more than 20 extreme climate events have been recorded in Portugal, according to the classification used by insurers, representing a cost of more than €800 million for these companies. This reality has direct consequences not only for the economy but also for the stability of Banks, since without insurance coverage and with the possibility of income loss resulting from the destruction of jobs, the likelihood of default on the regular payment of banking products such as mortgage loans or financing to the economy increases, partly due to the partial or total destruction of assets or liabilities.

Within this framework, risk transfer mechanisms, such as insurance, play an important role in mitigating immediate financial impacts. However, their effectiveness must be complemented by structural investments in climate adaptation and resilience measures, capable of reducing the vulnerability of assets, infrastructure and communities to extreme climate events. Strengthening the adaptive capacity of the economy and society will be decisive in limiting the magnitude of future damage, promoting faster recovery after extreme events, and strengthening the long-term resilience of the financial system.

Reflecting this concern, Banco de Portugal (BdP) has also been paying particular attention to the effects of climate risks on the stability of the financial system, as evidenced in the Annual Report on the Banking Sector's Exposure to Climate Risk[12]. In the 2025 edition, BdP places particular focus on the financial system's exposure to wildfire risk, considered one of the most relevant physical risks, with significant impacts on the environment, the economy and populations, not only because of the economic and social effects they cause, but also because of the consequences in terms of ecosystem and biodiversity destruction.

The financial sector does not view regulatory and legislative requirements as the only driver for acting sustainably. By its very nature, the CA Group has always treated the environmental and social concerns of the communities in which it operates as a decisive factor in its activity. Below, we therefore highlight some guidelines that have been encouraging other financial system operators to align their activity with ESG objectives:

[10] Sustainable Development Report 2025
[11] Climate Risk Navigator: Can Insured Losses Become a Proxy to Climate Costs?
[12] Annual Report on the Banking Sector's Exposure to Climate Risk

- In the domestic context, the ECB[13], based on the National Energy and Climate Plan (PNEC), estimates that an ambitious 55% reduction in GHG emissions will be achieved for the 2021-30 period. However, achieving this target will require investment exceeding the estimated 7% of GDP. For Banks, the ECB stresses that credit risk would increase significantly in the absence of effective change, resulting in financial losses related to assets dependent on climate deregulation.
- In addition, the IPCC's AR6 Report also stresses the need for a significant increase in climate action investment, noting that, with current policy implementation and the corresponding level of investment, it will not be possible to meet the goal of keeping the global average temperature below 1.5°C.

The growing exposure of economies and societies to the risks associated with climate change should not be viewed by the financial sector exclusively as a source of risk to its activity and the stability of its assets. On the contrary, the transition to a low-carbon economy also represents a significant strategic opportunity for financial institutions capable of anticipating and supporting this transformation.

In this context, the financial sector plays a key role in mobilising capital for sustainable economic activities, promoting the development of innovative solutions and supporting the implementation of technologies that contribute to the decarbonisation of the economy. Through the provision of financing, investment and the development of sustainable financial products, financial institutions can accelerate the energy transition and foster business models that are more resilient and aligned with global climate objectives.

Institutions that manage to identify, in a timely manner, the emerging sectors, technologies and business models associated with the climate transition will be better positioned to benefit from the growth opportunities arising from this process. The strengthening of financing in areas such as renewable energy, energy efficiency, sustainable mobility, electrification, the circular economy and other activities supporting carbon neutrality may contribute to increased market share, diversification of revenue sources, and the creation of sustainable long-term competitive advantages.

The integration of climate considerations into business strategy is therefore not only a response to the challenges posed by climate change, but also a driver of value creation, enabling financial institutions to play an active role in building a more sustainable, resilient and competitive economy. In a decade in which geopolitical circumstances have dominated the agenda, notably with the withdrawal of the United States of America, one of the world's largest polluters, from the Paris Agreement, the financial sector has also felt the impact of shifting priorities in some States. This is reflected in the weakening of the Net Zero Banking Alliance (NZBA), caused by the departure of several Banks following the American president's announcement, which resulted in the end of this organisation in its previous form, now operating as a framework for meeting climate targets.

[13] European Central Bank, ECB Economic Bulletin, Issue 6/2022

In light of this reality, the Crédito Agrícola Group maintained its commitment to the NZBA, understanding that sustainable financing is essential for achieving the objectives of building a more sustainable and resilient economy.

Still within the international context, COP30 set the target of annual mobilisation of 1.3 trillion dollars by 2035, among the various public and private stakeholders. More specifically for financial services, worth highlighting is the creation of conditions for aligning with innovative sustainable finance tools such as carbon credits, loans, funds and environmentally-based derivatives, through the adaptation of the current risk framework.

Alongside these events, the European bloc also experienced a 2025 marked by strong divergences regarding the level of ambition and effort to be required of the European economy and businesses in terms of sustainability. Accordingly, the Omnibus package presented by the European Commission was approved, aiming to promote legislative simplification in order to reduce the administrative and compliance burden for European Union companies, which for many represents a step back in the EU's ambitions to lead the global transition towards a sustainable economy.

At regulatory level, both European and national, the following guidelines stand out:

- At European level, the **Corporate Sustainability Reporting Directive** (CSRD, Directive (EU) 2022/2464) is a set of measures that aims to promote the reporting of sustainable and social practices by companies, providing greater transparency on organisations and their activities to investors, consumers and stakeholders. Organisations subject to the CSRD are thus required to implement the European Sustainability Reporting Standards (ESRS), which require detailed disclosure of the environmental, social and governance impact resulting from the conduct of their activities. Despite being quite ambitious, in 2025 the approval of the omnibus package led to a review of the CSRD application requirements. This review aimed to reduce the directive's scope of application, as well as to make the requirements for organisations to implement the changes needed in their alignment with sustainable practices clearer and simpler.
- As for the **EU taxonomy for sustainable activities** (Regulation (EU) 2020/852), it defines a classification system that rigorously characterises which economic activities are considered sustainable, guiding investment towards relevant programmes in achieving the climate change targets set by the European Union, while also combating greenwashing. Once again, the omnibus package led to a simplification of regulations, seeking to further encourage transparency for sustainable finance, without placing an excessive administrative burden on European companies.
- The **Sustainable Finance Disclosure Regulation** (SFDR, Regulation (EU) 2019/2088) sets out obligations for financial market participants to disclose information on the sustainability of their products and services in periodic reports and on their websites. The mandatory information to be disclosed includes ESG risks and their management, and the Principal Adverse Impacts (PAI) relating to greenhouse gases (GHG), water and waste. The SFDR also saw the omnibus package impose changes to the regulation, aimed at simplifying and reducing the administrative requirements for financial market participants, including reducing requirements that overlap with the CSRD. These changes are seen by the European Union as fundamental for the European economic bloc to continue to attract private investment towards the transition to a more sustainable economy.

- The **Corporate Sustainability Due Diligence Directive** (CSDDD, Directive (EU) 2024/1760) was established with the aim of encouraging corporate accountability, ensuring that companies develop transition plans that address the social and environmental consequences of their activity throughout their value chain. This creates a link in the identification, prevention and mitigation of the negative impacts arising from its activity. However, the approval of the omnibus package led to the transposition deadline being postponed to 2027, along with the simplification of the obligations to be met by companies.
- The *EBA's Roadmap on Sustainable Finance* sets out an action plan for framing environmental, social and governance risks in the financial sector. The roadmap thus suggests specific measures for implementing the 8 key objectives defined for sustainable finance: 1) transparency and disclosures; 2) risk management and supervision; 3) prudential treatment of exposures; 4) stress tests; 5) standards and labels; 6) greenwashing; 7) supervisory reporting; 8) ESG risks and financial sustainability monitoring.
- The ***ECB Guide on Climate-related and Environmental Risks*** highlights the importance of the financial sector including climate and environmental risks in its normal supervisory and risk management practices, so that institutions are able to address the climate and environmental impacts expected over the coming decades. To this end, the guide provides guidance on how financial institutions should assess, manage and report climate and environmental risk, on an equal footing and integrated with more traditional risk types, such as credit, liquidity, market and operational risk. The guide thus also extends expectations to external and internal reporting obligations regarding exposure to environmental damage, the incorporation of environmental and climate risk into business strategy and stress testing. In order to apply consistent, balanced supervision to all supervised domestic entities, Banco de Portugal issued Circular Letter No. CC/2021/00000010, stating that the expectations of the ECB's guide also apply to less significant credit institutions through direct supervision.
- The ***EBA Guidelines on the Management of ESG Risks*** set out the internal ESG risk management requirements that organisations must incorporate, ensuring the preparation of a detailed transition plan towards a more sustainable economy that takes all ESG risks into account.
- At national level, the development of the **Social Climate Plan** is also worth highlighting; although still under development following the completion of the public consultation period, it aims to promote the mitigation of social and economic impacts on the groups most vulnerable to, and affected by, greenhouse gas (GHG) emissions, particularly through the implementation of structural measures and investments in energy efficiency, renewable energy, building renovation, or zero- or low-emission mobility solutions, to ensure that no one is left behind. This Plan originates from the need to support the most vulnerable groups, since the new EU ETS regime introduces carbon emissions taxation in the buildings and road transport sectors in the European Union (EU), encouraging the transition to cleaner, more efficient energy sources. This taxation is expected to potentially lead to higher prices for fossil fuels used in these sectors and, consequently, to have significant social impacts, particularly for vulnerable households, vulnerable micro-enterprises and vulnerable transport users.

Financial and non-financial institutions play a decisive role in building a more sustainable, inclusive and resilient society. Beyond their economic function, these organisations bear a growing responsibility for promoting people's well-being, strengthening communities, and responding to the major environmental and social challenges that characterise the 21st century. In this context, the Crédito Agrícola Group recognises its responsibility as an agent of development and intends to continue playing an active role in creating sustainable value, working in close partnership with families, businesses, associations and local communities to promote a more prosperous, equitable and sustainable future.

The climate emergency is an unavoidable reality that threatens the stability of our collective future. The decisions made today will determine the future state of the planet, the quality of life of populations and the ability of future generations to respond to the environmental, economic and social challenges ahead. The urgency of climate action requires a coordinated and ambitious response from all sectors of society, including the financial sector, which plays a central role in mobilising capital for a more sustainable and resilient economy.

However, the transition to a sustainable development model is not limited to the environmental dimension. Alongside climate challenges, societies are facing profound demographic, economic and technological transformations. Population ageing, falling birth rates and growing demographic concentration in large urban centres pose new challenges to territorial cohesion, the sustainability of social systems, and the economic vitality of less densely populated

regions. In this context, it is essential to ensure that the transition to a more sustainable economy is also a just transition, capable of promoting opportunities for all territories and social groups.

The growing international mobility of people and the integration of migrant communities are also an increasingly relevant reality for economic and social development. The inclusion of these populations in the labour market, the financial system and community life represents not only a social responsibility but also an opportunity to strengthen the productive capacity, innovation and demographic dynamism of the regions. Financial institutions play an important role in

promotion of financial inclusion, ensuring access to products and services that contribute to the economic and social integration of all citizens.

At the same time, rapid technological progress and the growing adoption of Artificial Intelligence are profoundly transforming the economy, business models and the daily lives of families. Although these technologies offer significant potential to increase productivity, improve operational efficiency and drive innovation, they also pose challenges related to adapting professional skills, protecting consumers, and preventing new forms of digital exclusion.

In this context, it is essential to promote responsible, ethical and inclusive technological transformation, ensuring that the benefits of innovation are shared evenly across society.

As a cooperative financial institution with a strong historical connection to local communities, the Crédito Agrícola Group recognises that its role goes beyond simply providing financing and banking services. Its closeness to people, businesses and territories gives it an added responsibility to promote social and financial inclusion, support local economic development, enhance rural communities and strengthen social cohesion. This

vocation, present since the Group's inception, continues to be one of the pillars of its action, helping create conditions for families to prosper, businesses to grow sustainably, and communities to face the challenges of an ever-changing world.

It is with this integrated vision that the Crédito Agrícola Group seeks to contribute to a more sustainable society, in which environmental protection, economic development and social progress are complementary, inseparable objectives. Building that future will require commitment, collaboration and adaptability, values that will continue to guide the Group's action in responding to the challenges and opportunities that will define the coming decades.

4. SUSTAINABILITY WITHIN THE CRÉDITO AGRÍCOLA GROUP: A COMMITMENT TO THE FUTURE

This document constitutes the Consolidated Sustainability Report, the scope of which includes all entities of the Crédito Agrícola Group – Caixas de Crédito Agrícola Mútuo, Caixa Central, FENACAM, CA Seguros, CA Gest, CA Vida, CA Imóveis, CA Informática and CA Serviços – in line with the approach taken in the financial statements. Whenever the information presented does not fully cover the defined scope, this is clearly indicated.

In preparing the 2025 Sustainability Report, the entire value chain was considered, both upstream and downstream, namely Suppliers and Customers, particularly with regard to the identification of the material Impacts, Risks and Opportunities for the Group. These elements will be detailed in the thematic ESRS and GRI standards, and whenever the data presented relates to the value chain, this will be explicitly indicated.

The Sustainability Report covers the period between 1 January and 31 December 2025. With regard to comparative figures, 2023 and 2024 were used, with exceptions noted whenever they relate to different periods. In this regard, the Crédito Agrícola Group is committed to preparing the 2025 Sustainability Report in accordance with the Corporate Sustainability Reporting Directive (CSRD, Directive (EU) 2022/2464), in order to increase transparency and promote the adoption of more sustainable practices. At the same time, all the information contained in the Sustainability Report also complies with the Global Reporting Initiative's GRI Standards (2021), for the “In accordance” option.

All provisions relating to the disclosure of quantitative and qualitative information under the European Environmental Taxonomy, as specified in Delegated Regulation (EU) 2021/2178, and in the amendments made by the Omnibus package, will be reported in the Sustainability Report.

In the disclosure of results, whenever necessary, all calculation methods used will be mentioned in the methodological notes section in the annexes (7.4. Methodological Notes). In cases where calculation methodologies have been changed compared to previous reporting years, the specific changes will be indicated in the corresponding location in the report.

4.1. OUR BACKGROUND

The Crédito Agrícola Group is a financial group of cooperative origin constituted on the basis of Caixas de Crédito Agrícola Mútuo.

Founded in 1911, Crédito Agrícola initially focused on supporting the financing of farmers in Portugal, following the principle of solidarity that marked the historical origins of the Caixas de Crédito Agrícola Mútuo, associated with the Santas Casas da Misericórdia – founded in 1498 under Queen D. Leonor and Friar Miguel Contreiras – as well as the Celeiros (granaries), created in 1576 by D. Sebastião.

The transformation of the Portuguese political and social system after 25 April 1974 enabled the development of a movement to unite the existing Caixas, which were seeking to become autonomous again after coming under the oversight of Caixa Geral de Depósitos, a move caused by the banking and economic crisis of the 1930s.

This movement resulted, in 1978, in the creation of the National Federation of Caixas de Crédito Agrícola Mútuo – FENACAM, whose core mission was the national and international support and representation of its Members, thereby enabling Crédito Agrícola's expansion in the 1980s.

Caixa Central was established in 1984 as the pillar of an integrated system of all the associated Caixas, exercising leadership functions in guidance, supervision and financial representation of the entire Integrated System of Crédito Agrícola Mútuo (SICAM). The last decade of the 20th century was also a significant milestone in the growth and formation of the CA Group's current identity, with the creation of the entities now known as CA Gest, CA Seguros, CA Vida, as well as CA Informática and CA Serviços. The Group currently also comprises CA Imóveis and CA SGPS.

4.2. OUR VISION, MISSION AND VALUES

The Crédito Agrícola Group's vision is "**to become a benchmark for inclusion, sustainability and innovation, while maintaining its recognition as the trusted Financial Group of the Portuguese people**".

With a view to achieving this recognition, the CA Group's mission remains "**to contribute to the economic and social progress of the regions, practising close-to-the-customer, purposeful and sustainable banking**".

This relationship is based on the Group's four cooperative values:

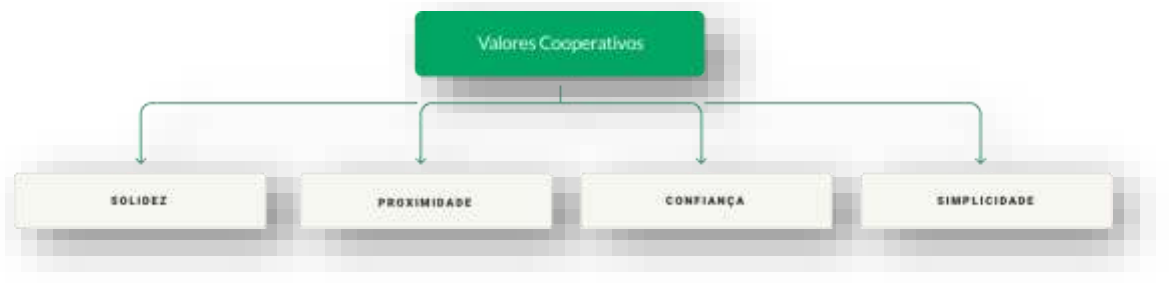
Solidity: We are a highly financially solid Group;

Proximity: We foster a close relationship with our customers and local communities;

Trust: We guarantee a professional and personalised service based on trust and transparency, with high ethical standards;

Simplicity: We value simplicity and efficiency in our processes in order to continuously improve the customer experience.

Figure 1 - Cooperative values of the Crédito Agrícola Group..



Caixa Central and the Caixas de Crédito Agrícola Mútuo (CCAM or Associated Caixas) play an essential role in fulfilling the Group's mission, working together as drivers of the economic, social and cultural development of the regions in which they operate. Their in-depth knowledge of the local business and economic fabric, as well as their understanding of the challenges affecting the progress of communities, allows the Associated Caixas to play a decisive role as agents of development. Thanks to the closeness they maintain with Customers, help support their aspirations and improve their quality of life.

Reflecting its mission and the pillars that define it, the GCA has the broadest presence in Portugal, particularly outside the main urban centres, with a market share of 18.7% in terms of its branches. This strong presence throughout the territory reflects the Crédito Agrícola commitment to being a close-to-the-customer Bank that supports local communities. The Group is thus able to play a crucial role in supporting local economies, not only through job creation, but also through local investment and financing for SMEs, which promote economic growth and strengthen the sense of community.

Table 1 – Distribution of CA Group branches in Portugal

District	No. of branches by District
AUTONOMOUS REGION OF THE AZORES	19
FARO	48
LEIRIA	45

SANTARÉM	36
LISBOA	47
ÉVORA	31
PORTALEGRE	21
BEJA	29
BRAGA	32
VILA REAL	22
BRAGANÇA	21
PORTO	48
AVEIRO	40
VISEU	41
COIMBRA	47
CASTELO BRANCO	18
SETÚBAL	28
GUARDA	25
VIANA DO CASTELO	16
MADEIRA	1

4.3. STRATEGY AND BUSINESS MODEL

Within the framework of its business model, Crédito Agrícola adopts a segmented approach to customer service, tailoring its offer to the specific needs and characteristics of each Customer profile. This personalisation makes it possible to respond more effectively to the expectations of different population segments.

The Crédito Agrícola Group's offer is thus characterised by its universality, comprising a wide range of financial products and services. This includes solutions for day-to-day management, financing lines aimed at individual and

corporate Customers, savings and investment options, as well as capitalisation and protection insurance, for both Customers and their assets.

The Group's activity is based on the principle of sustainability and solidarity that unites the 67 Caixas de Crédito Agrícola Mútuo that make it up. This cooperative model distinguishes Crédito Agrícola from other domestic financial institutions, namely through its commitment to promoting the economic and social development of local and regional communities.

In 2025, the Crédito Agrícola Group remained true to its purpose, distinguishing itself as the only financial group:

… where the results obtained are distributed or reinvested in the local community itself.

… which directs its customers' savings towards financing investment projects in the regions where they live.

… whose decision-making is decentralised, allowing for greater agility and adaptability.

… which recruits its employees through local retail units, promoting employment in the region.

Figure 2 - CA Group's financial products and services offer



Legenda: (*) geridos pela IM Gestão de Ativos; (**) geridos pela IM Gestão de Ativos, SGFI, SA.
Fonte: GCA Apresentação Institucional 9M24

The CA Group's business model, based on a comprehensive offer, makes it possible to support a broad range of essential sectors of the Portuguese economy. The impact of its action is thus far-reaching, with around **35%** of the exposure of its corporate credit portfolio allocated to the real estate, industrial production and public sectors, with **14%**, **12%** and **11%** exposure respectively, as at December 2025.

Additionally, the CA Group maintains a strong commitment to financing the sector at the root of its origins, the agriculture and fisheries sector, which accounts for around 10% of the Group's portfolio exposure.

Exposure to these sectors may present some challenges for the CA Group given the situation of the Portuguese economy. The real estate, industrial production and public sectors face structural challenges that may influence financing risk and demand. In the real estate sector, the persistent shortage of housing supply, combined with the continuous rise in prices and rents, keeps pressure on the market high and increases sensitivity to macroeconomic changes, which may affect credit quality and developers' investment capacity. In industrial production, the main obstacles relate to the recent fall in output, mainly due to rising energy costs and lower external demand, as well as structural challenges of low productivity and slow technology adoption, factors that may affect companies' solvency and their need for additional financing. The public sector, in turn, faces high financing needs and a volatile economic environment, marked by budgetary adjustments and debt pressures, factors that influence the cost of sovereign financing and, consequently, the conditions offered by Banks to the State and public entities.

The agricultural and fisheries sector is also not exempt from challenges. In Portugal, this sector faces structural challenges combining climate, economic and regulatory pressures:

- Agriculture is particularly exposed to the effects of climate change, namely reduced rainfall, more frequent droughts, and rising energy and input costs, factors that undermine productivity and require increased investment in efficient irrigation, mechanisation and more sustainable practices.
- In parallel, the fisheries sector faces quota restrictions, difficulties in attracting and retaining labour and growing pressure to ensure the sustainability of marine resources, factors that add volatility to the activity and uncertainty to the income of professionals.

Agriculture and fisheries, strategic sectors for food security, are meanwhile going through a phase of transformation marked by technological innovation, digitalisation, the transition to sustainable practices, and growing access to European incentives, namely under the Common Agricultural Policy Strategic Plan and the modernisation of water and production infrastructure. At the same time, new opportunities are emerging from the valuing of marine resources, the professionalisation of fisheries and the promotion of ocean sustainability, central themes in the national debate on the future of the blue economy. The CA Group can thus increase its impact by financing smart agricultural technologies, water efficiency projects, sustainable aquaculture, fleet renewal and environmental certifications, strengthening the resilience and competitiveness of these essential sectors.

These challenges may impact the Bank's activity through greater exposure to credit risk, the need for financing to modernise and adapt farms and businesses, and potential fluctuations in demand for capital from companies and producers in these sectors.

Notwithstanding the challenges listed above, these sectors are also full of opportunities waiting to be revealed and harnessed.

In the real estate sector, despite supply pressures and rising prices, the Portuguese real estate sector continues to show dynamism, strong demand and investment appeal, both domestic and international, with particular emphasis on demand from young people and growth in the residential, retail and tourism segments. This environment creates opportunities for the Bank to support new construction, urban rehabilitation, affordable housing and sustainable solutions, in line with energy efficiency and green urban planning trends. The Bank can broaden its impact by promoting specialised financing products, green credit lines and partnerships with developers to accelerate the availability of qualified supply and mitigate affordability risks.

In the industrial sector, although there are challenges linked to productivity and the cost of energy, the transition to Industry 5.0 represents a significant opportunity to modernise the industrial fabric, with greater technological integration, automation, collaborative robotics and digitalisation of production processes — factors increasingly driven by innovation hubs and European investment. The CA Group can play a strategic role by financing technological modernisation, energy efficiency, digital capacity-building and the growth of industrial SME projects, strengthening the sector's competitiveness and helping reduce structural risks linked to low productivity.

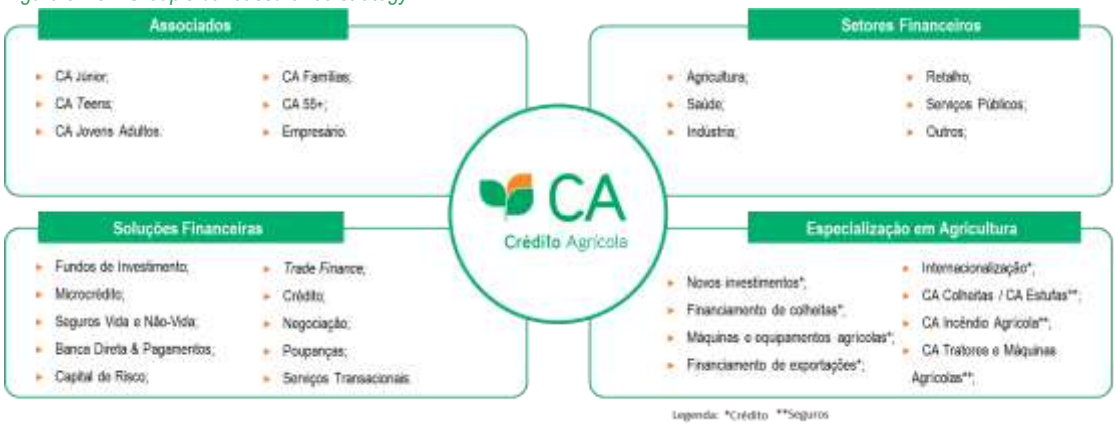
The public sector is also not exempt from future opportunities. This sector is in a cycle of intense investment, with significant financing needs associated with the execution of budgetary programmes, administrative modernisation, digitalisation and the realisation of structural investments, including infrastructure and territorial cohesion policies. This situation offers the Bank the opportunity to strengthen its role as a financial partner to the State and public entities, through specialised financing, financial advisory services, support for PPP models, and debt management mechanisms, contributing to greater public spending efficiency and macroeconomic stability.

Since 2019, one of the CA Group's objectives has been to drive the sustainable transformation of the economy with real impact, thereby positioning itself, and seeking to be recognised, as a benchmark for inclusion and sustainability in the domestic market.

Table 2 – Crédito Agrícola Market Shares, December 2024 and 2025

Crédito Agrícola Market Shares			
		2024	2025
Life insurance		1%	1.7%
Non-Life Insurance		2.7%	2.6%
Credit and Deposits		7.2%	7.3%
Deposits		8.2%	8.4%
Credit	Individuals	3.7%	3.7%
	Non-financial corporations	10.0%	10.4%
	Micro-Enterprises	14.3%	13.7%
	SME	5.8%	6.5%
	Corporate	5.7%	6.4%
	Agriculture and Fisheries	27.0%	26.3%

Figure 3 - CA Group's bancassurance strategy



Crédito Agrícola has a bancassurance strategy, with a value proposition covering all segments, a wide range of retail banking and protection services, and specialisation in the agricultural sector.

As a reflection of this strategy, the CA Group stands out from its peers as the leader in Agricultural financing in Portugal, also holding a positive share of Non-Financial Corporations at 10.4%, particularly in the Micro-enterprise (13.7%) and SME (6.5%) segments.

In addition to a strong presence throughout the national territory, the CA Group has an international presence in Europe, with representative offices in Paris – France, Luxembourg and Geneva – Switzerland.

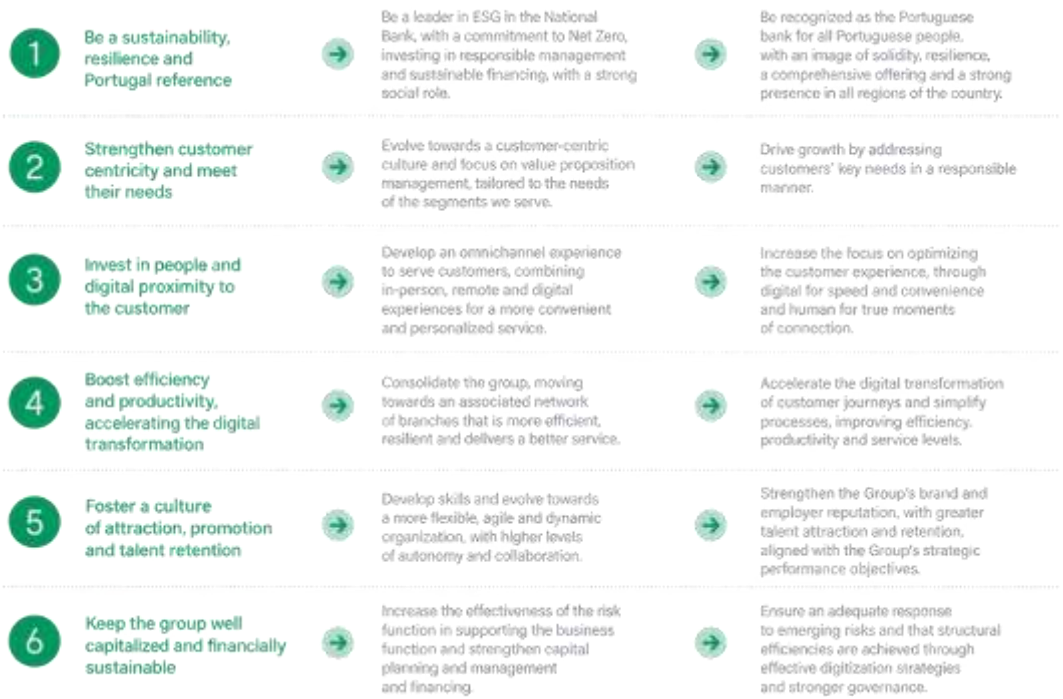
With the creation of the CA Group's Sustainability Office in 2022, the goal of sustainably boosting the national economy was reinforced, and the Bank has been integrating sustainability into its banking business model as one of the essential pillars of its action.

Following this movement and ambition, the Sustainability Strategy for the 2023-2025 period was defined, based on four pillars of action, around which important organisational, positioning and business milestones were achieved.

SUSTAINABILITY AS A STRATEGIC ELEMENT OF THE GROUP FOR 2023-2025

CA Group, aware of the central role that sustainability plays in its operations, and of its significance as a key driver of future socio-economic progress, has embedded sustainability at the heart of its corporate strategy. This commitment can be seen in the first of the six strategic pillars defined which sets out the ambition to position CA Group as a benchmark in sustainability, resilience, and adaptability.

Figure 4 - Strategic priorities of the CA Group for the 2023-2025 period



To operationalise this vision, particularly the sustainability pillar, the Group has developed a dedicated sustainability strategy that aims to embed responsible and sustainable practices across the entire organisation, supporting environmental protection, social inclusion, and sound governance, while also safeguarding financial resilience and reinforcing stakeholder confidence. This forward-looking approach enables CA Group to align itself with the expectations of the society in which it operates and to contribute to a more sustainable economy.

Reflecting the importance of its banking business, the CA Group defined Sustainable Financing as one of the four pillars underpinning its sustainability strategy, thereby seeking to ensure the connection between ESG topics and its business model[14].

STAKEHOLDERS' PERSPECTIVES AND INTERESTS

The CA Group's strategic priorities are deeply interlinked with its main stakeholders, encompassing both internal audiences — employees of Caixa Central, of the different Caixas de Crédito Agrícola Mútuo (CCAM), and of the Group's other companies — and external audiences, such as the Regulator, Customers, the community, External Specialists, Suppliers and Partners. In this regard, the Group establishes and promotes a structured set of interactions with its various stakeholder groups, based on a close, transparent relationship built on mutual trust.

- **Customers**: The satisfaction and loyalty of current and potential Customers, both private individuals and businesses, are also a strategic priority for the Group. To this end, the CA Group provides financial solutions tailored to its customers' different needs, promoting close, trusted and transparent relationships, including the provision of solutions to support adaptation to economic, social and environmental challenges.

- **Employees**: The Crédito Agrícola Group recognises that its Employees are the main pillar of its success and sustainable value creation. Consequently, it invests continuously in the wellbeing, professional development and empowerment of its people, fostering an organisational culture that is inclusive, participatory and aligned with its values. More information in "Our social value".

- **Regulator**: Growing awareness of the impacts of environmental, social and governance risks on the viability and sustainability of the financial sector has led to increased attention, intervention and demands from regulators, legislators and other institutional entities. In this context, the CA Group bases its action on strict compliance with all legal and regulatory requirements, maintaining a close, transparent and constructive cooperative relationship with the regulator.

- **Suppliers**: The relationship with Suppliers has been progressively strengthened by the Group, favouring ethical, transparent and responsible partnerships geared towards mutual, sustainable growth. More information in "Our social value".

- **Partners**: The Crédito Agrícola Group establishes strategic alliances with partners who share its vision of sustainable development and social responsibility. These partnerships make it possible to generate relevant synergies, enhance the range of products and services and respond more effectively to

[14] For further detail on the CA Group's Sustainability Strategy, see chapter 4.5 Our Commitment to Sustainability.

Customers' needs, while simultaneously contributing to the development of the communities in which the Group operates.

- **External specialists**: The Group values collaboration with external specialists, recognising that knowledge, innovation and the sharing of best practices are essential for its continuous development. Through partnerships with consultants, academics and other specialised entities, the CA Group seeks to integrate innovative approaches aligned with national and international best practices into its business strategy.

- **Community**: The Crédito Agrícola Group maintains an active commitment to the communities in which it operates, contributing positively to their development. This commitment is put into practice through support for social, cultural and environmental initiatives, promoting collective well-being and the sustainable development of territories.

The Crédito Agrícola Group remains committed to continuing this journey of shared value creation, together with all its stakeholders, responsibly and expectantly tracking the positive impact it can generate across its entire value chain.

In a dynamic, ever-changing context, ESG issues are progressively moving beyond the reputational dimension, establishing themselves as determining factors for financial performance and sustainable value creation in the short, medium and long term. The Crédito Agrícola Group recognises the opportunities that sustainability represents, both for its business and for its stakeholders, adopting a proactive stance in identifying, integrating and realising these opportunities, with a view to creating shared value.

Aware of the relevance of its contribution and the importance of stakeholder engagement, the double materiality analysis process for the material Impacts, Risks and Opportunities of the Crédito Agrícola Group involved the active participation of its main stakeholders. This involvement made it possible to incorporate different perspectives into the process and achieve more comprehensive, representative results.

In this way, through a socially responsible, inclusive and integrated approach, the Crédito Agrícola Group consistently strengthens its ties with its stakeholders, consolidating its position as an active agent of positive change in society.

4.4. OUR GOVERNMENT MODEL FOR SUSTAINABILITY

Role of the Management and Supervisory Bodies

2025 was marked by the significant renewal of the Crédito Agrícola Group's Governing Bodies. After 12 years under the leadership of Licínio Pina, a period marked by a set of fundamental measures that enabled the Bank to achieve solid positive financial results, there was a change in the composition and number of members making up the Executive Board of Directors of Caixa Central – Caixa Central de Crédito Agrícola Mútuo, CRL (hereinafter, «Caixa Central»).

On 31 May 2025, the single list for the Governing and Statutory Bodies of Caixa Central for the 2025/2027 three-year term was elected at the General Meeting, with more than 96% of the votes.

The Executive Board of Directors (hereinafter, the «CAE»), elected for the 2025-2027 three-year term, is made up of the following Members:

- Sérgio Manuel Raposo Frade - Chairman
- Ana Paula Raposo Ramos Freitas – Member
- Ana Maria Nogueira Garcia Rodrigues – Board Member
- Filomena Antónia Ferraz Oliveira – Member
- João Alexandre Moreira Laranjeira – Board Member
- José Manuel de Oliveira Henriques – Board Member
- Rodolfo da Fonseca Pignatelli Soares Varela Pinto – Board Member

As at 31 December 2025, the portfolios of each of the CAE Members were distributed as follows:

Sérgio Manuel Raposo Frade

Chairman of the Executive Board of Directors

Areas of Responsibility:	**Alternate Director:**
• Central Human Resources Department	Filomena Ferraz de Oliveira
• Communication and Institutional Relations Office	Filomena Ferraz de Oliveira

• Credit Risk Department	Filomena Ferraz de Oliveira
• Agility and Transformation Department	Filomena Ferraz de Oliveira

Other Responsibilities:

- Chairman of the Board of Directors of Crédito Agrícola, SGPS, SA
- Chairman of the Board of Directors of Crédito Agrícola - Seguros e Pensões, SGPS, SA
- Non-Executive Chairman of Crédito Agrícola Serviços, ACE, SA
- Non-Executive Chairman of Crédito Agrícola Informática - Sistemas de Informação, SA
- Board Member (A) of the Portuguese Banking Association, representing CCCAM – Caixa Central de Crédito Agrícola Mútuo

Ana Paula Raposo Ramos Freitas

Member of the Executive Board of Directors

Areas of Responsibility:	**Alternate Director:**
• Compliance Department	Rodolfo Varela Pinto
• Banking Security Department	Rodolfo Varela Pinto
• Data Protection Office	Rodolfo Varela Pinto
• Transformation and Development Office	Rodolfo Varela Pinto

Other Responsibilities:

- Member of the Board of Directors of Crédito Agrícola, SGPS, SA
- Member of the Board of Directors of Crédito Agrícola - Seguros e Pensões, SGPS, SA
- Manager of Crédito Agrícola Imóveis, Unipessoal, Lda
- Representation on Banco de Portugal's Forum for Cybersecurity and Operational Resilience (FICRO) and on the European Association of Co-operative Banks

Ana Maria Nogueira Garcia Rodrigues

Member of the Executive Board of Directors

Areas of Responsibility:	**Alternate Director:**
• Operations Department	João Moreira Laranjeira
• Legal Affairs Department	João Moreira Laranjeira
• Credit Recovery Department	João Moreira Laranjeira
• Strategy and Property Management Office	João Moreira Laranjeira

Other Responsibilities:

- Member of the Board of Directors of Crédito Agrícola, SGPS, SA

Filomena Antónia Ferraz de Oliveira
Member of the Executive Board of Directors

Areas of Responsibility:	**Alternate Director:**
• Strategic Planning and Management Control Department	Sérgio Manuel Raposo Frade
• Finance Department	Sérgio Manuel Raposo Frade
• Accounting and Tax Department	Sérgio Manuel Raposo Frade
• Logistics, Support and Procurement Department	Sérgio Manuel Raposo Frade

Other Responsibilities:

- Member of the Board of Directors of Crédito Agrícola, SGPS, SA
- Member of the Board of Directors of Crédito Agrícola - Seguros e Pensões, SGPS, SA
- Member of the Board of Directors of Crédito Agrícola Serviços - Centro de Serviços Partilhados, ACE
- Member of the Board of Directors of Crédito Agrícola Informática - Sistemas de Informação, SA
- Board Member (B) of the Portuguese Banking Association, representing CCCAM

João Alexandre Moreira Laranjeira
Member of the Executive Board of Directors

Areas of Responsibility:	**Alternate Director:**
• Retail Business Department	Ana Maria Garcia Rodrigues
• Corporate Business Management Department	Ana Maria Garcia Rodrigues
• Business Development Department	Ana Maria Garcia Rodrigues
• Retail Department	Ana Maria Garcia Rodrigues
• Corporate Department	Ana Maria Garcia Rodrigues

Other Responsibilities:

- Member of the Board of Directors of Crédito Agrícola, SGPS, SA
- Member of the Board of Directors of Crédito Agrícola – Seguros e Pensões, SGPS, SA

José Manuel de Oliveira Henriques
Member of the Executive Board of Directors

Areas of Responsibility:	**Alternate Director:**
• Technology and Architecture Department	Sérgio Manuel Raposo Frade
• Data and Intelligence Department	Sérgio Manuel Raposo Frade
• Omnichannel Department	João Moreira Laranjeira
• Payment Methods Department	João Moreira Laranjeira

Other Responsibilities:

- Member of the Board of Directors of Crédito Agrícola, SGPS, SA
- Executive Member of the Board of Directors of Crédito Agrícola Serviços - Centro de Serviços Partilhados, ACE
- Executive Member of the Board of Directors of Crédito Agrícola Informática - Sistemas de Informação, SA

Rodolfo da Fonseca Pignatelli Soares Varela Pinto
Member of the Executive Board of Directors

Areas of Responsibility:	**Alternate Director:**
• Global Risk Department	Ana Paula Ramos Freitas
• Credit Monitoring Department	Ana Paula Ramos Freitas
• Internal Control Office	Ana Paula Ramos Freitas
• Sustainability Office	Ana Paula Ramos Freitas

Other Responsibilities:
- Member of the Board of Directors of Crédito Agrícola, SGPS, SA

* With the exception of the Internal Control Office, which reports functionally only to the CAE, the Monitoring and Supervision Department, the Audit Department, the Model Validation Office and the General Secretariat and Corporate Governance report hierarchically to the CAE and functionally to the CAE and to the General and Supervisory Council (hereinafter, the «CGS»), without prejudice to functional reporting to the CAE preferably being carried out through the points of contact listed below:

Structure:	**Preferred point of contact for functional reporting to the CAE**
• Monitoring and Supervision Department	Chairman of the CAE
• General Secretariat and Corporate Governance	Chairman of the CAE
• Model Validation Office	Chief Risk Officer

In terms of gender diversity, the CAE is made up of 43% female members and 57% male members, thus complying with Directive (EU) 2022/2381, which establishes that, by 30 June 2026, the under-represented gender must hold at least 33% of all leadership positions, including executive directors. Additionally, information regarding the organisation and governance of Caixa Central, namely the composition, functioning and powers of its Governing and Statutory Bodies, is available and detailed in the Report on the Corporate Governance Structure and Practices[15].

[15] Report on the Corporate Governance Structure and Practices included in the 2025 Annual Report

Sustainability Organisational Structure

In terms of Organisational Structure, the Sustainability Office (GS), created in 2022, is the team responsible for developing, updating and implementing the Group's Sustainability Strategy, managing and monitoring various sustainability-related topics, monitoring ESG performance, and stakeholder engagement. It actively collaborates with various Caixa Central structures, namely with the business and commercial areas (Corporate Business Management Department, Retail Business Department, Corporate Department, Retail Department and Business Development Department) in promoting and developing sustainable financing opportunities; with the financial areas (Strategic Planning and Management Control Department and Finance Department) on ESG bond issuances; with the data, technology and transformation areas (Data and Intelligence Department, CA Serviços / Technology and Architecture Department and Agility and Transformation Department) in managing information processing and monitoring processes and in implementing and monitoring IS/IT and non-IS/IT initiatives; as well as with the internal management areas (Central Human Resources Department and Logistics, Support and Procurement Department) in implementing people- and consumption-related initiatives; and with the institutional communication area (Communication and Institutional Relations Office), supporting it in establishing Crédito Agrícola as a benchmark in sustainability and inclusion.

Furthermore, it works closely with the Global Risk Department (DRG) in developing and applying the various ESG risk management exercises, preparing climate-based information and data that support the better integration of these factors into the management of financial and non-financial risks. The GS is thus positioned as a function between the 1st and 2nd lines of defence, driving business support while simultaneously promoting the proper implementation of ESG risk controls and limits, particularly with regard to their integration into customers' and their transactions' ESG risk analysis processes.

The Global Risk Department (DRG) also has important responsibilities in integrating ESG criteria into the Group's activities, performing ESG risk management functions as a 2nd line of defence, and is responsible for:

- Ensuring the exercises to identify and assess the materiality of these risks;
- Monitoring the ESG risk profile of the entire Group;
- Proposing strategies and measures to mitigate these risks, particularly with regard to the controls associated with their integration into the business;
- Promoting, according to the materiality of the risks, the quantification of ESG risks and their appropriate treatment (e.g. within ICAAP and ILAAP).

This working model, with close interaction between the GS and the bank's various areas (risk, business, finance, technology, HR, communication), is complemented by a network of Sustainability Ambassadors. These ambassadors, drawn from the various Associated Caixas, Caixa Central structures and Investee Companies, ensure the dissemination of sustainable practices, closeness to the territories, and internal mobilisation towards the Group's ESG objectives.

The Sustainability Board, also created in 2022, in turn has the mission of strengthening the Group's positive impact, by supporting the development of socially conscious, environmentally responsible financial products, playing an active role in promoting sustainable financial practices across various areas of the Bank's activity, as well as in the internal transformation needed to make the CA Group an Organisation that leads by example through operations guided by ESG principles.

The Sustainability Board is chaired by the Chairman of the CAE and comprises various members, namely:

- Chairman of the CAE (Chief Executive Officer)
- CAE Member responsible for the compliance area (Chief Compliance Officer)
- CAE Member responsible for the Financial areas (Chief Financial Officer)
- CAE Member responsible for risk management areas (Chief Risk Officer)
- Sustainability Office (GS), which acts as secretary for the meetings;
- Communication and Institutional Relations Office (GCRI);
- Strategic Planning and Management Control Department (DPEC);
- Finance Department (DF);
- Credit Risk Department (DRC);
- Global Risk Department (DRG);
- Retail Business Department (DNR);
- Corporate Business Management Department (DGNE);
- Central Human Resources Department DCRH (optional);
- Logistics, Support and Procurement Department DLSC (optional);
- CA Serviços (optional).

The Sustainability Board has the following responsibilities:

- Reviewing and commenting on any proposed revisions to the Sustainability Policy;
- Monitoring the application of the Sustainability Policy (e.g. issuing opinions in cases of reported non-compliance);
- Appraise and comment on the annual review of the Strategic Sustainability Plan, and monitor strategic key performance indicators (KPI) defined for Sustainability issues;
- Reviewing and commenting on the annual Sustainability Report;
- Monitor the evolution (and characterisation) of the green and social portfolio, but also the environmentally harmful and/or socially non-inclusive portfolio;
- Monitoring the evolution (and characterisation) of loan borrowers, namely through the collection of information (e.g. ESG questionnaires)
- Monitor the indicators arising from the investment of financing obtained through bonds at the level of financing and/or refinancing of loans;
- Monitoring the evolution of ESG and climate risks;
- Monitor the evolution of the development and marketing of other green and social financial products.

- Being informed of ongoing/anticipated regulatory changes and anticipating adjustment needs for the CA Group;
- Ensuring the commitments made under Crédito Agrícola's "Green, Social and Sustainability Bond Framework".

Caixa Central's Organisational Model

Caixa Central's organisational model is structured around four standard functions:

- **Corporate Centre:** Functional areas providing direct support to the CAE in developing the Group's Strategy and Management;
- **Shared Services:** Shared functional areas of an operational nature that directly support the other areas of the Group, maximising synergies and efficiency.
- **Business Support:** Cross-cutting functions dedicated to the development and execution of the Group's business processes.
- **Banking Business:** Caixa Central's own banking business, focused on individual Customers and SMEs in the major urban cities, Lisbon and Porto, and on Medium and Large Companies operating in Portugal.

Caixa Central's structure is made up of the Governing and Statutory Bodies, functional collegiate decision-making bodies, and various Departments and Offices.

Caixa Central's Governing Bodies, as provided for in its Articles of Association, are the General Meeting, the CAE, the CGS and the Superior Council, whose powers are set out in the Statutes of Caixa Central, and whose functioning is regulated by the corresponding internal regulations.

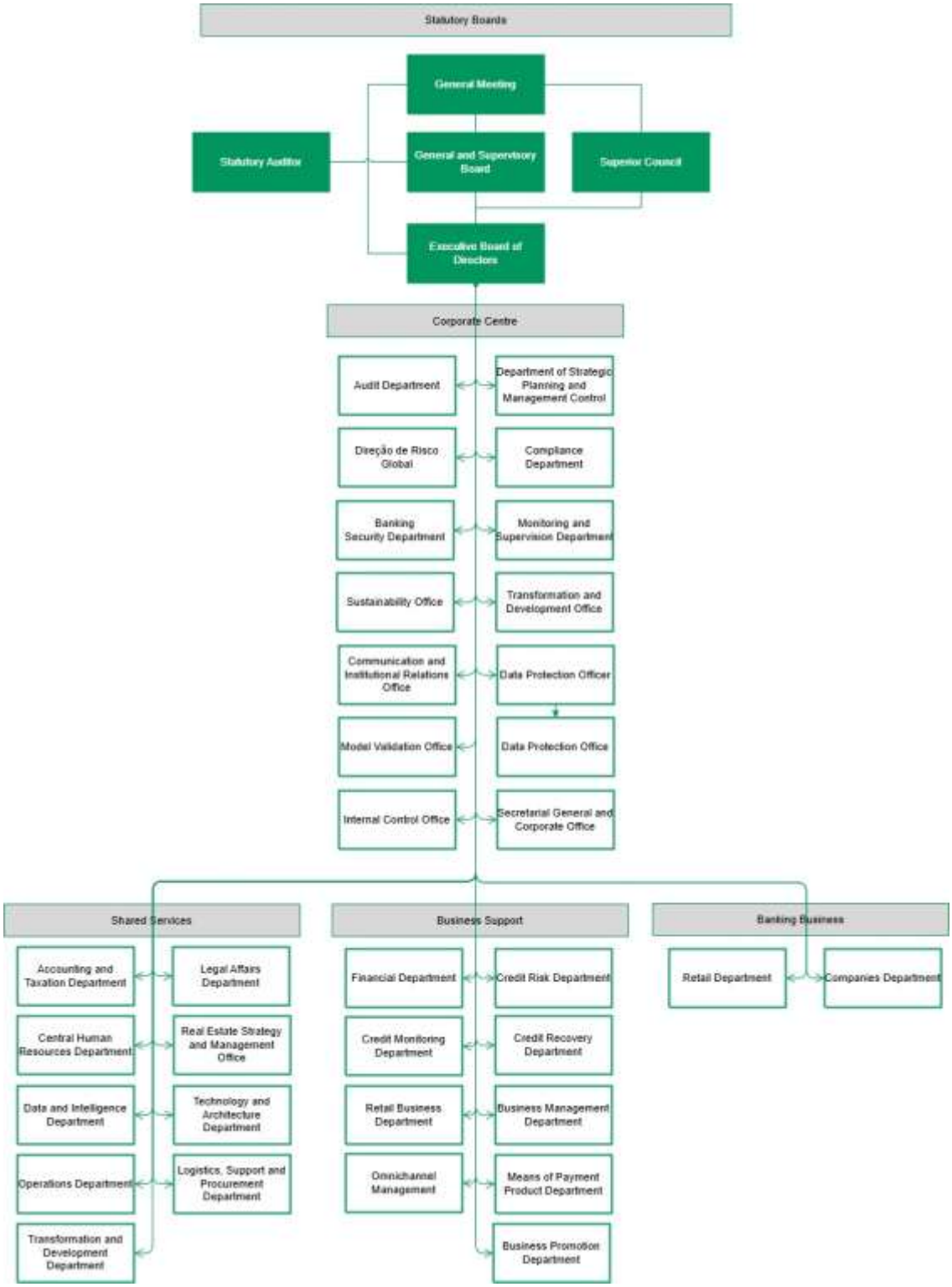
The Statutory Auditor is also a Governing Body of Caixa Central, with powers set out in Law.

In addition to the Governing Bodies, Caixa Central's Articles of Association also establish, as Statutory Bodies, the Board of the General Meeting and the Assessment Committee.

Additionally, the CGS has a Commission for Financial Matters, a Remuneration Committee and a Risk Committee, all composed exclusively of Members of the body, operating with the powers established by Law, the EBA/GL/2021/05 Guidelines on Internal Governance, and their respective internal regulations. In addition to this Commission and Committees, mandatory by Law, the CGS has also established within it a Supervision and Compliance Matters Committee, whose powers and responsibilities are set out in its internal regulations.

The CAE, in turn, has Councils, Commissions, Committees and Forums of an executive and advisory nature, further identified in Table 3 below.

Figure 5 – Organisational Chart of the Statutory Bodies



Boards, Commissions and Committees of Caixa Central

Table 3 – Councils, Commissions and Committees of Caixa Central

Councils, Commissions and Committees established by the CAE of Caixa Central
Assets, Liabilities and Capital Committee (ALCCO)
Programme Management Office (PMO)
Information Systems Committee
Annual Prioritisation Committee
Credit Board
Credit Recovery Board
Extended Credit Board
Operational Digital Resilience Council
Executive Monitoring and Supervision Committee
Shared Services Catalogue Pricing Board
Internal Control Committee
Committee on Anti-Money Laundering and Combating the Financing of Terrorism, Compliance and Sanctions
Executive Committee for Transformation and Development
Human Capital Committee
Data Governance and Quality Council
Crisis Planning Committee
Product and Value Proposition Development Committee
Investment, Efficiency and Costs Committee
Data Protection Committee
Risk Committee
Sustainability Board

INFORMATION PROVIDED AND SUSTAINABILITY ISSUES ADDRESSED BY THE COMPANY'S ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES

Aware that effective management of sustainability topics and ESG risks is crucial to the business, the Group has been structuring its governance with dedicated sustainability bodies (Sustainability Board), supported by internal structures that coordinate and monitor ESG risk management (Sustainability Office and Global Risk Department).

Additionally, the Group is currently reviewing the Sustainability Policy, which sets out the main guidelines to be followed by all Group entities, acting as the guiding pillar for sustainable action, also incorporating a set of ESG risks into the institutional risk matrix, ensuring that these factors are systematically considered in management and decision-making processes.

The Crédito Agrícola Group believes that the rigorous identification of impacts, risks and opportunities is fundamental for guiding the definition of its strategy, ensuring that the decisions taken reflect not only regulatory and market requirements, but also the expectations of its stakeholders and the emerging challenges in the environmental, social and governance dimensions.

In this way, the year 2025 was marked by the beginning of the process of integrating the results obtained from the double materiality assessment and from the climate and environmental risk materiality assessment into the Bank's internal processes, from identifying the responsibilities for monitoring these risks, through the revision of policies, the development of targets and the strengthening of additional skills among the institution's employees.

With regard to the training of members of the Governing Bodies, the Group's training plan sets out that new Directors undergo training on Net-Zero Strategy and Sustainability and the Role of the Financial Sector.

With regard to how the management and supervisory bodies assess whether their sustainability expertise is adequate, or whether there is a need to develop specialised skills and knowledge to oversee sustainability matters, a specific procedure aligned with the Group's IROs has not yet been established.

The Sustainability Board, the forum responsible for promoting and driving the Group's sustainability strategies and ESG risk management, meets quarterly, and met 4 times in 2025:

- On 10 April, the Sustainability Board held its first meeting of the year, at which the highlights of Q1, the status of the flagship projects (PPTI, Frameworks, Sustainability Report and SIBS ESG) and the next steps of the journey were discussed.
- The Council's second meeting took place on 30 May, at which the impact on internal planning was assessed and a debrief was held on the meeting with Banco de Portugal, held on 19 May, regarding the collection of ESG data from the SIBS ESG Portal.
- In the 2nd half of the year, on 2 October, the Council met to discuss the closing of the 2023-2025 strategic cycle, the trends and opportunities of the changing horizon, the overall strategic vision for the new 2026-2028 cycle, and also the consolidation and transformation of the 2026 plan.

- Lastly, at the Sustainability Board's final meeting of 2025, on 18 December, the need to manage ESG data in a more robust, informed way was highlighted, along with the application of Artificial Intelligence, the next steps to be taken in updating the ESG data collection process for the Caixas de Crédito Agrícola Mútuo, and lastly, the status of other ESG data-related projects such as SIBS ESG and automation.

The matters addressed in the meetings of the Sustainability Board are in line with the main responsibilities assigned to it, demonstrating responsible and appropriate oversight by the Board in fulfilling its duties directly through its meetings, while also ensuring that the activities entrusted to it are developed and carried out through the regular execution of its work.

The CGS plays a significant role in overseeing the impacts, risks and opportunities associated with sustainability matters and the CA Group's ESG risks, ensuring the monitoring of the main methodologies, policies and control mechanisms adopted by the Institution. In this regard, the CGS receives the Risk Committee's presentations, minutes and resolutions on a monthly basis, which include the RAF KRIs, including those for climate and environmental risks (CER), as well as details on the most pertinent risk events at any given time, with CER highlighted whenever relevant, for example resulting from extreme climate events. On the other hand, the CGS regularly receives information on the evolution of impairments, including the impacts arising from the impairment overlay associated with climate and environmental risks (CER). Information from the ALCCO Committees is also provided on a recurring basis, at which, among other matters, pricing decisions are discussed and approved, which may include penalties or discounts associated with CER or with financing for loss and damage mitigation, or climate adaptation and resilience.

Under the CA Group's governance model, the CGS is responsible for overseeing and monitoring the consistent execution of the Group's strategic objectives, which include sustainability objectives, and for issuing opinions on relevant strategic instruments relating to sustainability. Following approval by the CAE, both the Sustainability Report and the Sustainability Policy are submitted to the CGS for review and opinion, ensuring an additional level of oversight and alignment with the Group's strategic objectives and commitments.

In accordance with the ESG Risk Management Policy in force, the CGS assumes the responsibilities set out in the Global Risk Management Policy, and is responsible for reviewing and issuing an opinion on the approval of the ESG Risk Management Policy and its future revisions. Additionally, as a body established by the CGS, the Risk Committee exercises the responsibilities assigned to it by the Global Risk Management Policy and its Internal Regulations, contributing to the analysis, monitoring and tracking of ESG risks and their potential impacts on the CA Group's activity, strategy and performance.

INTEGRATION OF SUSTAINABILITY PERFORMANCE INTO INCENTIVE SCHEMES

The Crédito Agrícola Group discloses information on the incentive schemes and respective remuneration policies applicable to members of the management and supervisory bodies, with the "Remuneration Policy for Members of the Management and Supervisory Bodies of Caixa Central and the Crédito Agrícola Group" and the "Remuneration Policy for Caixa Central Employees" publicly available.

These policies identify the objectives, as well as the criteria for setting the fixed component of remuneration, based mainly on professional experience and the level of responsibility of the roles within the Group, in the context in which they are performed.

The performance appraisal of the management body is carried out annually and conducted independently by the CGS, based on the prior work carried out by the Remuneration Committee, in accordance with the rules set out in the Remuneration Policy for Members of the Management and Supervisory Bodies (MOAF[16]) and in the Implementing Regulation of the Remuneration Policy for Members of the Management Body. To carry out the qualitative assessment, CGS members take into account the ongoing monitoring, carried out throughout the period covered by the assessment, of the work performed by the CAE.

In the universe of companies within the Crédito Agrícola Group, the integration of ESG criteria in the allocation of variable remuneration is already evident, particularly in CA Seguros and CA Vida, which establish that KPIs related to the ESG score of financial investments, adherence to risk limits, solvency ratio, employee training time, among other sustainability-related risks, are considered in the allocation of variable remuneration for their Governing Bodies. Caixa Central's Employee Remuneration Policy is also aligned with the objective of integrating sustainability risks.

Caixa Central's CAE members also have their appraisal and respective variable remuneration dependent on meeting sustainability objectives. The criteria defined take into account, among other things, the Institution's performance, assessed by evaluating compliance with the quantitative objectives set for the CA Group's strategic implementation pillars. In terms of sustainability, the main medium to long-term strategic objectives focus on the following KPIs:

- Percentage of green and social credit in total gross credit (>22.3%);
- Training hours per employee (75h);
- Percentage of the under-represented gender in leadership positions (40%).

STATEMENT ON DUE DILIGENCE

As part of its operations, the Crédito Agrícola Group is committed to exercising due diligence, particularly in its relations with suppliers and with investment and the granting of credit to its value chain.

Accordingly, the Group adopts a set of policies, such as the ESG Risk Management Policy, the Sustainability Policy, the CA Group's Integrated Human Resources Management Policy, the Code of Conduct, the Sustainable Code of Conduct for Suppliers, as well as a set of sustainability criteria for selecting and engaging suppliers of goods and services.

[16] Remuneration Policy for Members of the Management and Supervisory Bodies (MOAF)

The table below outlines how the key components of the due diligence, as defined in ESRS 1 “Due Diligence”, are reflected in this Sustainability Report, with corresponding references to the chapters/subchapters where each topic is addressed:

Table 4 – Integration of the core elements of due diligence in Sustainability Disclosure

Essential elements of the due diligence	Correspondence in the Sustainability Report
Integrating due diligence into governance, strategy and the business model	4.3. Strategy and Business Model 4.4. Our government model for sustainability
Dialogue with affected stakeholders	4.3. Strategy and Business Model 4.4. Our government model for sustainability
Identify and assess negative impacts on people and the environment	7.3. Material Impacts, Risks and Opportunities of the CA Group 2024 Sustainability Report 4.1.6. The CA Group's dual materiality analysis
Take measures to respond to negative impacts on people and the environment	5.2. Our social value 5..3. Our environmental value 5.4. Our governance value
Track the effectiveness of these efforts	5.2. Our social value 5..3. Our environmental value 5.4. Our governance value

RISK MANAGEMENT AND INTERNAL CONTROLS FOR SUSTAINABILITY REPORTING

The preparation of this Report involves a set of challenges that may give rise to both operational and reputational risks. The possibility of errors occurring may result from various factors, including external influences, human error and limitations in the reliability or consistency of the available data. At the same time, any inefficiencies in internal procedures and difficulties in gathering relevant information along the value chain may lead to the presentation of incomplete or less accurate content.

Together, these elements make the process of reporting sustainability-related information particularly demanding, increasing the likelihood of errors and requiring greater attention to ensure the quality and accuracy of the disclosure.

To mitigate the aforementioned risks, the Crédito Agrícola Group has an Internal Policy for Global Risk Management, which includes the management of operational risks arising from its activities. In addition, the preparation of the Sustainability Report, as well as the double materiality analysis, was supported by an external consultant, with verification and approval by the Sustainability Office and the Executive Board of Directors, thereby ensuring the accuracy and completeness of the information provided. The vast majority of the data used was extracted from IT systems via a platform external to the CA Group, fed by internal employees of the Group's various structures, companies and Caixas Agrícolas, also with the aim of minimising the occurrence of risks. Finally, this Report was subject to an external limited assurance review, which resulted in a set of recommendations, particularly regarding its structure and the information disclosed.

4.5. OUR COMMITMENT TO SUSTAINABILITY

In line with the sustainable progress and development aspired to for the domestic economy, the CA Group adopts a set of **7 Sustainability Principles** that must guide all decision-making processes, with a view to enabling the proper execution of the sustainability strategy and the achievement of the various environmental, social and governance objectives:

- **Align decision-making processes**, across all areas of the Group with the Paris Agreement, CA Group's material topics, and the 8 Sustainable Development Goals (SDGs) identified as priorities, as well as with relevant national and European policies (e.g. Portugal's Roadmap for Carbon Neutrality and the European Green Deal). This scope applies to all activities across the value chain, including direct operations, partner and supplier management, financing, and investment decisions;
- **Know and/or acquire knowledge** when necessary, on the most pressing sustainability topics for the action and responsibilities of the different structures of the CA Group;
- **Transparent and rigorous disclosure**, in the Annual Sustainability Report, of the performance relative to the CA Group's material topics, the contribution to pursuing the priority SDG and all of the announced ESG targets;
- **Transparent and rigorous disclosure of the destination and impact of loans and investments** made by the Group;
- **Contribute to fast-track the sustainability journey of customers**, partners and suppliers, by implementation and/or promotion of capacity-building, transfer of knowledge or other activities with potential positive impact;
- **Carrying out proactive, prudent management of the main climate, environmental**, social and governance risks to which the CA Group is exposed, following the guidelines set out in the CA Group's Risk Management Policy and the European Central Bank's Guide on climate-related and environmental risks;
- **Comply with regulatory and legal requirements**, particularly in ESG matters, such as the European Union Environmental Taxonomy, the Corporate Sustainability Reporting Directive, the Non-Financial Reporting Directive or the Sustainable Finance Disclosure Regulation, among others, and those that may be approved and published.

Figure 6: 2023-2025 Sustainability Strategy (Pillars and key milestones)



Over the 3 years of implementing the CA Group's 2023-2025 Sustainability Strategy, various actions were implemented across the 4 pillars of action, each of which followed the mottos below:

- **Pillar 1 – Positioning with purpose:** this pillar, traditionally associated with the reputational dimension of sustainability, has taken on a more robust educational and institutional character. On the one hand, the narrative and knowledge about Crédito Agrícola were strengthened through the sustainability team's participation as speakers at multiple conferences and forums, academic collaboration with several leading faculties (through teaching classes and seminars), and involvement in working groups and sector networks. On the other hand, CA cemented its relationship with its Customers through the implementation of the Proximity, Transition and Impact Programme, which includes flagship projects such as the Sustainable Transition Acceleration Programme, CA AgroTransição and Net Zero Stories by CA.
- **Pillar 2 – Sustainable financing:** a financial institution can only claim to be a benchmark in sustainability when its business model fully incorporates that ambition. This was the principle that guided action under this pillar, with initiatives developed over the 2023-2025 strategic cycle including the issuance of social bonds, the promotion of sustainable financing among corporate customers, and the strengthening of the value proposition for smaller corporate customers through business partnerships, protocol lines and dedicated clean mobility products.
- **Pillar 3 – ESG information management:** this pillar marks a decisive step towards consolidating a solid, interoperable "ESG accounting" system, essential for aligning risk management, business strategy and

regulatory reporting. The objective is clear: granular, real, consistent data to support risk models, credit decisions and sustainability reports, while also providing useful diagnostics for the companies themselves, which become more aware and better equipped to manage their ESG risks.

- **Pillar 4 – Sustainable, inclusive internal culture:** focus on training teams through courses aimed at sustainability ambassadors from the various CCCAM and CCAM structures, and at areas critical to the strategy's execution.

With the Group's Sustainability Strategy cycle now complete, and before starting the new strategy already defined for the 26-28 period, it is important to reflect on the main objectives achieved and positive impacts generated by the CA Group.

By the end of 2025, the Group had completed 87% (170 of 206) of the activities considered priorities and planned for the 2023-2025 Sustainability Programme. Although it does not reach 100%, this result should be interpreted with caution. It should be noted that, of the 263 initiatives originally defined in 2022 to start in 2023, several were adjusted, suspended or extended due to changes in the organisational context, the redefinition of priorities, and the operational capacity of the teams. Some of these actions were carried over for execution in the 2026 Plan, while new initiatives have since been launched and are not included in the total number. Taking these adjustments into account, the actual execution rate would be significantly higher, reflecting strong internal mobilisation, a high capacity for adaptation, and continuous strategic alignment.

The 2023-2025 cycle leaves a solid legacy:

- A consolidated and recognised institutional structure for sustainability;
- Increasing integration between risk, business, and purpose;
- A mobilised network of collaborators and partners committed to a just transition and positive impact.

More than the conclusion of a cycle, this legacy lays the groundwork for the 2026–2028 period, to be built upon these foundations — with reinforced ambition, a focus on impact measurement, and an increasingly integrated vision linking what Crédito Agrícola does to the future it helps to shape.

External commitments

In order to achieve sustainable development, it is necessary for various institutions and organisations to collaborate towards a common goal, sharing sustainability objectives.

The Crédito Agrícola Group believes that, through collective work with other entities, it is possible to extend its positive impact, thereby overcoming its challenges more easily. Accordingly, in 2025 the Group maintained its membership, participation and subscription to charters, voluntary commitments and working groups.

Subscription to and Assets participation in the Crédito Agrícola Group's Sustainability programmes and working groups

- Letter of Commitment for Sustainable Financing in Portugal developed in 2019 by the **Government of Portugal** in collaboration with **Banco de Portugal**, the **Portuguese Securities Market Commission** and the **Portuguese Banking Association**;

- BCSD Portugal Charter of Principles;
- *Net-Zero Banking Alliance* of the United Nations Environment Programme (UNEP)[17];
- *Principles for Responsible Banking* of the *Finance Initiative* of the *United Nations Environmental Programme* (UNEP);
- Working Groups of the Portuguese Banking Association (APB):
  - Regulatory Framework and Sustainable Financing Working Group;
  - ESG Risk Prudential Treatment Working Group:
  - Sustainable Taxonomy Task Force:
  - APB – ADENE collaboration task force;
- Working Groups on Reporting and Sustainable Finance, of BCSD Portugal;
- BCSD Portugal Diversity, Equity and Inclusion Working Group:
- Biodiversity Working Group, of BCSD Portugal;
- Working Group on financial sustainability of the European Association of Co-operative Banks (EACB):
- Working Group of the Partnership for Carbon Accounting Financials (PCAF);
- Technical Reflection Group for Sustainable Financing, under the aegis of the Ministry of the Environment and Climate Action.

CA Group's dual materiality analysis

The concept of double materiality, reinforced and standardised by the European Commission through the CSRD, establishes that institutions must address material topics from two perspectives: **financial materiality**, which assesses how sustainability topics affect the business, and **impact materiality**, which considers how the institution's operations influence society and the environment. Materiality assessment is thus the process through

[17]At the end of 2025, the Net-Zero Banking Alliance ceased its current membership-based operations.

which the Institution determines the relevant information on sustainability Impacts, Risks and Opportunities (IROs), covering not only its own operations but also the entire value chain, upstream and downstream.

The material topics for an institution therefore represent its main IROs in relation to the environment, society and its governance performance, and are assessed and considered most relevant from a financial and/or impact perspective. A comprehensive, integrated approach is crucial to ensuring that the CA Group meets regulatory requirements while also positioning itself proactively and effectively in managing the challenges and opportunities presented by sustainability.

At the end of 2024, the Crédito Agrícola Group began updating the double materiality analysis it had carried out in 2023, with the aim of effectively aligning its material topics with the requirements consolidated by the CSRD.

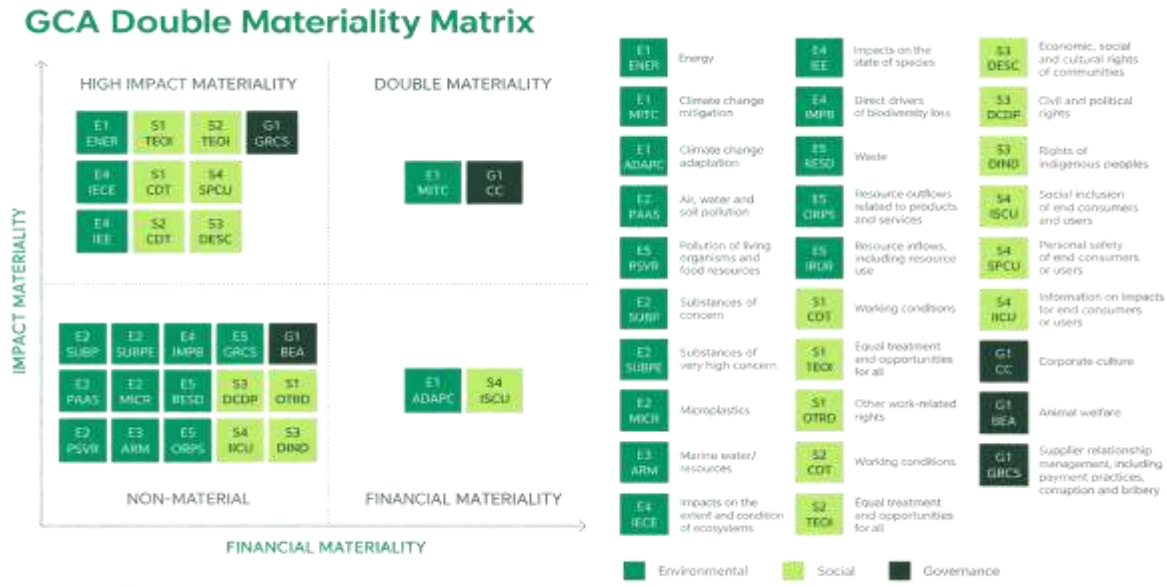
With the European Commission's recent approval of the Omnibus package, which streamlined the requirements imposed by the CSRD, Crédito Agrícola considers that its double materiality analysis remains up to date in light of the newly updated directive and its external context, which is why it did not carry out a new double materiality exercise as part of the 2025 Sustainability Report.

As part of its double materiality assessment, the CA Group followed the European Sustainability Reporting Standards (ESRS), developed by the European Financial Reporting Advisory Group (EFRAG) and adopted by the European Commission, comprising three fundamental stages: understanding the context; identifying the actual and potential impacts, risks and opportunities related to sustainability matters; and, finally, assessing and determining the material impacts, risks and opportunities related to sustainability matters. Complementing the process, internal and external stakeholder groups of the Group also participated, which made it possible to holistically analyse the challenges and opportunities that sustainability presents for the CA Group's business model.

This exercise resulted in the identification of 22 impacts, 0 risks and 6 material opportunities, corresponding to a total of 28 material IROs for the Crédito Agrícola Group, which in 2026 will continue to form the basis of the Group's strategic approach to sustainability, taking effect in the new 2026-2028 strategic cycle.

We present below the double materiality matrix together with the identification of the 28 material topics for the CA Group:

Figure 7 – Double Materiality Matrix of the CA Group



It should be noted that all 28 material IROs mentioned are covered by the ESRS disclosure requirements, and no other specific disclosure has been adopted by the Group.

The Crédito Agrícola Group's approach to materiality plays an essential role in the organisation's strategic positioning. By identifying and prioritising the material topics most relevant to its business, the Group ensures that its efforts and attention are directed towards the most relevant areas.

9 Environmental IRO:

- Financing and investments in fossil sector companies;
- Financing the climate transition;
- Climate risk management;
- GHG emission intensity of sovereign and supranational organisations;
- Carbon footprint;
- Sectoral financing and investment policies;
- Mitigation and adaptation to climate change in the value chain;
- Increased degradation of soil, water and ecosystems through financing and investment;
- Financing sustainable agricultural activities.

11 Environmental IRO:

- Well-being of own workforce;
- Gender equality among own workforce;
- Career development;
- Promoting diversity, equality and inclusion among own workforce;
- Responsible social financing policies;
- Gender equality in the downstream value chain;
- Social projects to support community needs;
- Financial literacy initiatives;
- Protection of personal data;
- Cybersecurity;
- Responsible offer and customer-centricity.

8 Governance IRO:

- Risk management;
- Corporate governance;
- Innovation and digitalisation;

- Strategic partnerships;
- Accelerating stakeholders' sustainability journey;
- Compliance with regulatory requirements;
- Purposeful positioning;
- Conflict prevention.

The alignment of the CA Group's sustainability reporting with the disclosure requirements set out in the thematic ESRS standards under which material IROs were identified within the Group is provided in the annex: 7.6. CSRD table.

With regard to how the Group determined the material information to be disclosed in relation to the IROs considered material, based on the requirements set out in each thematic ESRS, the CA Group identified a set of relevant internal information and data for disclosing the requirements of the IROs identified as material. More information can be found in “Our economic value”, “Our social value”, “Our environmental value” and “Our governance value”.

SDGs and Priority Topics

With the aim of achieving its vision and mission, through its materiality exercises the Crédito Agrícola Group has identified several Sustainable Development Goals (SDGs) as priorities in relation to the material topics defined. The double materiality analysis carried out for the purposes of the 2024 report, which remains current, demonstrated the continued alignment of the Group with the SDGs identified in the previous report, thus forming the strategic pillars associated with its Sustainability Policy.

Figure 8 - Priority SDGs of the Crédito Agrícola Group.



On the other hand, based on the double materiality analysis carried out, the Group defined as material IROs topics directly linked to creating a positive impact on SDG 5 – Gender Equality, even though this was not identified as one of the Group's priority SDGs in its initial strategic definition.



4.6. SUSTAINABLE FINANCING

SUSTAINABLE SUPPLY AND DEMAND

The Crédito Agrícola Group recognises that sustainability and digital transformation are essential strategic pillars for its future growth and its ability to meet the expectations of an ever-evolving market. Accordingly, the Group has been developing a financial and non-financial value proposition aimed at supporting Customers in reducing their negative environmental and social impacts, while simultaneously promoting responsible practices aligned with a more sustainable economy. This value proposition seeks to reconcile Customers' specific needs with action that favours environmental protection and social value creation.

At the same time, the Group has been continuously investing in expanding, modernising and optimising its digital channels, ensuring faster, simpler and more accessible experiences. By promoting technological solutions that facilitate daily interaction with its services, Crédito Agrícola reinforces its commitment to being an increasingly inclusive, flexible institution adapted to the pace of life of its Customers.

By combining digital innovation with sustainable responsibility, the Group thus ensures its competitiveness and relevance in the financial sector, preparing to face emerging challenges and closely and effectively track the routines and needs of its Customer base.

Credit:

- **Individuals**
  - **Social**
    - Health Consumer Credit:
      - Credit that takes care of you and your family, because nothing is more important than health.
    - Credit for Education
      - The Education – Consumer Credit finances secondary and higher education courses, including enrolment, tuition fees and living expenses.
    - Young Home Loan

        - Credit with special conditions for young people, with a more favourable Spred and exemption from the opening fee.
    - Home Loan for Persons with Disabilities
        - A specialised loan for the purchase of housing by persons with disabilities.
  - **Environmental**
    - Eco-credit
        - Financing with special conditions for works that improve energy efficiency, or for the purchase of goods and equipment that use or produce renewable energy.
    - Home Loans - 'CA Casa Energia Eficiente' (CA Efficient Energy House)
        - Home Loan for Customers with a Current Account at Crédito Agrícola who wish to purchase or build properties with an A+, A or B energy rating.
- **Corporate**
  - **Social**
    - 'Linha de Crédito de Apoio à Economia Social – Social Investe' (Social Economy Support – Social Invest Credit Line)
        - Financing for social economy entities to support their cash flow, development and modernisation.
    - 'LC Antecipação de Ajudas' (Assistance Anticipation Line)
        - Short-term financing facility aimed at pre-financing grants and subsidies allocated to the agricultural sector, allowing agricultural businesses to obtain liquidity against amounts approved by the relevant authorities.
  - **Environmental**
    - 'Linha de Crédito para a Descarbonização e Economia Circular' (Decarbonisation and Circular Economy Credit Line)
        - Support for investments in energy efficiency and sustainable resource use that take your business further. Leading to easier access to credit for good energy efficiency practices and the modernisation of your Company.
    - 'Linha de Crédito Energias Renováveis' (Renewable Energy Credit Line)
        - Financing with special conditions for works that improve energy efficiency, or for the purchase of goods and equipment that use or produce renewable energy.
    - CA E-LEASING Automóvel
        - A flexible solution for purchasing light passenger, goods or mixed-use vehicles for your company or business activity.
    - Linha Invest EU
        - Credit Line that helps boost investment, innovation and digitalisation, supporting the building of the economy of the future.

- Support line for Sustainable Tourism
    - The Solution that supports the investment projects of Tourism Sector Companies in the area of environmental sustainability (energy management, water management, waste management, biodiversity), with the aim of encouraging reflection on their environmental, social and governance practices.
- CA Portugal 2030 and PRR
    - Boost your Company's recovery and digital transition with CA solutions to support applications to EU Funds such as the RRP and "Portugal 2030 Strategy", using financial products, specialised teams, a partner network, webinars and advisory services.

Investments:

- Amundi Funds Multi-Asset Conservative Responsible
    - It is a global Multi-Asset fund with a conservative portfolio and sustainable long-term returns, combining bonds and equities spread across an ESG portfolio, for moderate-risk investors willing to invest for a period of no less than 4 years.

In addition to the ESG investment funds offered by CA Group, the Group also provides its customers with other investment products aligned with Article 8 of the SFDR (Sustainable Finance Disclosure Regulation). Under the SFDR requirements, financial products falling within Article 8 must integrate specific ESG characteristics, including:

- Exclusions of controversial sectors;
- Positive selection criteria.

Products classified under Article 8 promote relevant sustainable features, enhance transparency towards investors and regulators, and contribute to aligning the Bank with the EU's sustainable finance objectives.

Partnerships:

- CA & NAVIGATOR
    - Crédito Agrícola and The Navigator Company have joined forces to offer owners of eucalyptus forest assets an exclusive partnership, focused on maximising the profitability and management of their land through preferential financing terms.
- CA & WISECROP
    - Access to Wisecrop services and equipment with special pricing conditions for CA's Agricultural Sector Corporate Customers.
- CA & ACBM
    - ACBM Members now benefit from preferential conditions on CA products, enabling them to meet working capital and/or financing needs for the purchase of production inputs, as well as larger-scale investments, namely in rolling stock, stables and warehouses.
- CA & ADRAL

- A partnership between Crédito Agrícola and ADRAL aimed at supporting projects for new businesses, or businesses already under development, that help make the Alentejo and Ribatejo regions stronger and more dynamic.

- CA & AJAP
  - With a wide range of products and services, in insurance, banking products and services, we support all the needs of Young Farmers during the start-up phase, growth and expansion into new markets, making a strong contribution to the development of Portuguese Agriculture and Agro-industry.
- CA & CAP
  - With this protocol, we provide CAP Members with various financial solutions, notably credit lines designed to finance up to 100% of the advance payment of income support to be provided by IFAP, as well as to finance investments to be made under the PDR 2020.
- CA & CONFAGRI
  - A partnership aimed at supporting the Members and/or beneficiaries of this association's projects, through specific solutions for Agriculture and Agro-industry, which can help develop their businesses and the sector.
- CA & CPCCRD
  - With the aim of supporting Cultural, Recreational and Sports Associations, we have established a protocol with the Portuguese Confederation of Cultural, Recreational and Sports Associations (CPCCRD), which allows its Members to access financial and protection products and services on preferential terms.
- CA & CPPME
  - With the aim of supporting Micro, Small and Medium-sized Enterprises, we have established a protocol with the Portuguese Confederation of Micro, Small and Medium-sized Enterprises (CPPME), which makes it possible to offer preferential conditions on banking and insurance products and services to its Members.
- CA & DSTSOLAR
  - Crédito Agrícola and dstsolar have combined their skills and experience to offer you a financing solution with special conditions for purchasing dstsolar goods and equipment that produce renewable energy.
- CA & ENERGIE
  - Discount on the purchase of Energie equipment for Associated CA Companies and/or CA Customers.
- CA & FPAS
  - With this partnership, we are investing in yet another collaboration with Portugal's leading pig farmers' federation, FPAS – Federação Portuguesa de Associações de Suinicultores, through which a range of products and services are made available on preferential terms.
- CA & NERSANT
  - A partnership between Crédito Agrícola and NERSANT, an entrepreneurial association from Santarém with strong reach among the district's business owners, which aims to help boost business activity in this part of the country.

- CA & TRIGGER. SYSTEMS
    - With this partnership, Crédito Agrícola Group customers now benefit from a 20% discount on services provided by Trigger.Systems, a company dedicated to the research and development of applications, software and hardware for the efficient control of automatic irrigation systems.

Insurance:

- 'Seguro CA Tratores e Máquinas Agrícolas' (CA Insurance for Tractors and Agricultural Machinery)
    - A comprehensive insurance policy designed to guarantee and specifically protect your agricultural equipment and any accidents that may occur during its operation and/or circulation.
- 'Seguro CA Cães & Gatos' (CA insurance for cats and dogs)
    - CA Cães & Gatos insurance (CA insurance for cats and dogs) offers you a solution tailored to your needs. The health of your four-legged friend is supported by an extensive network of veterinary services, assistance services, home services, and well-being products and services.
- 'Seguro CA Proteção Família' (CA Family Protection Insurance)
    - Life insurance that, in the event of loss or reduction of income due to serious illness, death or permanent incapacity for the insured person's profession or compatible activity (IDPAC), ensures the well-being and financial stability of your family.
- 'Seguro CA Acidentes de Trabalho Doméstico' (CA Domestic Workers' Insurance)
    - An insurance policy that protects your domestic employees during working hours, both inside the home and in the garden, as well as during their normal commute to and from the workplace, safeguarding you from legal obligations.
- 'Seguro CA Vida Educação' (CA Vida insurance for education)
    - CA Vida Educação is the life insurance policy that acts as a protective shield against the mishaps of your child's play, with Hospitalisation and Treatment and Travel Expenses cover, and ensures that, in the event of a fatality involving the guardian (death or disability of the Insured Person), the child's educational future and training are not compromised.
- 'Seguro CA Saúde' (CA health insurance)
    - CA Saúde is an insurance product designed with the health and well-being of all its employees in mind. Among the various types of health care, the insurance meets employees' mental health needs, with outpatient and hospitalisation services included in a solution tailored to their needs.
- 'Seguro CA Clinicard' (CA insurance for clinics)
    - Health insurance tailored to your needs and extendable to the whole family, giving you access to an Iberian network of clinical services.
- 'Seguro CA Proteção Hospital' (CA insurance for hospital protection)
    - CA Proteção Hospitalar is more than an insurance policy; it is a protector of your future and your family's, offering a financial supplement that allows you to invest in the health of your entire family or balance the household budget. Make sure that whenever health care is needed – accident, illness or pregnancy – you only have to worry about your health.
- 'Seguro CA Mulher' (CA women's insurance)

    - Life insurance that guarantees 100% payment of the Sum Insured in the event of a diagnosis of Female Oncological Disease - invasive tumours (Breast or Gynaecological Cancer), and ensures access to the most appropriate medical care/treatment.
- 'Seguro CA Ciclista' (CA insurance for cyclists)
    - Exclusive third-party liability insurance for cyclists that protects the insured person and third parties from bodily injury, with the latter also protected in the event of material damage.
- 'CA Habitação' (CA Home loans)
    - Home insurance that can also cover contents, offering you a solution tailored to your needs.
- 'CA Condomínio' (CA Condominium)
    - CA Condominium insurance guarantees the protection of the building's common areas and individual units. It simultaneously ensures compliance with mandatory fire insurance for buildings under a condominium regime.

More information at "Sustainable Offer - Individuals", "Sustainable Offer - Companies" e "Sustainable Offer: + ESG products'.

SOCIAL BOND

Following on from previous issuances carried out since 2021, in 2025 the CA Group, through Caixa Central - Caixa Central de Crédito Agrícola Mútuo, CRL, once again Issuance of debt on the international capital markets through preferred senior debt instruments classified as a Social Bond, issued under the Crédito Agrícola Group's Green, Social and Sustainability Bond Framework, representing a further step in the execution of its funding strategy.

The period since the issuance of its first Social Bond, in 2021, has been marked by successive crises around the world, which has tested the resilience of governments, businesses and societies, forcing all these players to rethink their path forward and adopt behaviours that foster sustainable growth and social cohesion. Some of these crises were the COVID-19 pandemic, followed by a widespread, global inflation phenomenon, resulting in restrictive monetary policy interventions by Central Banks, as well as some less economically rational responses by some sovereign governments through the adoption of protectionist policies.

In Portugal, despite the relative stability shown by economic agents, supported by a prudent fiscal policy, a dynamic labour market with figures considered close to full employment, and steady execution of European funds, it remains essential to seek new paths and build on successful experiences in sustainable financing, thereby increasing the resilience of the sector and the surrounding economy. This approach is thus expected to enable an increase in sustainable social and economic well-being among people and communities.

The spirit of a cooperative model based on proximity, solidarity and shared prosperity that has guided the CA Group's action for over a century, combined with the growing relevance of sustainable finance topics, culminated in 2025 in a new issuance, worth 300 million euros, carried out under the newly established EMTN Programme, with an overall limit of 2 billion euros. The bonds issued have a 5-year maturity, until January 2030, including an early redemption option after 4 years. The issue price was 99.686%, offering a fixed coupon rate of 3.625% per year for the first 4 years, subsequently switching to a variable rate indexed to the 3-month Euribor, plus 135 basis points.

Following the roadshow held on 21 January, the transaction recorded a high level of demand. The order book was more than 8 times oversubscribed relative to the amount issued, reaching more than €2 billion and attracting interest from more than 170 institutional investors.

Regarding investor distribution, the final allocation reflected a strong presence of:

- Asset managers: 62%
- Banking entities: 28%

The investor base also demonstrated broad geographic diversification, with particular emphasis on:

- Iberia: 34%
- United Kingdom: 24%
- France: 22%
- Germany, Austria, Switzerland and Nordic Countries: 9%
- Remaining European Union countries: 8%

The Moody's agency assigned the issuance an investment grade rating of "Baa3", subsequently upgrading, in July 2025, the rating of the senior unsecured debt to Baa2, reinforcing the credibility and financial strength of the transaction.

Table 5 – CA Group Social Bond Issuances.

CRÉDITO AGRÍCOLA | SOCIAL BONDS			
Instrument	**Issuance date**	**Due date**	**Amount**
PTCCCAOM0000	November 2021	November 2026	**300M€**
PTCCCMOM0006	July 2023	July 2027	**250M€**
PTCCCOOM0004	January 2025	January 2030	**300M€**
		TOTAL	**850M€**

"*The successful issuance of Crédito Agrícola bonds, namely the recent Social Bond, reaffirms the Group's financial strength and resilience. It also reflects investors' confidence in, and growing engagement with, our commitment to acting as responsible financial partners. These instruments allow us to direct capital towards projects, organisations and families pursuing meaningful social objectives, reinforcing our purpose-driven approach and creating long-term value for our stakeholders.*"

Filomena Oliveira, Chief Financial Officer.

In line with the cooperative values and Sustainability principles that characterise the Crédito Agrícola Group's DNA, the proceeds raised are intended to finance and/or refinance Eligible Social Assets, under the Group's Green, Social and Sustainable Framework, thereby reinforcing its commitment to positive social impact and responsible financing.

On the application side of the proceeds raised, the Group continued to strengthen the integration of sustainability criteria into its credit offer, resulting in the financing of projects that contribute to access to essential services, socioeconomic territorial development and protection, and socioeconomic advancement and empowerment, as highlighted below:

Table 6 – Social Bond allocation report.

Relatório de alocação

Categorias elegíveis	Subcategorias	Montante financiado ('000 €)	Valor do saldo ('000 €)	Maturidade média (anos)
Acesso a Serviços Essenciais	Cuidados de saúde	1 071	1 008	4,4
	Educação	590	440	6,7
	Habitação social e acessível	6 396	4 347	27,9
Desenvolvimento socioeconómico territorial e proteção	Regiões desfavorecidas	639 806	444 136	4,2
Avanço e fortelacimento socioeconómico	Organizações sem fins lucrativos	24 329	13 263	7,5
Total		**672 192**	**463 194**	**4,5**

De 29.Jan.2025 até 30.Sept.2025

This progress was achieved through the launch of two own sustainability-oriented products, the extension of existing protocol lines, and the establishment of a commercial partnership with a benchmark entity, expanding the reach and relevance of the sustainable solutions offered to customers.

At the same time, customised transactions were developed, mainly aimed at the corporate segment, in response to the growing demand for Green Loans and Sustainability-Linked Loans. These transactions have been gaining momentum, reflecting the evolving needs of businesses and the strengthening of financing requirements aligned with sustainability practices.

Compared to previous allocation reports, this year's allocation shows some relevant changes, resulting from two main factors:

1. The revision of the Green, Social and Sustainability (GSS) Bond Framework at the end of 2024, which broadened the scope of eligible assets — for example, now including direct financing to individuals and households; and
2. Statistical adjustments at national level, resulting from the most recent updates by Eurostat and the INE (National Statistics Institute) to the NUTS 2 regional classification.

In detail:

- Financing under the 'Health and Education' category now reflects personal loans for health expenses and education loans granted to individuals and families.
- Financing under 'Social and Affordable Housing' now includes mortgage loans granted to individuals recognised under the national legal regime for people with disabilities, reinforcing Crédito Agrícola's contribution to accessibility and inclusion.
- The "Disadvantaged Regions" category now covers financing to SMEs and micro-enterprises in a broader set of regions, since the former NUTS 2 regions "Lisbon Metropolitan Area" were reclassified into three new statistical regions: Greater Lisbon, Oeste and Vale do Tejo, and the Setúbal Peninsula.

Figure 9 – CA Group sustainable financing offer.



The image reflects the set of purposes, covered by the Group's framework, for which the proceeds from the CA Group's Social Bond issuances have been used.

These adaptations ensure that Crédito Agrícola's allocation methodology remains aligned with the framework's updated criteria and the most recent statistical definitions, while maintaining a strong focus on social impact and territorial equity.

"***The allocation and impact of these Social Bonds clearly demonstrate Crédito Agrícola's unique role as a trusted partner in the Portuguese economy — a driver of resilience for local businesses and a pillar of well-being for rural and semi-urban communities. By ensuring access to financing for education, health,***

***elderly care and much more, while helping to preserve thousands of jobs across the country, Crédito Agrícola continues to fulfil its cooperative mission: supporting people, businesses and territories through all their challenges.*"**

Rodolfo Varela Pinto, Chief Risk Officer.

In total, 2,507 companies, 51 non-profit organisations and at least 129 individuals or households directly benefited from operations financed with the proceeds of the latest bond issuance. Among the companies supported, worth highlighting is the predominance of micro-enterprises (2,062), which remain the structural backbone of the Portuguese economy and an essential element both for job creation and for promoting social cohesion, especially in rural and semi-urban areas.

Taken together, the companies and organisations financed account for more than 29,327 jobs, demonstrating the portfolio's broad employment footprint and highlighting how the Group contributes to protecting and boosting sustainable livelihoods throughout the country.

Among the non-profit organisations with the highest volume of financing, those developing projects in the field of education and support services for the elderly stand out in particular — two sectors that continue to play a central role in strengthening social development and promoting the well-being of Portuguese communities.

For more detail on the CA Group's sustainable issuances, see the Social Bond Allocation & Impact Report 2025.

4.7. OUR ESG RISK MANAGEMENT

The CA Group recognises that the structured incorporation of environmental, social and governance (ESG) risks into its management model is a critical element in ensuring the soundness of the business and its long-term sustainability. In line with the guidelines of the European Central Bank and the European Banking Authority, the management of these risks is based on a preventive, forward-looking approach, aimed at identifying, assessing and mitigating potential adverse impacts, without losing sight of the opportunities associated with the transition to a more sustainable economy.

The progressive integration of ESG factors into strategic and decision-making processes allows the institution to strengthen its understanding of the risks it is exposed to along its value chain, as well as its ability to adapt to a rapidly evolving economic, regulatory and environmental landscape. This approach contributes to a more robust assessment of the overall risk profile, promoting business decisions that are better informed and consistent with the objectives of financial resilience and long-term value creation.

ESG risk management covers, across the board, the analysis of the impacts and dependencies of the Group's activities on the environment, communities and stakeholders, as well as the effectiveness of its internal governance mechanisms. In this context, an initial exercise to identify and assess the materiality of C&A risks was carried out in 2024, with a particular focus on physical and transition risks, in line with European regulatory expectations. This

exercise was subsequently updated at the end of 2025, deepening the analysis of the potential impacts of these risks on the institution's strategy, business model and risk profile.

The growing relevance of ESG risks is reflected in the way they have come to significantly influence the economic viability of companies and, consequently, the stability and performance of the financial system. This phenomenon has been driven by a substantial strengthening of requirements from regulators, legislators and various institutional players, such as investors, credit rating agencies, multilateral bodies and international forums, seeking greater transparency, accountability and responsiveness to environmental and social challenges.

This framework is corroborated by recent international analyses, which demonstrate the growing weight of environmental risks in the assessment of global risks. In the global risk perception reports published by the World Economic Forum in 2025[18] and 2026[19], a significant proportion of the risks with the greatest potential medium and long-term impact are associated with environmental factors, including extreme climate events, ecosystem degradation, biodiversity loss, natural resource scarcity and pollution. These developments reinforce the need for financial institutions to consistently integrate these factors into their risk management systems and strategic planning.

In this context, rigorous ESG risk management plays a role that goes beyond safeguarding institutional reputation, constituting an essential pillar for strengthening the Group's financial and operational resilience. By aligning itself with regulatory best practices and the growing expectations of supervisors, markets and society, the institution is well positioned to face future challenges, promoting a responsible, sustainable growth trajectory aligned with the stability of the financial system.

Identification and monitoring of ESG risks

The impacts of climate change have become increasingly evident in Portugal, materialising in a greater frequency and intensity of extreme climate events, such as prolonged heatwaves, periods of severe drought, episodes of intense rainfall with flash flooding, and high-intensity storms. These occurrences reflect a structural change in the climate pattern, with increasingly visible and persistent effects.

The economic consequences of these events are significant and far-reaching, affecting multiple sectors of the national economy, including agriculture, energy production and distribution, tourism, industry and critical infrastructure. At the same time, families face a growing set of challenges arising from damage to homes and property, income disruptions, rising insurance costs and greater pressure on the cost of living, heightening economic and social vulnerabilities.

[18] WEF – Global Risks Report 2025

[19] WEF – Global Risks Report 2026

This context has direct implications for the stability and resilience of the financial system. The increased exposure to physical risks associated with climate change drives higher levels of default, affects the ability of financed entities to generate results, and contributes to greater uncertainty regarding future economic developments. Accordingly, C&A risks are no longer considered remote or long-term events, and have taken on a central role in risk management, strategic planning and the protection of the domestic economy.

In line with this understanding and the guidelines of the European supervisory authorities, the Group has structured a governance model and internal organisation dedicated to the integrated management of sustainability and ESG risks. This framework aims to ensure a consistent, robust approach across all Group entities, guaranteeing the appropriate identification, assessment, monitoring and mitigation of these risks.

The model adopted also seeks to ensure alignment with corporate responsibility principles, the progressive integration of C&A risks into risk management and decision-making systems, as well as compliance with constantly evolving regulatory requirements. In this way, the Group strengthens its ability to anticipate impacts, respond to emerging challenges and promote prudent, sustainable action in a context of growing climate and economic complexity.

In this context, Caixa Central's management body, in performing its management and supervisory functions, assumes ultimate responsibility for the Group's governance. It is responsible for defining strategic guidelines, establishing the ESG risk management system, and continuously monitoring its implementation and effectiveness across all institutions that make up the CA Group. This action ensures an integrated approach that strengthens the Group's ability to identify, assess and mitigate ESG risks, while simultaneously promoting the creation of sustainable value for its stakeholders.

Responsibilities in the governance model are distributed as follows:

- **General and Supervisory Board (CGS) and Executive Board of Directors (CAE)**: These bodies are responsible for defining and approving material risk management policies, including the risk appetite framework, which establishes specific indicators and limits. They also follow up on sustainability strategies. The Executive Board of Directors, in particular, is in charge of implementing the actions required to manage and control ESG risks;
- **Risk Committee**: This committee supports the Executive Board of Directors in defining strategies and actions for ESG risk management, assists in defining the risk appetite framework and supervises compliance, ensuring that the guidelines are followed;
- **Global Risk Department (DRG)**: The DRG acts as the second line of defence in ESG risk management and is responsible for identifying and assessing the materiality of these risks. It also monitors the Group's ESG risk profile and proposes mitigation strategies;

- **Sustainability Office (GS)**: This office operates between the first and second lines of defence, developing the Group's Sustainability Strategy and promoting the design of initiatives and value propositions to mitigate customers' ESG risks, as well as supporting the implementation of ESG risk controls and limits and the integration of customers' ESG risk analysis processes;
- **Credit Risk Department**: This department ensures that ESG risk assessment is integrated into decisions regarding the Group's credit operations, guaranteeing that all relevant aspects are taken into account;
- **Business and Commercial Departments**: These departments are responsible for collecting customer information and developing value propositions and business proposals with environmental and/or social characteristics.

ESG risk management is deeply integrated into the CA Group's business strategy, directly influencing its internal policies, decision-making processes, the setting of operational and strategic targets, and the Group's own long-term vision as a sustainability-oriented financial institution. This integration reflects the CA Group's commitment to aligning its business model with responsible practices, ensuring resilience, transparency and sustainable value creation for all stakeholders.

To this end, the Crédito Agrícola Group has been developing and implementing a structured set of processes designed to systematically incorporate ESG risks into its overall risk management framework. This approach is reflected in compliance with the ECB's expectations on C&A risks, addressed in Portugal by Banco de Portugal's Circular Letter No. CC/2021/00000010 of 15 April.

Supervisory expectations regarding the materiality assessment of C&A risks require that the analysis of their impact take into account different time horizons and multiple climate scenarios. This requirement aims to ensure that financial institutions assess not only the immediate effects, but also the medium and long-term consequences arising from climate change and the transition to a low-carbon economy.

To meet these requirements, the CA Group used the scenarios developed by the Network for Greening the Financial System (NGFS), widely recognised in the financial sector. These scenarios provide economic, financial and market projections based on consistent climate narratives, making it possible to analyse both the efforts required for the climate transition (transition risks) and the expected evolution of physical risks, resulting from the increased frequency and severity of extreme events.

By using these scenarios, the CA Group ensures a comprehensive assessment aligned with international best practices, incorporating different climate evolution pathways and their potential impacts on economic activity, market behaviour and the institution's overall exposure.

Figure 10 – Risk matrix and narratives for climate scenarios

Matriz de riscos para os cenários climáticos



Narrativas subjacentes a cada cenário climático e principais fatores de influência

Cenário climático	Narrativa	Risco Físico	Risco de Transição			
		Ambição	Impacto das políticas públicas	Alterações tecnológicas	Remoção de carbono	Divergência das políticas
Orderly	Net Zero 2050	1.5 ºC	Imediato e suave	Mudanças moderadas	Uso moderado	Variação média
	Below 2º C	1.7 ºC	Imediato e suave	Mudanças moderadas	Uso moderado	Variação baixa
Disorderly	Divergent Net Zero	1.5 ºC	Imediato mas divergente	Mudanças rápidas	Uso reduzido	Variação média
	Delayed transition	1.8 ºC	Atrasado	Mudanças rápidas/ lentas	Uso reduzido	Variação elevada
Hot house world	Nationally Determined Contributions (NDCs)	2.5 ºC	NDCs	Mudanças lentas	Uso reduzido	Variação baixa
	Current policies	> 3 ºC	Nenhum	Mudanças lentas	Uso reduzido	Variação baixa

- The applicable regulatory requirements set the Net-Zero 2050 scenario as the relevant one for transition risks – particularly with regard to the achievement of GHG reduction targets. It is also the scenario that ensures compatibility between the time horizons of financial institutions' management and business cycles and the horizons of the economic effects of climate risks (otherwise, the economic impact will only be visible in the long term);
- With regard to transition risks, short-term (2025), medium-term (2030) and long-term (2040) scenarios are analysed;
- With regard to physical risks, the baseline scenario (2022) and two long-term scenarios are analysed: 2050 and 2080;
- For both risks, the following alternative narratives are also considered: Delayed Transition and Current Policies.

The risk categories considered in the CA Group's materiality assessment are distributed across four major domains – Climate, Environmental, Social and, in 2025, Geopolitical risks were also considered – each of these domains being associated with different types of economic impact and risk exposure. These categories are organised as follows:

- Climate:
    - Transition risk: corresponds to the economic costs arising from transforming the current economic model in order to meet the targets set by the Paris Agreement. These costs arise from the implementation of more demanding public policies, regulations and fiscal instruments, as well as from structural changes in consumer preferences and market dynamics.
    - Physical risks: relate to the economic impacts associated with the occurrence of physical events exacerbated by climate change. These risks can manifest acutely, through low-frequency but high-severity events (e.g. storms, flash floods, extreme heatwaves), or chronically, resulting from high-frequency phenomena with prolonged effects (e.g. rising sea levels, persistent droughts, gradual ecosystem degradation).
- Environmental:

    - Environmental risks: represent the economic costs associated with certain sectors' dependence on natural resources and ecosystem services — such as soil, water or biodiversity — as well as the negative pressures their activities exert on natural capital. These risks include, for example, resource scarcity, environmental degradation or loss of agricultural productivity.

- Social:
    - Social risks: translate into economic costs caused by disruptions to value chains or social instability in the regions where counterparties operate. The analysis focuses mainly on factors related to labour rights, working conditions, respect for human rights and contexts of social vulnerability.
- Geopolitical:
    - Geopolitical risks: Geopolitical risks arise from contexts of political instability, international conflicts, changes in relations between States, and governance weaknesses. These factors introduce high levels of uncertainty into the global economic system, and may significantly affect the functioning of economies, the stability of financial markets, the continuity of supply chains, and the normal conduct of business activities. In an increasingly interconnected world, adverse geopolitical events have the potential to generate rapid, amplified impacts, influencing trade and financial flows, investor confidence, access to strategic raw materials and energy security. For financial institutions, these risks may translate into greater market volatility, deteriorating credit quality, operational disruptions, and increased uncertainty regarding macroeconomic prospects.

As described above, the methodologies applied were designed to assess the potential impacts of ESG risks on the CA Group's existing balance sheet positions, based on (i) an understanding of the transmission channels of C&A risks to accounted exposures, and (ii) the climate scenarios adopted.

Each of these methodologies carries out its assessment independently, resulting in a rating assigned to each transaction, distributed across five levels of materiality: (1) severe; (2) high; (3) medium; (4) low; (5) negligible.

This scale enables the CA Group to distinguish the degree of risk exposure of each counterparty or transaction, serving as the basis for prioritising mitigation measures and strengthening the overall ESG risk management process.

From the C&A risk analysis carried out with a reference date of December 2025, the following results stand out:

- **Credit Risk:** the sum of Transition Risk and Physical Risk proves to be material, as in the previous assessment;
- **Liquidity Risk:** both Transition Risk and Physical Risk individually result in a material impact, as in the previous assessment;

- **Operational and Real Estate Risks:** compared to the previous assessment, these risks are now materially impacted, as a result of the improvements implemented in the C&A risk identification process, which made it possible to substantially reduce the universe with "unknown" risk;
- **Market Risk:** all assets considered belong to sovereign debt counterparties not eligible for C&A risk assessment;
- **Credit Spread Risk:** C&A risks are not material;
- **Concentration Risk:** the composition of the CA Group's portfolio has not undergone materially relevant changes with regard to the concentration of companies by sector of activity, and the conclusions of the previous exercise remain unchanged: "No C&A risk was identified as material";
- **Reputational Risk:** analysis based on expert judgement for a selected sample and using external sources, in particular companies' ESG ratings (sources: Carbon Disclosure Project, S&P Global, Sustainalytics and LSEG), and the analysis carried out with reference to 30 June 2024 has not been updated.

Initiatives already implemented to monitor ESG risks

With the motto "*becoming a benchmark for inclusion, sustainability and innovation, while maintaining recognition as a trusted Financial Group of the Portuguese people*", the CA Group has been implementing a wide range of initiatives considered priorities and essential by the banking supervisor for building a resilient financial system aligned with internationally defined decarbonisation objectives. Among the initiatives already successfully completed, the following stand out:

- Net Zero transition plan;
- Annual C&A Risk Materiality Analysis and Business Environment Scan;
- ESG reporting in alignment with the EBA's Pillar 3 requirements, for Market Discipline purposes;
- Development of KRIs associated with C&A risks and integration into the Risk Appetite Framework;
- Integration of climate scenarios into ICAAP and ILAAP exercises;
- ESG Risk Management Policy (under review);
- Definition of sector exclusion and limitation criteria (under review).

Over the coming years, with particular emphasis on 2026, the CA Group will continue to make the necessary efforts to make its risk management more resilient to contemporary C&A impacts, always aligning its action with the financial sector's regulatory requirements and market best practices.

4.8. OUR POLICIES

The implementation of effective Policies is essential for establishing a corporate strategy capable of ensuring the long-term success and sustainability of any institution. Accordingly, the Crédito Agrícola Group believes that, on sustainability matters, multiple rigorous policies and processes are deeply necessary to ensure that the institution's day-to-day action is aligned with its strategic commitments and with the requirements of regulators and society.

In this regard, the Group's **Sustainability Policy** stands out, describing its guiding sustainability principles, material topics, ESG commitments and priority SDGs, so as to guide the Group on Sustainability matters. Through this policy, the Bank aims to recognise and incorporate into its action the carbon neutrality targets set out in the Paris Agreement, as well as the principles of the United Nations Sustainable Development Goals, making it the CA Group's guiding document and cornerstone on sustainability matters.

Given the growing importance of ESG topics for Customers and local Communities, the Sustainability Policy establishes the Group's commitment to driving sustainable development. Covering all the Group's business areas and units, this Policy supports risk mitigation and the identification of new opportunities, helping to generate value for society as a whole.

Given the CA Group's recent developments in the field of sustainability — particularly the identification and definition of the Group's material Impacts, Risks and Opportunities (IROs) in 2025 — the Sustainability Policy is currently under review.

The update to this policy thus aims to strengthen the consistency between the priorities identified, existing management practices and regulatory requirements, ensuring that the CA Group has a robust, up-to-date framework aligned with the challenges and expectations that characterise the ESG context.

In addition to this, the following Policies also deserve to be highlighted:

- Policy on the Integration of Sustainability Risks in Investments;
- Environmental, Social and Governance Sustainability Risk Management Policy;
- Investment Policy;

At social level, several policies have been introduced to address the various situations involving impacts on society and on workers' rights and conditions, namely:

- Code of Good Conduct for the Prevention and Combating of Workplace Harassment;
- Crédito Agrícola Group Integrated Human Resources Management Policy;
- Corruption and Related Offences Risk Prevention Plan;
- Code of Ethics and Conduct;

Other relevant documents;

- Remuneration Policy for Members of the Management and Supervisory Bodies of CCCAM;
- Sustainable Code of Conduct for Suppliers.

In addition to the above policies, it is also important to highlight all the governance directives essential to the normal functioning of the Group's activity, where we find the following guiding documents:

- Cookie Policy;
- Binding Complaints Management Policy;

- Customer Identification and Acceptance Policy and Management of High-Risk Customers;
- Whistleblowing Policy;
- Policy on the Prevention, Communication and Resolution of Conflicts of Interest and Related Party Transactions;
- Privacy and Data Protection Policy;
- Policy on the Selection and Appointment of the Statutory Auditor (ROC/SROC) and the Engagement of Permitted Non-Audit Services;
- Policy on the Treatment of Policyholders, Insured Parties, Beneficiaries and Injured Third Parties;
- Binding Anti-Money Laundering and Counter-Terrorist Financing Policy;
- Global Risk Management Policy;
- Credit Granting Standard.

5. VALUE CREATION WITHIN THE CRÉDITO AGRÍCOLA GROUP: ACTING TODAY FOR THE BENEFIT OF TOMORROW

In a constantly changing landscape, marked by increasingly interconnected environmental, social and economic challenges, the Crédito Agrícola Group takes a future-oriented stance, reaffirming its active role in promoting a more sustainable, inclusive and resilient society. Its action is based on a long-term vision, in which value creation is understood in a comprehensive way, integrating financial performance with environmental, social and governance responsibility.

Sustainability is viewed by the Group as an essential element of its strategy and way of operating, reflected in the systematic incorporation of ESG criteria into management decisions, the business model and the relationship with its various stakeholders. This approach not only enables the Group to meet society's growing expectations and the evolving regulatory framework, but also to anticipate risks and identify opportunities that strengthen the robustness and resilience of the Group's activities.

Throughout its value chain, the Crédito Agrícola Group seeks to strengthen responsible practices that promote efficient resource use, the mitigation of environmental impacts, and the valuing of human capital, ensuring a sustainable balance between economic growth, environmental protection and social well-being. The creation of shared value thus plays a central role, benefiting employees, customers, local communities, investors and the economy in general.

The commitment to financial inclusion, support for the development of territories — particularly rural communities — and the promotion of financial education remain fundamental pillars of the Group's action. At the same time, financing projects with a positive impact and adopting governance models based on transparency, ethics and institutional soundness reinforce the ambition to contribute to long-term sustainable development.

Mindful of the evolving external context and the trends shaping the financial sector, the Crédito Agrícola Group maintains a dynamic, collaborative approach, based on innovation, partnership-building and strengthening closeness to its customers. In this way, it seeks to expand its positive impact, promoting the growth of local economies, the creation of lasting value, and the alignment of its activities with global sustainable development objectives, actively contributing to preserving the planet and to the progress of present and future generations.

5.1. OUR ECONOMIC VALUE

VALUE AND IMPACT CREATION

The Crédito Agrícola Group aims to have a favourable impact on the Community in which it operates, whether through its Customers, Employees and/or Partners. To this end, economic value generated and distributed are understood to be important metrics for the creation and distribution of wealth among all the Group's stakeholders.

Compared to the previous year, in 2025 the economic value generated fell in the CA Group and Caixa Central by 11.2% and 19.5% respectively. However, distributed economic value increased by 4.9% in the Crédito Agrícola Group and 20.9% in Caixa Central.

Table 7- Direct economic value generated, distributed and retained by the Crédito Agrícola Group.

(€)	2023	2024	2025	Variation 2024/2025
ECONOMIC VALUE GENERATED	1,008,826,044	1,057,752,434	**938,802,383**	**-11.2%**
Operating Income	1,008,272,821	1,057,111,520	**938,237,129**	**-11.2%**
Results of shareholdings in associated	553,223	640,914	**565,254**	**-11.8%**
ECONOMIC VALUE DISTRIBUTED	711,601,607	619,597,982	**649,836,890**	**4.9%**
Employee salaries and benefits	249,483,532	275,223,578	**294,194,307**	**6.9%**
General administrative expenses	135,443,014	144,801,538	**155,173,494**	**7.2%**
Depreciation	36,281,641	38,721,749	**40,223,668**	**3.9%**
Gain / Loss on modification	2,139,432	8,496,688	**2,015,293**	**-76.3%**

Provisions and impairments[20]	129,110,552	1,503,717	**64,293,207**	**4,175.6%**[21]
Results of non-current assets held for sale	43,725,059	569,618	**-185,839**	**-132.6%**
Payments to the State	115,189,155	150,051,550	**93,851,466**	**-37.5%**
Minority interests	229,222	229,543	**271,294**	**18.2%**
ECONOMIC VALUE HELD	297,224,436	438,154,452	**288,965,493**	**-34.0%**
Net Income	297,224,436	438,154,452	**288,965,493**	**-34.0%**

Weight in value generated	2023	2024	2025	Variation 2024/2025
Economic value distributed	71%	59%	**69%**	**17.3%**
Economic value held	29%	41%	**31%**	**-24.9%**

Capitalisation (€)	2023	2024	2025	Variation 2024/2025
Assets	25,302 040,861	27,300,746,953	**29,489,798,680**[22]	**8.0%**
Liabilities	22,864,508,768	24,454,898,058	**26,353,279,775**	**7.8%**
Equity	2,437,532,093	2,845,848,895	**3,136,518,906**	**10.2%**

[20] The Income Statements show the heading "Provisions and Impairments" as defined in the alternative performance indicators in the 2025 Annual Report.

[21] In December 2025, net provisions and impairments showed a year-on-year change of -62.8 million euros, essentially resulting from the combination of the following effects: (i) -67.3 million euros in net credit impairments; (ii) -1.8 million euros in provisions for the year, partially offset by (iii) +5.9 million euros in other net impairments, of which +3.6 million euros in net impairments of other tangible assets and 0.8 million euros in net impairments of other assets from credit recovery.

[22] Figure revised in relation to that reported in Chapter 6 – Non-Financial Information of the 2025 Annual Report.

Table 8 - Direct economic value generated, distributed and retained by Caixa Central.

(€)	2023	2024	2025	Variation 2024/2025
ECONOMIC VALUE GENERATED	156,472,344	137,576,265	**110,812,832**	**-19.5%**
Operating Income	156,472,344	137,576,265	**110,812,832**	**-19.5%**
ECONOMIC VALUE DISTRIBUTED	90,200,935	68,078,114	**82,314,347**	**20.9%**
Employee salaries and benefits	17,923,960,	20,814,686	**26,967,131**	**29.6%**
General administrative expenses	31,510,929,	32,051,024	**34,243,469**	**6.8%**
Depreciation	3,342,238	3,377,022	**3,521,730**	**4.3%**
Gain / Loss on modification	-207,157	696,871	**277,149**	**-60.2%**
Provisions and impairments	8,638,334	-15,634,222	**8,803,123**	**156.3%**
Results of non-current assets held for sale	554,793	-451,038	**13,709**	**103.0%**
Payments to the State	28,437,838,	27,221,771	**8,488,035**	**-68.8%**
ECONOMIC VALUE HELD	66,271,409	69,498,150	28,498,475	**-59.0%**
Net Income	66,271,409	69,498,150	**28,498,475**	**-59.0%**

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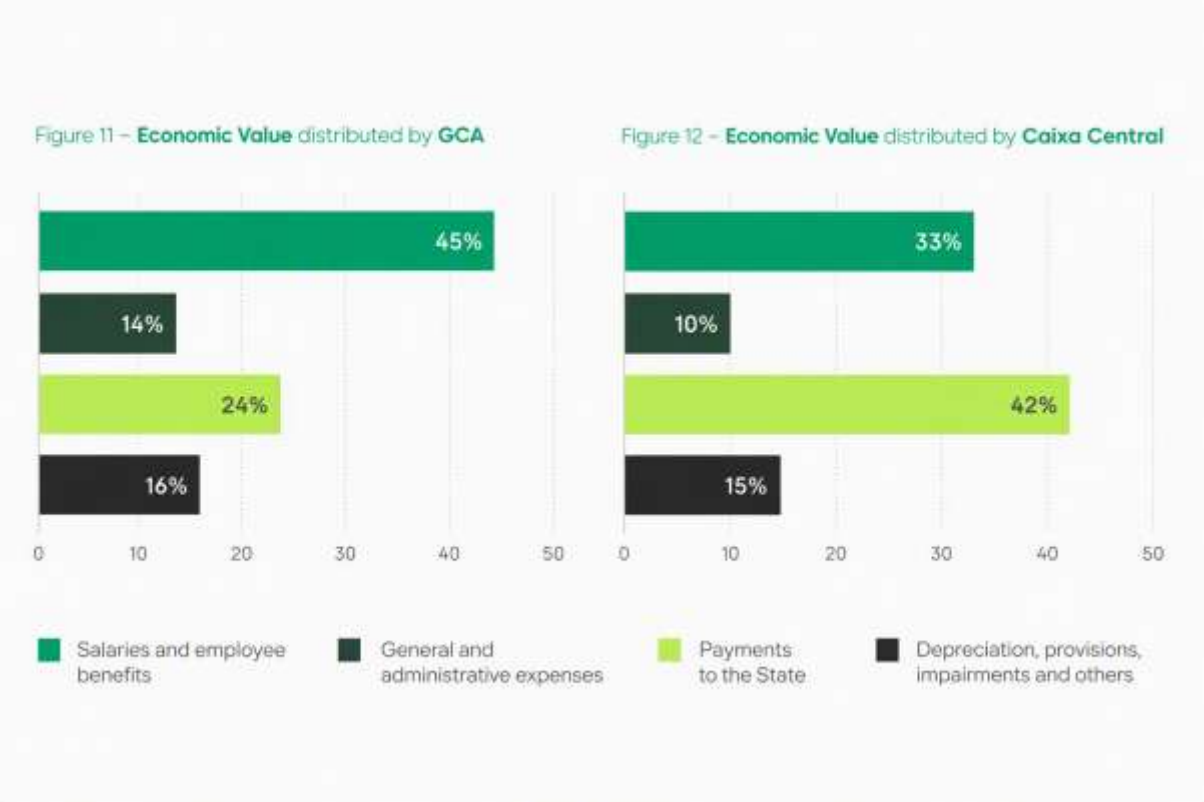
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Capitalisation (€)	2023	2024	2025	Variation 2024/2025
Assets	12,882,332,709	14,538,634,067	**15,526,634,595**	**6.8%**
Liabilities	12,294,172,693	13,886,068,073	**14,847,293,538**	**6.9%**
Equity	588,160,016	652,565,994	**679,341,057**	**4.1%**

The economic value distributed by the Crédito Agrícola Group and Caixa Central is concentrated in 3 main categories: employees, general administrative expenses, and depreciation, provisions, impairments and other items.

Figure 11 – Economic Value Distributed - CA Group

Figure 12 – Economic Value Distributed by Caixa Central



5.2. OUR SOCIAL VALUE

Crédito Agrícola Group, a Cooperative Bank

In a context of continuous transformation in the financial sector, the importance of Cooperative Banking has been progressively reinforced. This banking model, based on the ownership and management of financial institutions by the very users of their services, is by its nature aligned with the ambition of sustainable and inclusive economic development, oriented towards the collective interest.

The Crédito Agrícola Group, as a cooperative banking institution, plays a decisive role in promoting economic democracy and financial inclusion. By providing accessible financial services tailored to the needs of the population, the Group helps reduce social and economic inequalities, while also promoting the empowerment of citizens as active agents of the local and regional economy.

By placing the well-being of its customers and communities at the centre of its action, Cooperative Banking takes on an intrinsic commitment to sustainable development. This commitment translates into the adoption of long-term

decisions, which include offering sustainable banking products, investing in local businesses, and supporting environmental, social and community initiatives, reinforcing the creation of lasting value for all stakeholders.

It is also worth highlighting the greater resilience demonstrated by cooperative Banks in periods of economic and financial crisis, resulting from a prudent governance model, less exposed to speculative practices and based on conservative risk management focused on the real economy.

Lastly, Cooperative Banking plays an essential role in supporting local economies, not only through the generation of direct and indirect employment, but also through local investment and SME financing. These actions contribute to promoting sustainable economic growth, strengthening the business fabric, and reinforcing the sense of belonging and cohesion in the communities in which these institutions operate.

The CA Group thus recognises that its greatest asset lies in the people it serves, whether employees, customers, suppliers or the community as a whole.

The Group recognises that its employees are a critical factor in its sustainable performance and the achievement of its strategic objectives. Accordingly, it maintains an ongoing commitment to promoting the well-being, individual recognition and professional development of each employee, investing in creating a balanced, inclusive working environment geared towards long-term growth.

As part of the social dimension of its action, the Group places particular importance on the satisfaction, loyalty and trust of its customers, both current and potential. To this end, it provides a diverse range of personalised financial solutions, designed to meet the different needs and expectations of the various customer segments, underpinned by a close, transparent and credible relationship. This approach strengthens lasting relationships and promotes a customer-centric banking experience.

At the same time, the relationship with Suppliers has been progressively strengthened, based on a logic of responsible partnership. The Crédito Agrícola Group favours ethical, transparent and balanced relationships, geared towards shared value creation, promoting sustainable mutual growth and helping strengthen responsible practices along the value chain. This stance contributes to the consolidation of a more robust, resilient business ecosystem aligned with the principles of social responsibility.

In line with its mission and values, the Crédito Agrícola Group maintains a strong commitment to the communities in which it operates. Support for social, cultural and environmental initiatives is a strategic priority, reflecting close, responsible action geared towards the sustainable development of territories and the promotion of collective well-being.

Through this socially responsible, integrated approach, the Crédito Agrícola Group strengthens its relationship with its various stakeholders and establishes itself as an active agent of positive change in society. This holistic vision enables the Group to consistently contribute to building a fairer, more inclusive and sustainable future, creating lasting value for present and future generations.

Employees

STAKEHOLDERS' PERSPECTIVES AND INTERESTS

All 4,435 CA Group employees are taken into account for the purposes of this disclosure, as well as in defining the management strategy for the IROs identified as material.

The Crédito Agrícola Group's own workforce is a stakeholder group of central importance, with their interests, perspectives and respect for human rights being decisive elements in defining the Group's strategy and business model. The Group recognises that its human capital represents its main internal asset for ensuring the sustainable performance and success of its activity, reinforcing the conviction that Employees are an essential pillar of its value creation.

Within this framework, it is essential to promote a positive, inclusive organisational culture, in which employees feel welcomed, integrated, recognised and empowered to fully develop their potential. The Group is thus committed to fostering equal opportunities and the professional development and growth of everyone, in compliance with labour rights and diversity, while simultaneously ensuring a safe, healthy, productive and inclusive working environment.

With the aim of strengthening the closeness and engagement to which it aspires, the Crédito Agrícola Group provides various communication channels that promote regular interaction with its employees, encouraging active listening and participation. At the same time, it continuously invests in developing Employees through training and development programmes, while also providing a range of benefits and support tailored to their needs. This approach reflects the Group's commitment to placing employees at the centre of its strategic priorities, recognising their critical role in achieving organisational objectives.

Additionally, employees played an active role in the process of identifying the Group's material IROs, as detailed in the 2024 Sustainability Report, in the section on the "Process for assessing and determining material Impacts, Risks and Opportunities", included in subchapter 4.1.6. "The CA Group's double materiality analysis". In addition to their involvement in the definition stage, employees also play a relevant role in managing these IROs, since their internal disclosure enables everyone's informed, active involvement in monitoring and implementing the defined measures.

CHARACTERISTICS OF EMPLOYEES AND DIVERSITY

For 2025, the Crédito Agrícola Group maintained a consistent human resources dimension with healthy growth, in line with recent years, bringing together 4,435 employees. The composition of the group shows a very close balance between genders, with an almost equal distribution between women and men (51.95% female and 48.05% male). In terms of academic qualifications, worth highlighting is the high level of education at 63.9%, since the majority of Employees hold a higher education qualification, ranging from bachelor's degrees to doctorates.

Within the Group, Caixa Central carries significant weight, accounting for more than one sixth of total Employees, with a total of 806 Professionals. A balanced gender distribution is also seen in this structure, with 52.85% female and 47.15% male. The academic profile is also highly qualified, with a significant 80.1% of Employees holding a higher education qualification.

Table 9 - Total Employees of the Crédito Agrícola Group and Caixa Central

Total number of employees	2023	2024	2025
Crédito Agrícola Group	4,136	4,324	4,435
Caixa Central	665	739	806

Table 10 - Percentage change in Employees by gender of the CA Group and Caixa Central

Employees by Gender	Gender	2023	2024	2025
Crédito Agrícola Group	Women	**49.30%**	**50.50%**	**51.95%**
	Men	**50.70%**	**49.50%**	**48.05%**
Caixa Central	Women	**51.40%**	**51.00%**	**52.85%**
	Men	**48.60%**	**49.00%**	**47.15%**

Table 11 - Geographic distribution of CA Group Employees

Geographic Distribution	Region	2024	2025
Crédito Agrícola Group	North	17.5%	17.0%
	Centre	61.7%	62.7%
	South	18.4%	18.1%
	Azores	2.3%	2.1%
	Madeira	0.1%	0.1%

Based on the charts presented below, it is possible to observe the academic composition of Employees, organised by various levels of education, ranging from below lower secondary education to more advanced academic degrees such as bachelor's, undergraduate, master's and doctoral degrees. Reading them reveals the richness and variety of knowledge within the CA Group's teams, demonstrating the Group's commitment to a workforce that is qualified and equipped to meet the demands of the financial sector.

Figure 13 - Distribution of CA Group Employees by level of education

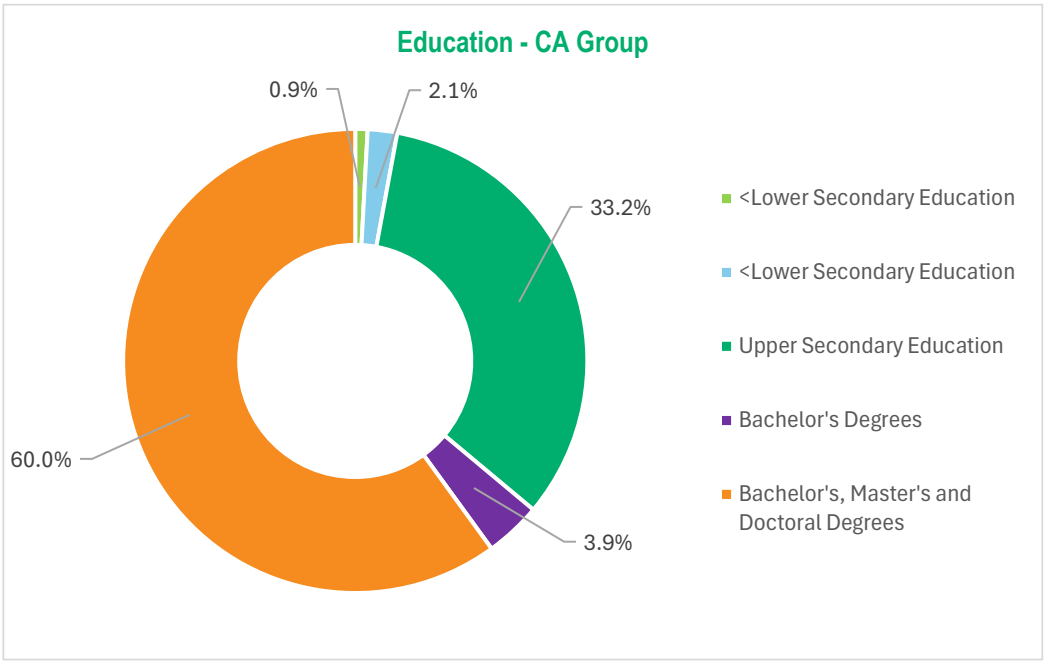
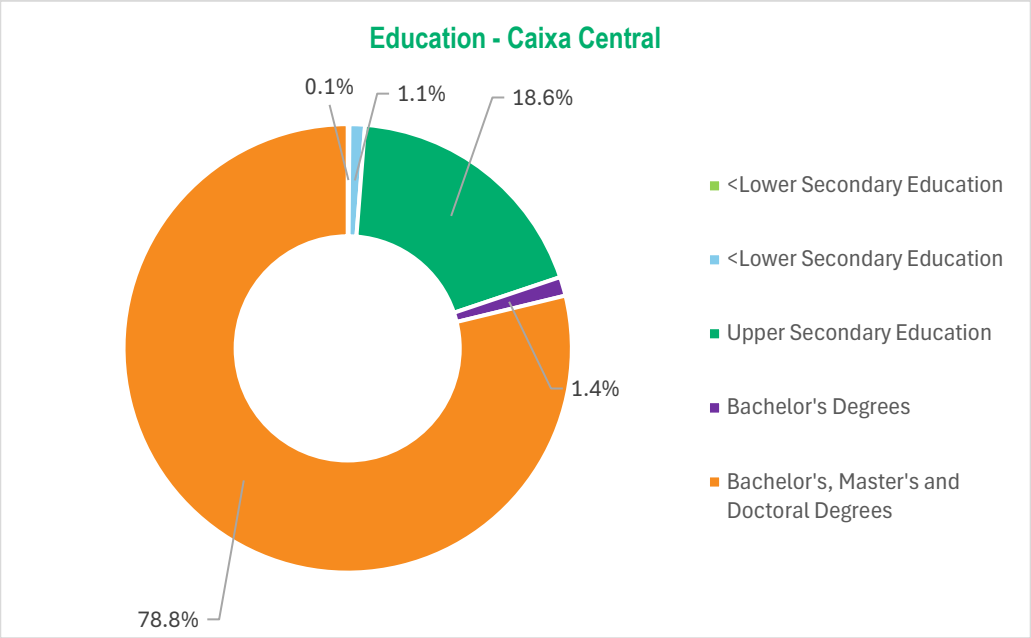


Figure 14 - Distribution of Caixa Central Employees by level of education



With regard to the characteristics of the Group's Employees, the contractual framework is a key element in achieving a solid, organised labour structure. The significant prevalence of permanent contracts demonstrates the Group's long-term commitment to creating stable working conditions, strengthening job security, valuing Employees and consolidating their development path over time.

Figure 15 - Distribution of CA Group Employees by type of contract

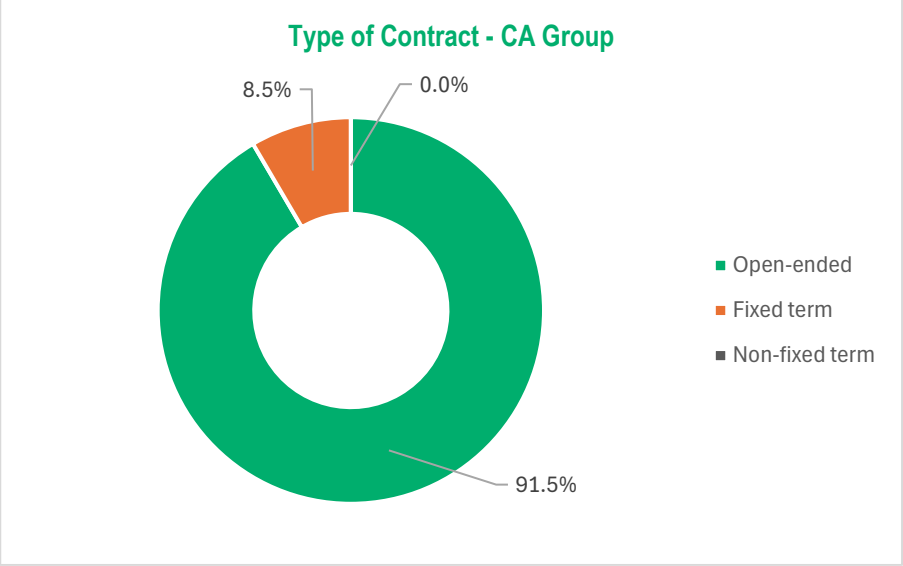
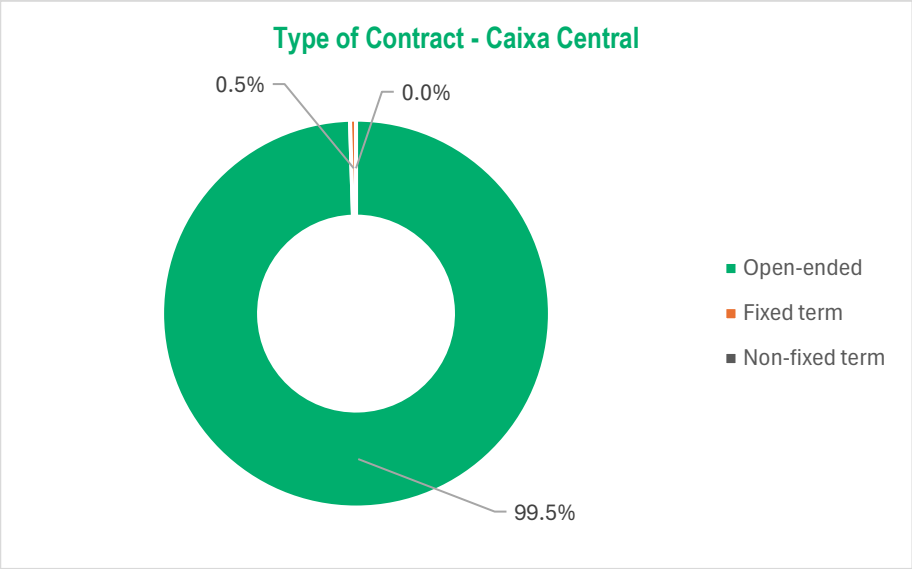


Figure 16 - Distribution of Caixa Central Employees by type of contract



Still within the context of Employee characteristics, understanding their age composition is a decisive aspect for analysing the evolution and balance of the existing workforce. The charts presented make it possible to identify the different existing age brackets, demonstrating a generational mix that enriches internal culture, combining accumulated knowledge with the capacity for innovation, factors that are decisive for meeting the demands of the financial sector and ensuring the transfer of knowledge within the organisation.

A favourable trend can be seen in the age structure of employees, with a particular increase in the presence of young professionals under 30 years of age. In 2025, in the CA Group, the proportion of employees under 30 years of age grew from 11.1% to 12.8%, and from 11.2% to 13.4% in Caixa Central. On the other hand, the 30 to 49 age groups showed a slight percentage decrease in their representation, from 45.7% to 44.6% in the Group and from 49.9% to 48.7% in Caixa Central. At the same time, for Employees over 50 years of age, there was a reduction in their representation, which decreased in percentage terms from 43.2% to 42.5% in the Group and from 38.8% to 37.8% in Caixa Central.

These changes in the age group breakdown compared to the previous year reveal the investment made in integrating young talent, in order to ensure the institution's sustainable growth and future.

Figure 17 - Distribution of CA Group Employees by age group

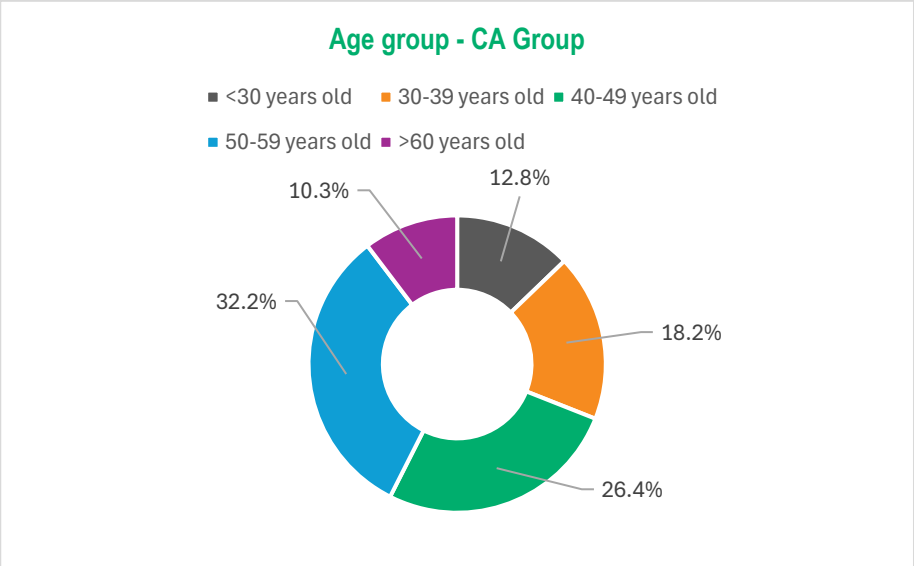
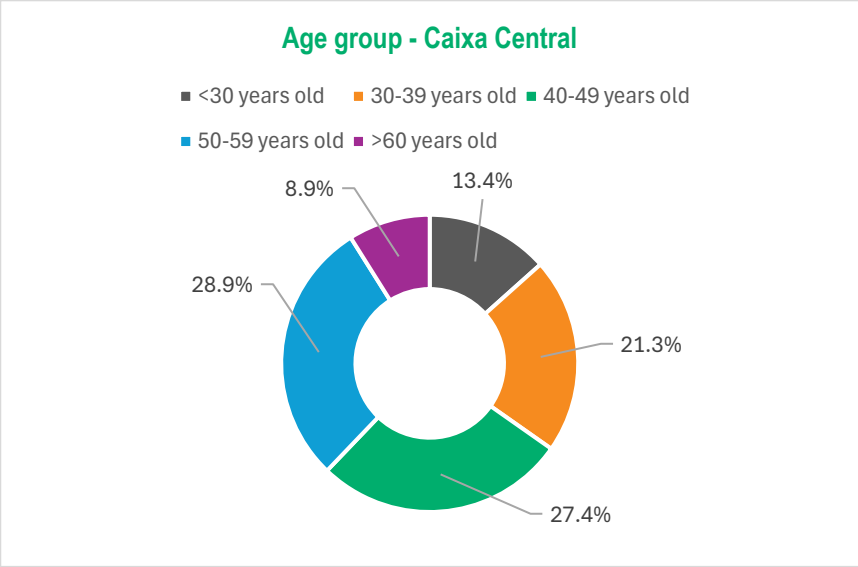


Figure 18 – Distribution of Caixa Central Employees by age group



PROCESSES FOR DIALOGUING WITH OWN WORKFORCE AND WITH WORKERS' REPRESENTATIVES ABOUT IMPACTS

The Crédito Agrícola Group bases its action on a logic of proximity and ongoing attention to its Employees, promoting an organisational culture based on welcoming, integrating and valuing each individual. This commitment to employee well-being is a fundamental pillar for creating a healthy, motivating and productive working environment, in which each person is recognised not only for their contributions, but also for their development potential.

To ensure that this culture of respect, inclusion and appreciation is effectively realised, the Group implements a structured set of initiatives designed to strengthen internal communication and organisational transparency. The Group believes that open, ongoing, constructive dialogue is essential for the timely identification of challenges, the prevention of undesirable situations, and the effective resolution of any problems, promoting a safe environment in which employees feel comfortable sharing concerns, suggestions or expectations.

In this context, the Crédito Agrícola Group provides various formal dialogue channels, set out in various internal policies, which allow employees to report situations considered inappropriate or contrary to the Institution's principles. These include, in particular, cases of harassment, anomalous or irregular situations, conflicts of interest, discriminatory practices of any kind, breaches of data protection rules, as well as other occurrences that may constitute irregularities or non-compliance. These mechanisms strengthen internal trust, promote individual and collective accountability, and help consolidate an organisational culture based on ethics, respect and integrity.

- Policy on Reporting of Irregularities of the Crédito Agrícola Group;
- CA Group's Code of Ethics and Conduct;
- Policy on Prevention, Communication and Resolution of Conflicts of Interest and Transactions with Related Parties of the Crédito Agrícola Group;
- Binding Policy on the Prevention of Money Laundering and Terrorist Financing;

Additionally, the Crédito Agrícola Group provides various other internal communication channels, such as the corporate intranet, regular email communications, meetings with union representatives, and structured feedback sessions, through which employees can share their experiences, concerns, opinions and suggestions. This commitment to genuinely two-way communication helps strengthen trust between management and Employees, promoting an environment of open, ongoing dialogue. It simultaneously makes it possible to identify opportunities for improvement and implement appropriate responses that create shared benefits for the Institution and its employees.

As part of the process carried out at the beginning of 2025 relating to the double materiality analysis of Impacts, Risks and Opportunities, the Crédito Agrícola Group carried out a structured stakeholder consultation exercise, which included a significant number of employees. The contributions gathered in this process were incorporated into the assessment and identification of material IROs, ensuring that relevant internal perspectives are duly considered. In this way, the Group reinforces its commitment to transparency, participation and social responsibility, ensuring that strategic decisions are based on a comprehensive understanding of the needs, expectations and concerns of its employees.

Notwithstanding the existence and use of these communication and engagement mechanisms, the Crédito Agrícola Group remains committed to continuing to develop and refine dialogue processes with employees. This effort aims to ensure the systematic incorporation of their perspectives into decisions relating to the management of material impacts — actual and potential — on its own workforce, reinforcing a participatory, responsible approach geared towards continuous improvement.

MEASURES ON THE MATERIAL IMPACTS ON OWN WORKFORCE AND APPROACHES TO MANAGING MATERIAL RISKS AND SEEKING MATERIAL OPPORTUNITIES RELATED TO OWN WORKFORCE

The Crédito Agrícola Group has a series of measures designed to boost its positive material impact on its own workforce:

Working Conditions

The Group offers its employees a variety of support and advantages, both in terms of financial benefits and access to sporting, cultural and recreational activities.

Taking into account the Crédito Agrícola Group's organic structure, autonomy and decision-making power, the support and benefits presented below may not be transversal, so the employees of the Associated Caixas, Participated Companies, FENACAM and Caixa Central may have access to different benefits.

Benefits:

- Bonuses for dedication, productivity, attendance and performance;
- Financial contribution towards tuition fees for higher education courses (which fall within the scope of the employee's activity);
- Financial support for the purchase of clothing;
- Christmas presents for employees and their children;
- Birthday gift and day off on the employee's birthday;
- Marriage and childbirth allowances;
- Flexible working hours;
- Reimbursement for the purchase of mobile phones, tablets and smartphones for personal use;
- Access to communication packages under special conditions;
- Free coffee and fruit and support in the cafeteria;
- Numerous protocols and partnerships with companies in the health, tourism, catering and hospitality sectors, among others;
- Formalisation of the hybrid work format;
- Access to weekly medical consultations at Caixa Central's facilities.

Sport and Culture[23]:

- Travel at special prices for Employees and their spouses;
- Free access to social, cultural and sporting activities through the respective centres.

Benefits linked to the Group's activities:

- Access to Personal Loans and Mortgage Loans at better rates;
- Discounts on the price of financial products and services:

[23] Provided by the Crédito Agrícola Culture and Sports Centre for its Members.

- Exemption from account maintenance fees;
- Exemption from the fee for one-off SEPA+ credit transfers and immediate transfers when made on CA Online and CA Mobile;
- Exemption from the fee for provision of a debit card;
- Exemption from classic and twist credit card fees;
- Exemption from mortgage loan fees under the collective labour agreement (ACTV);
- Exemption from personal loan fees;
- 50% discount on all other pricing fees.

Loans provided to our employees

The Group's concern with supporting its employees' access to housing remained a priority throughout 2025. Of the total financing made available to Crédito Agrícola Group employees, the largest share was directed towards mortgage loans, accounting for 80.1%, while the remaining 19.9% corresponded to individual credit and other advances. In the specific case of Caixa Central, this trend was even more pronounced, with 90.6% of credit allocated to housing and 9.4% to individual credit and other advances.

Given the growing difficulties in the housing market, particularly in Portugal's urban areas, the Group considers this support a differentiating factor of high value for its employees. Accordingly, the commitment remains to continuously review and adjust internal support policies, seeking to positively strengthen the well-being, stability and quality of life of those who make up the organisation.

Figure 19 – Loans granted to Employees - CA Group

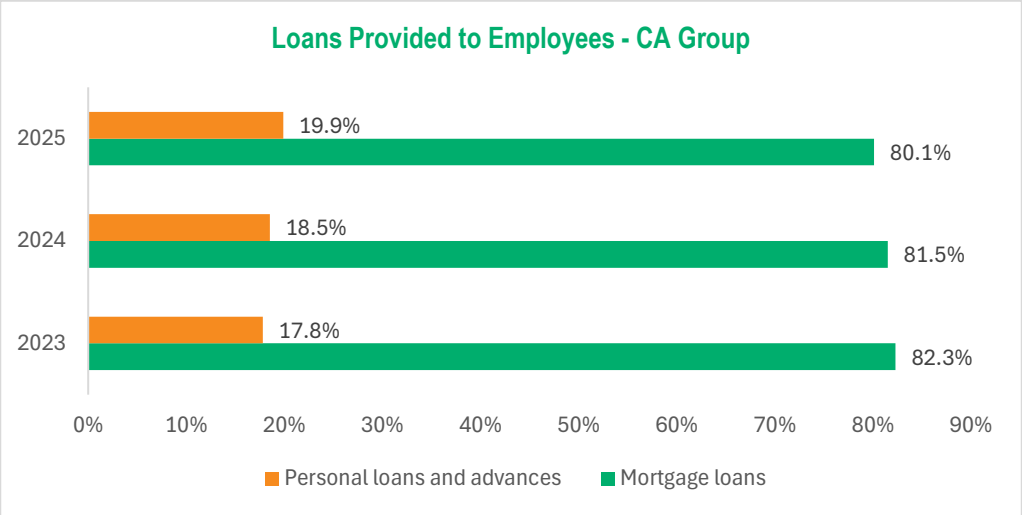
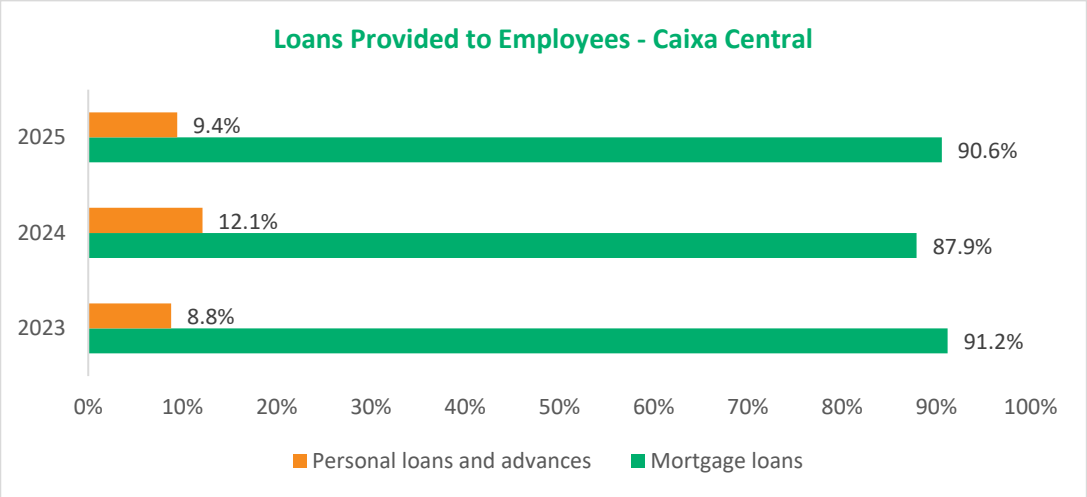


Figure 20 – Loans provided to Caixa Central Employees



In addition to the benefits already mentioned, the Group also bears other costs associated with strengthening the social protection of its employees. As in the previous year, the child and study allowance remained significant, standing out with a share of 75.18% and 87.44% of the social protection costs borne in 2025 by the Crédito Agrícola Group and Caixa Central, respectively.

Figure 21 – Social protection costs - CA Group

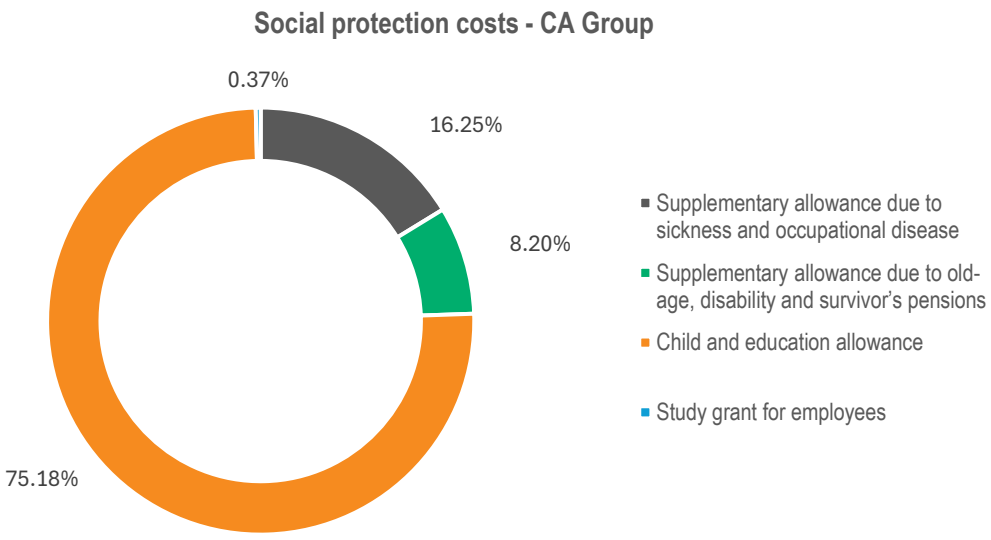
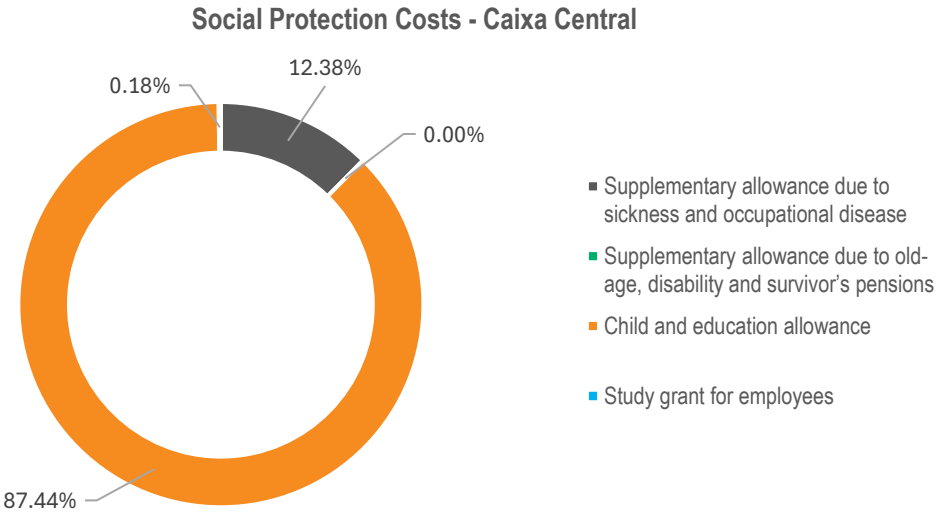


Figure 22 – Social Protection Costs of Caixa Central



Equal treatment and opportunities for all

The Crédito Agrícola Group develops an integrated set of initiatives geared towards promoting gender equality, valuing diversity and ensuring equal opportunities for all employees, guaranteeing an inclusive, respectful environment regardless of ethnic origin, race, religion, age, gender, disability, sexual orientation, individual viewpoints or social status. At the same time, it consistently invests in training and development, creating the conditions for the continuous development of the skills needed for career progression.

Professional capacity-building and development

For an organisational context in constant transformation, it is essential that employees have the appropriate knowledge and tools to keep pace with change and respond effectively to emerging challenges. Continuous training thus plays a central role, not only in strengthening technical and behavioural skills, but also in promoting personal fulfilment and improving levels of job satisfaction.

Also recognising the importance of performance appraisals as a development tool, the CA Group maintained, in 2025, the systematic application of this annual process to all employees with more than six months of effective service. These appraisals allow for a structured analysis of individual performance, making it easier to identify well-established skills and areas for improvement, while also providing constructive feedback that fosters alignment between individual objectives and the strategic goals set by the Group.

In addition, this process helps identify talent and potential leaders, supporting succession planning and career management, reinforcing an organisational culture based on transparency, accountability, and recognition of each employee's contribution to collective success.

In the area of training, in 2025 each Crédito Agrícola Group employee benefited, on average, from 46 hours of training, representing a decrease of approximately 15% compared to the previous year. At Caixa Central, the

average was 25 hours per employee, representing a reduction of around 16% compared to 2024[24]. Aware of this trend, and understanding the significance of these reductions, the Group will make an effort and invest in additional training, so that measures are actively developed to address and strengthen the development of each Employee, especially for Caixa Central.

During 2026, and in just the first four months, six mandatory training actions aimed at the CA Group have already been announced, in addition to various one-off initiatives promoted by the various structures of Caixa Central. Furthermore, for 2026, as part of the **DEI** and **Accessibility** initiatives, a broad range of training is planned, both cross-cutting training for the whole of Crédito Agrícola and specific training tailored to different roles.

Figure 23 – Average training hours per employee of the CA Group

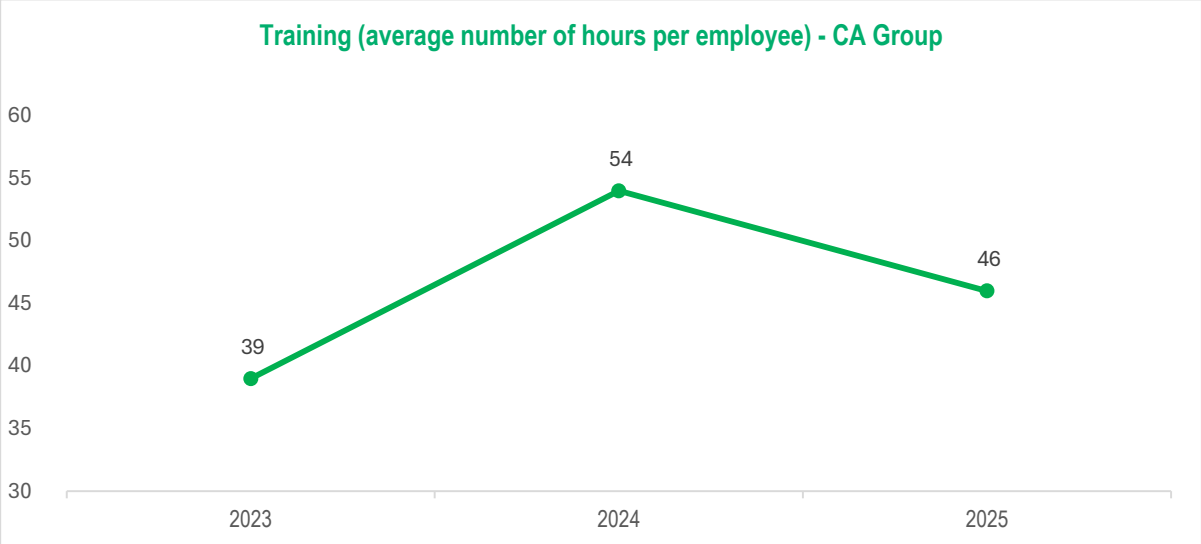
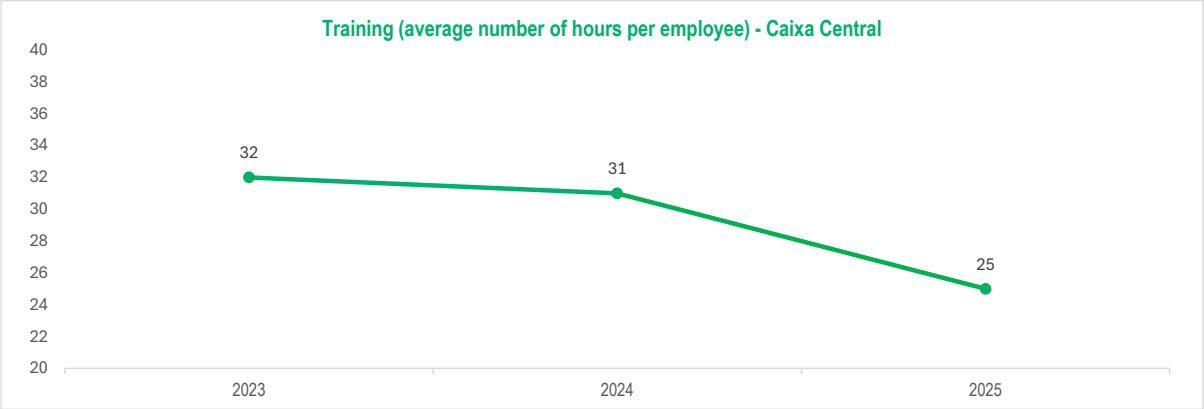


Figure 24 – Average training hours per employee of Caixa Central

[24] The figure for the average number of training hours per employee was calculated by dividing the total number of training hours carried out by the average number of employees during 2025.



With regard to the average number of training hours broken down by gender, the data show a decrease in the Crédito Agrícola Group for male Employees of 16%, and a figure 11% lower for female Employees compared to 2024. Similarly, at Caixa Central, there was a reduction in training investment by gender, with a decrease of 14% in the hours allocated to female employees and 25% in those allocated to male employees, compared to the previous year.

Table 12 - Average number of training hours by gender in the CA Group and Caixa Centra[25]l

Average no. of training hours by Gender	Crédito Agrícola Group			Caixa Central		
	2023	2024	2025	2023	2024	2025
Men	39.4h	53.4h	45.0h	33.7h	32.8h	24.5h
Women	39.6h	52.3h	46.5h	31.1h	29.8h	25.5h

With regard to format, the Group maintained its commitment to e-learning solutions, given the advantages they offer, namely flexibility in time management and access to a broader range of content and learning opportunities. Additionally, a new type of training was made available, b-learning, a hybrid training and teaching format that combines in-person training with online training elements, for greater training versatility.

Figure 25 - Type of training as a percentage of the number of CA Group participants

[25] The average number of training hours by gender was calculated by dividing the total number of training hours carried out by gender by the average number of employees by gender during 2025.

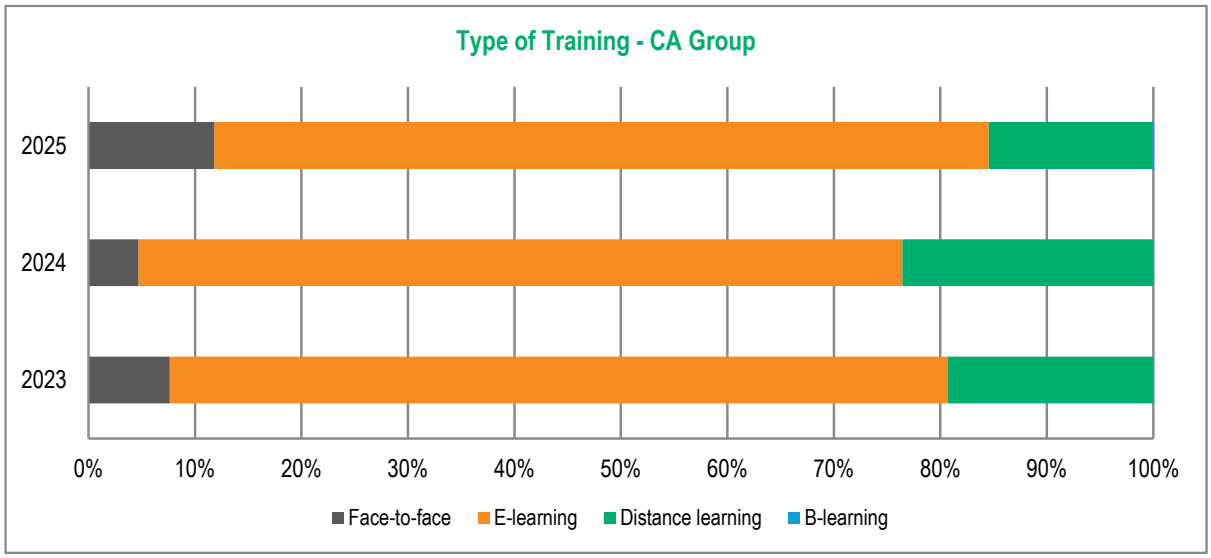
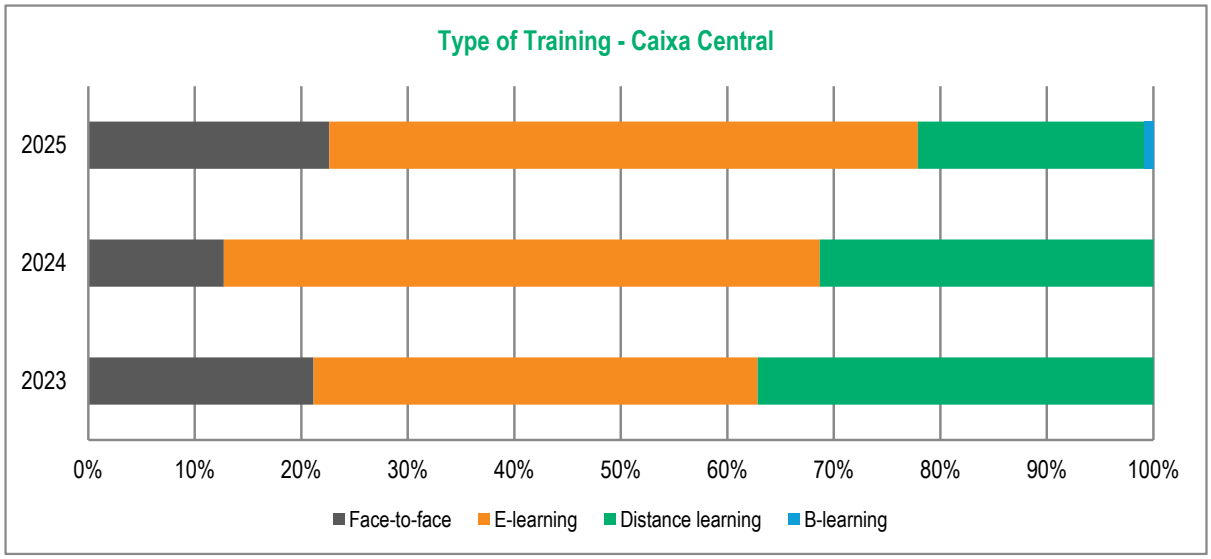


Figure 26 - Type of training as a percentage of the number of Caixa Central participants

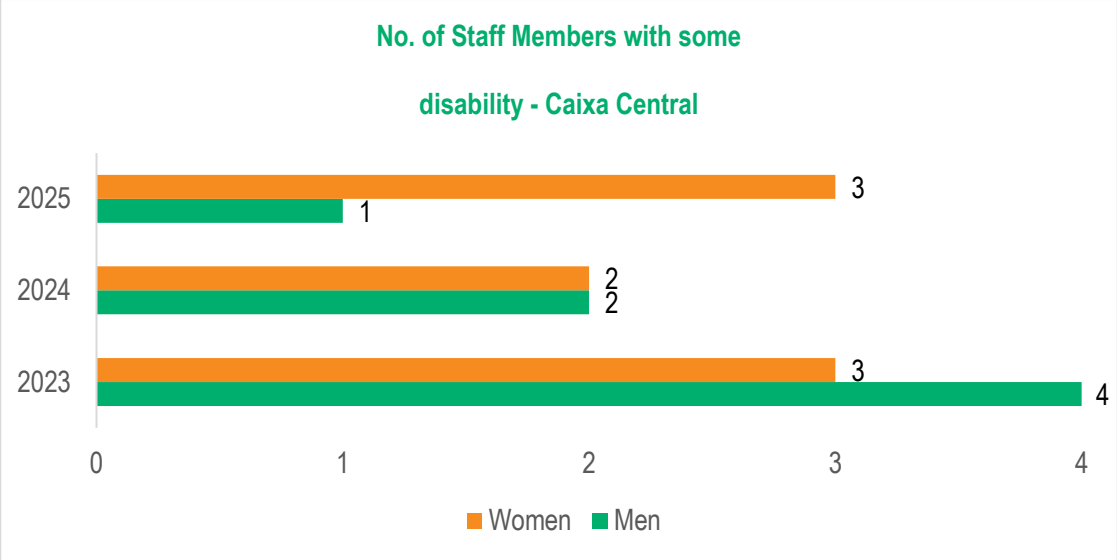


Valuing the richness and value resulting from a diversity of backgrounds and viewpoints, the Crédito Agrícola Group is committed to building an inclusive professional environment, in which all employees are recognised, respected and encouraged to actively participate.

Figure 27 - Number of CA Group employees with a disability



Figure 28 – Number of Caixa Central Employees with some disability



In 2025, a significant proportion of career progressions within the Group were based on the recognition of individual performance and merit, covering 35.6% of female Employees and 38.3% of male Employees. With regard to developments associated with the seniority criterion, women accounted for 13.8% of promotions awarded, while men accounted for 12.2%, reflecting a balanced gender distribution across the different career progression mechanisms.

Figure 29 – Promotions by gender and reason in the CA Group

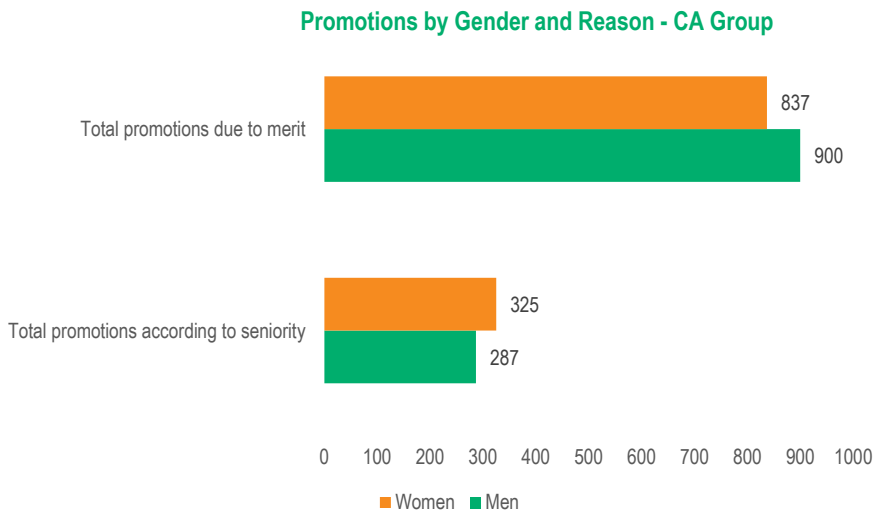
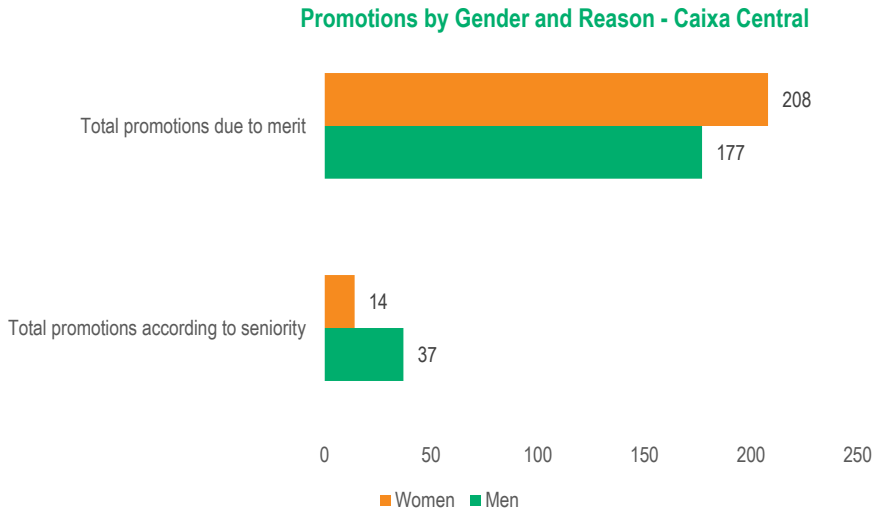


Figure 30 – Promotions by gender and reason in Caixa Central



Promoting equity in access to leadership positions is a central pillar of the CA Group's action, forming part of a vision that favours equal opportunities at all levels of the organisation.

This direction reflects the Group's commitment to fostering an inclusive, diverse professional environment, in which every employee, regardless of gender, age, origin or other individual characteristic, has the conditions to aspire to and achieve management positions. For the Crédito Agrícola Group, ensuring equitable opportunities represents an ethical and social duty, both at organisational level and at the level of its Governing Bodies. In 2025, in the Crédito Agrícola Group, the composition of the Governing Bodies consisted of 38.3% female members and 61.7% male members. At Caixa Central, 37.5% of members of the Governing Bodies were female and 62.5% male, with there still being progress to be made in improving representation.

Figure 31 – Percentage of Governing Body members by gender of the CA Group

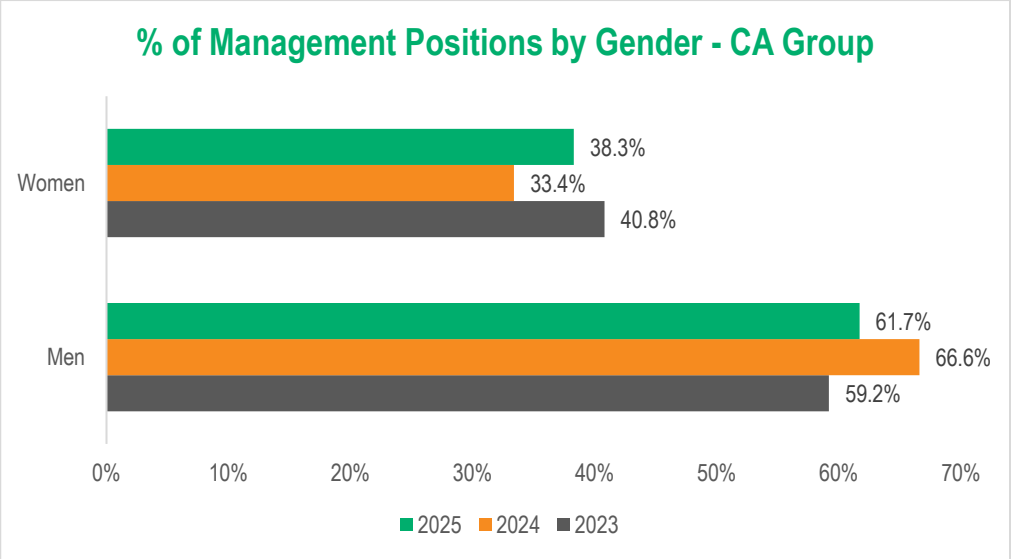
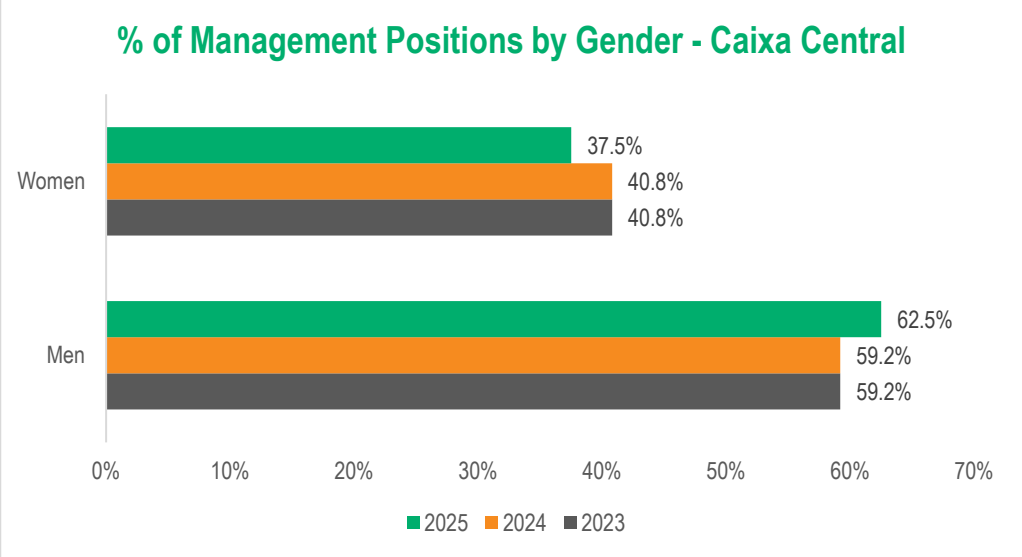


Figure 32 – Percentage of Governing Body members by gender of Caixa Central



Internal initiatives

2025 was marked by the conclusion of the 2023-2025 Strategy, under which a broad set of initiatives had been defined for implementation, namely at the level of the Group's internal operations and people.

In this regard, the design and approval of the Diversity, Equity and Inclusion (DEI) Strategy, approved in the third quarter of 2025, deserves special mention, designed based on DEI questionnaires to all employees, analysis of human resources data, the collection of best practices, as well as the participation of key areas through workshops.

The CA Group's DEI Strategy is structured around three pillars:

1. Inclusive Culture;
2. Representativeness;
3. Impact on the Value Chain.

COVERAGE OF COLLECTIVE BARGAINING AND SOCIAL DIALOG

In accordance with Article 55 of the Portuguese Constitution, the Crédito Agrícola Group ensures its Employees the full exercise of freedom of association. Currently, 4,079 employees are unionised, corresponding to a membership rate of 92%. A representative of each trade union is present at the Group's various premises, available to provide support and clarification to Employees on union-related matters, enabling a close relationship that contributes to the faster identification and resolution of any issues.

In terms of collective regulation, the vast majority of CA Group Employees are covered by a Collective Bargaining Agreement. However, a different Collective Bargaining Agreement from the one mentioned above applies to the CA Vida and CA Seguros entities. For CA Gest and CA Imóveis, no collective bargaining instrument applies, with their respective labour relations governed exclusively by current labour legislation.

Table 13 - Number and percentage of Unionised Employees of the CA Group and Caixa Central

	2024		2025	
Trade union membership	**Crédito Agrícola Group**	**Caixa Central**	**Crédito Agrícola Group**	**Caixa Central**
No. of Unionised Employees	**3,976**	**689**	**4,079**	**758**
% Employees with trade union membership	**92%**	**93%**	**92%**	**94%**

Table 14 - Distribution of the number of Unionised Employees by Union of the CA Group and Caixa Central

	2024		2025	
Trade union membership	**No. of employees of the Crédito Agrícola Group**	**No. of Caixa Central employees**	**No. of employees of the Crédito Agrícola Group**	**No. of Caixa Central employees**
SBSI	**1,191**	**203**	**1,150**	**204**
SBC	**372**	**4**	**375**	**2**
SBN	**284**	**8**	**259**	**8**
SNQTB	**1,672**	**437**	**1,830**	**502**
SIB	**338**	**37**	**456**	**42**

STAS	**9**	**0**	**9**	**0**

ADEQUATE SALARIES

With regard to starting pay conditions, Caixa Central applies starting salary levels above the national minimum wage. In the Group's other entities, the reference figure for the admission of new Employees coincides with the legally established minimum wage.

Table 15 - Minimum starting salary of CA Group Employees by gender

Crédito Agrícola Group		
Gender	**Male**	**Female**
Entry-level minimum wage	**€ 870**	**€ 870**
National minimum wage	**€ 870**	**€ 870**
Ratio	**1.00**	**1.00**

Table 16 - Minimum starting salary of Caixa Central Employees by gender

Caixa Central		
Gender	**Male**	**Female**
Entry-level minimum wage	**1,130.04 €**	**1,130.04 €**
National minimum wage	**€ 870**	**€ 870**
Ratio	**1.30**	**1.30**

SOCIAL PROTECTION

All CA Group own employees are covered by the General Social Security Regime, which protects them in the event of illness, unemployment, workplace accidents and acquired disability, parental leave, and retirement. In addition, the Group bears a number of social protection costs, referred to in the section “Measures on the material impacts on own workforce and approaches to managing material risks and seeking material opportunities related to own workforce".

In terms of retirement benefits, the pension plan made available to employees of Caixa Central, Caixas de Crédito Agrícola Mútuo, CA Serviços and CA Informática is the result of the application of the Collective Bargaining Agreement for Crédito Agrícola Mútuo. Institutions. By conventional obligation, all active employees with an open-ended employment contract are participants in the Pension Fund. Pursuant to the ICAM Collective Labour Agreement, employees hired from 1 May 1995 onwards contribute to the Pension Fund with 5% of their monthly minimum retribution (level and seniority bonuses), where the employer is responsible for endowing the Fund with the contributions payable to it on an annual basis, calculated in accordance with the actuarial valuation carried out by the respective Management Entity. Whenever there are unforeseen additional liabilities, the Management Entity is responsible for determining the value of the financial impact caused on the Fund's assets, and the employer is responsible for endowing the Fund with the same value that was determined.

Community

STAKEHOLDERS' PERSPECTIVES AND INTERESTS

The Crédito Agrícola Group's action is based on a strong connection to the communities in which it operates, understanding that active engagement, ongoing support, and investment in local projects are essential for strengthening trusted relationships, encouraging joint responses to existing challenges, and helping improve collective quality of life, thereby promoting more solid, balanced and lasting development.

This vision is reflected in its strategic direction and respective business model, which, in the 2023-2025 sustainability cycle, includes as a priority active participation in the country's sustainable development, mobilising philanthropy and volunteering initiatives in favour of a fairer, more inclusive society, strengthening close ties with local communities to advance their sustainable journey, and encouraging the dissemination and sharing of knowledge in this area.

At the same time, the CA Group's purpose is to contribute to the social and economic progress of the regions in which it operates, through a close-to-the-customer banking approach based on values, accountability and positive impact.

ADOPTION OF MEASURES ON THE MATERIAL IMPACTS IN AFFECTED COMMUNITIES

The Crédito Agrícola Group stands out on the domestic banking scene as the only Cooperative Bank that, through its activity, actively contributes to mitigating the depopulation of the country's interior.

This intervention is achieved by reinvesting profits in the very regions in which it operates, hiring human resources locally, decentralising processes and decision-making, guaranteeing the sole point of banking contact in numerous localities through **257 isolated branches and 789 isolated Automated Teller Machines (ATMs) in 2025**, and, lastly, through the pioneering adoption of technological solutions in recent years.

In the CA Group, community support goes beyond the well-known traditional model, being based on building lasting close relationships geared towards strengthening the sustainable development and resilience of territories. In 2025, the Group's investment in community initiatives again took the form of donations and financial sponsorships, recording a slight increase compared to 2024, **with a total of 3.8 million euros granted in support**. Caixa Central also recorded an increase of approximately 8% in its community support contribution, amounting to **96.4 thousand euros.**

Figure 33 - Value (M€) of CA Group community support

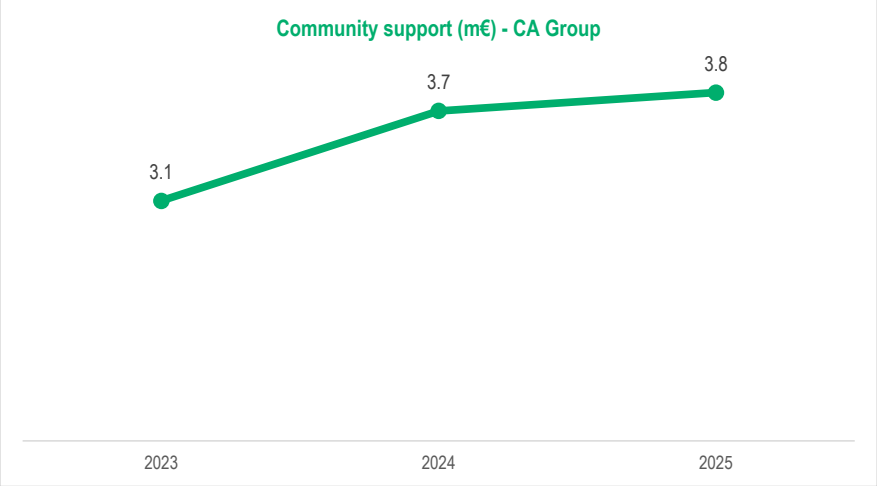


Figure 34 – Value (K€) of community support by Caixa Central

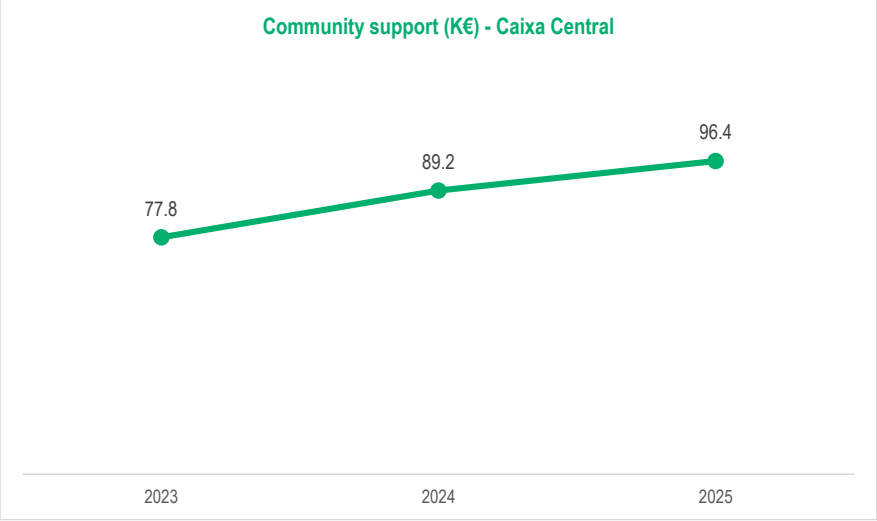


Figure 35 - Number of organisations supported by the CA Group

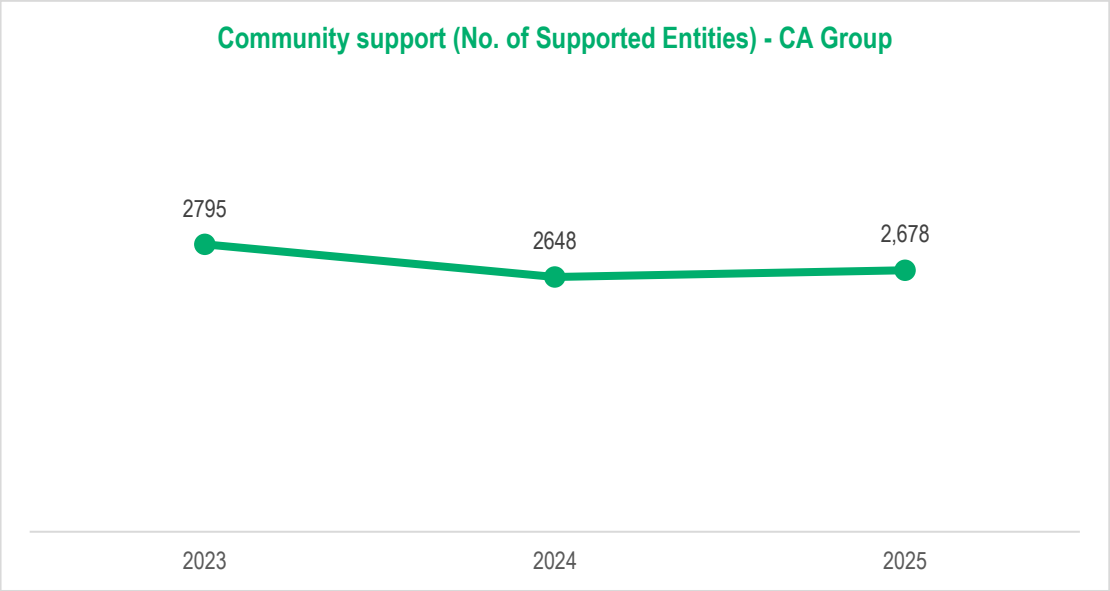


Figure 36 – Number of entities supported by Caixa Central

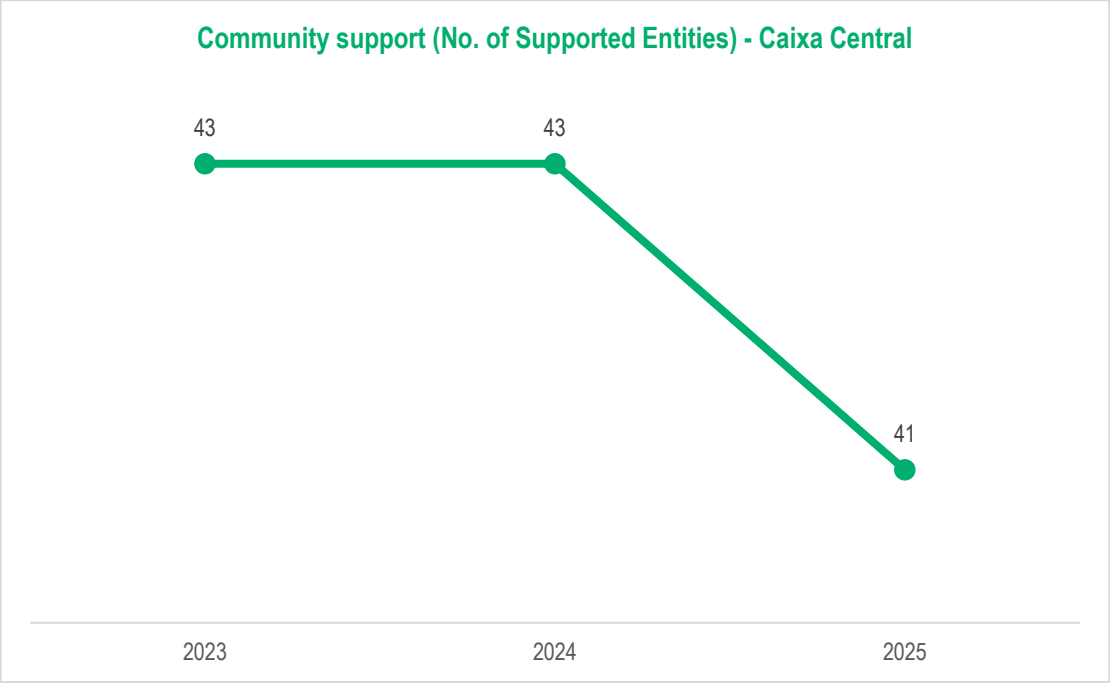


Figure 37 - Community support by category of entity in percentages by CA Group

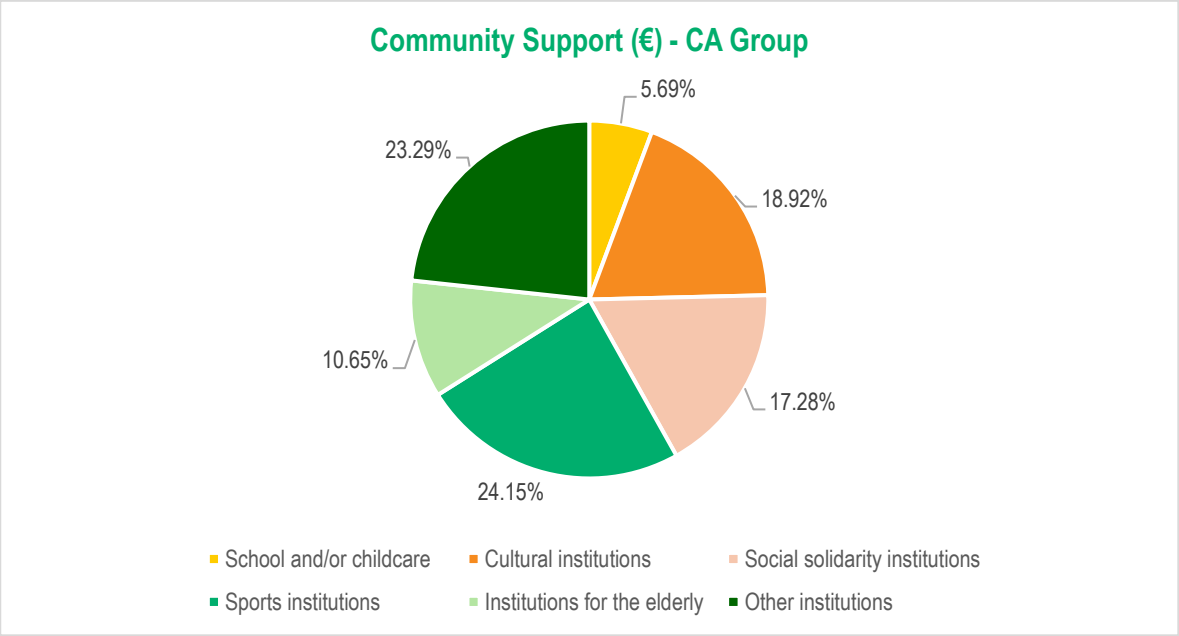


Figure 38 – Community support by entity category as a percentage by Caixa Central

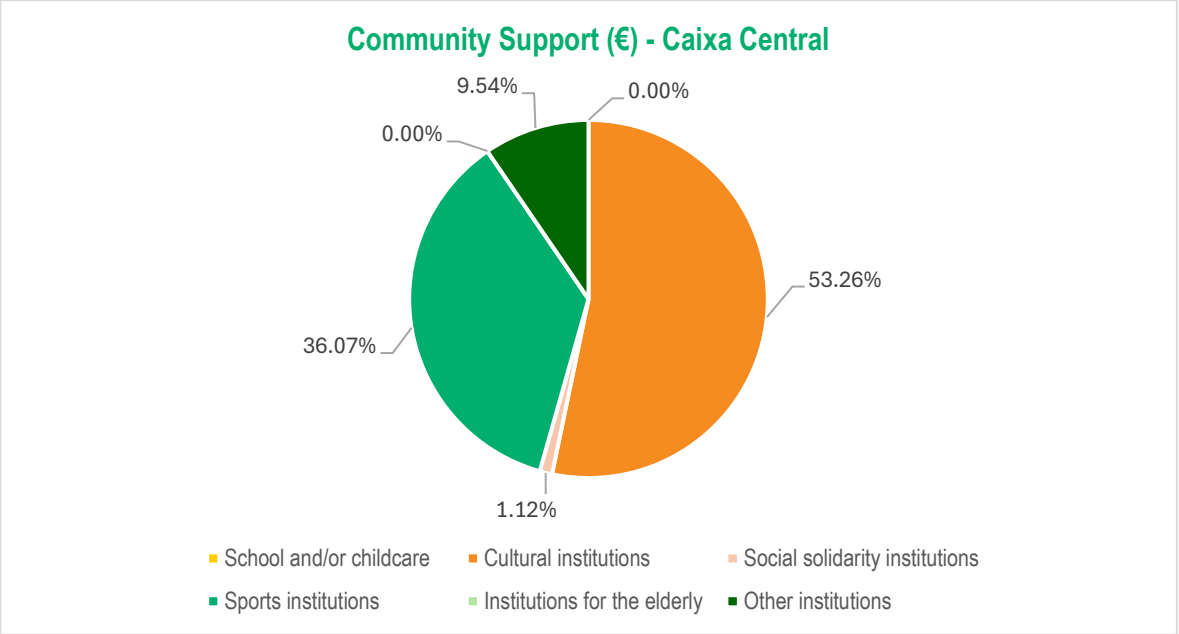


Figure 39 – Community support (€) by the CA Group

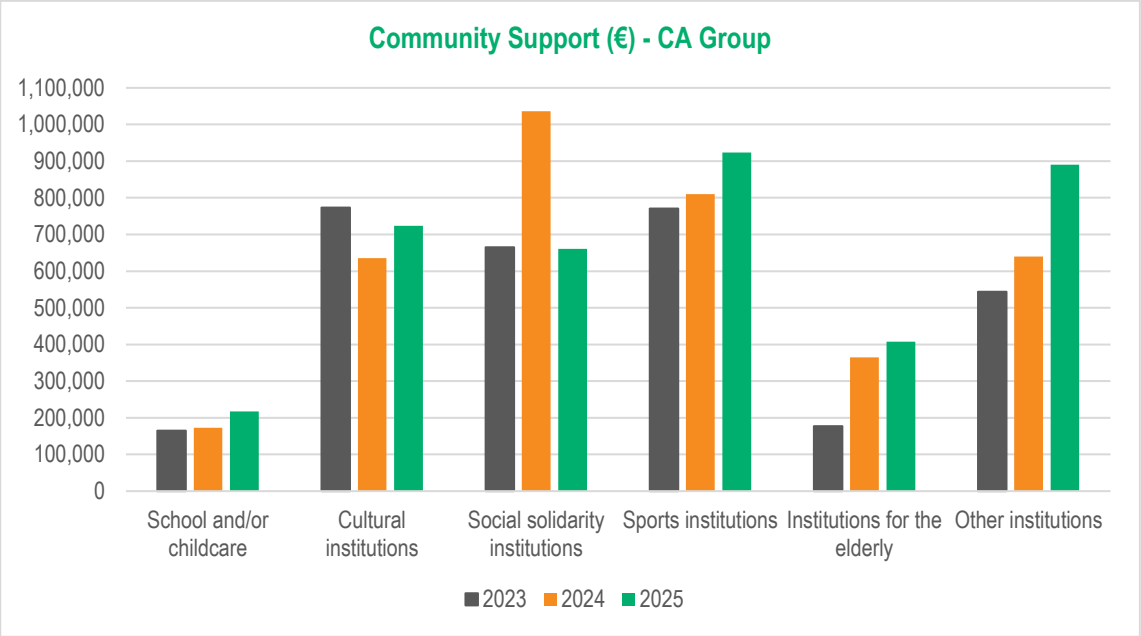
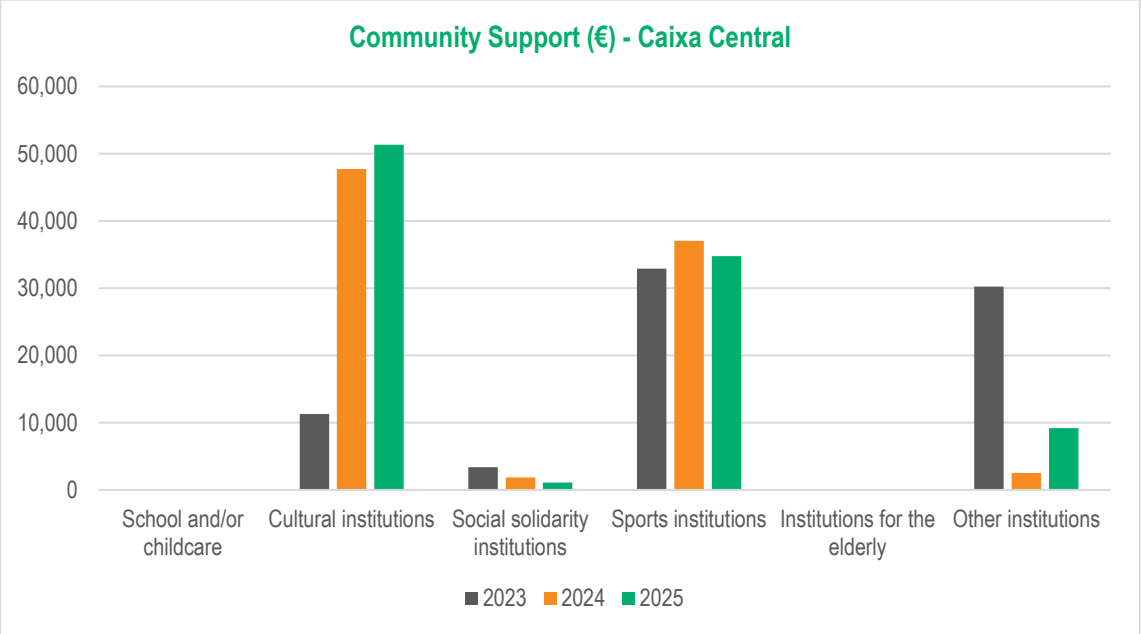


Figure 40 – Community support (€) by Caixa Central



The Group maintains close, ongoing engagement with multiple entities, both local and national in scope, strengthening its involvement with the communities in which it operates.

In 2025, there was a slight increase in the overall amount allocated to donations and financial sponsorships, as well as a 1.1% increase in the number of organisations supported compared to 2024, totalling 2,678 entities. This support was directed mainly at sports and cultural institutions and various other types of institutions.

Caixa Central, in turn, reduced its universe of beneficiary entities during 2025, supporting a total of 41 institutions, a decrease of 5% compared to the previous year. In this case, this support focused mainly on initiatives related to sport and culture.

Sustainable Initiatives and Partnerships

Since today's environmental and social challenges are increasingly complex and interdependent, requiring responses that go beyond the boundaries of any single organisation, it is essential to promote initiatives and establish partnerships that facilitate the sharing of resources, technical knowledge and practical experience. This cooperation makes it possible to expand intervention capacity, increase the efficiency of the solutions implemented, and enhance the positive impact generated on society and the environment.

The Crédito Agrícola Group fully recognises that collaboration, ongoing dialogue and networking are fundamental pillars for accelerating the transition to a more sustainable development model. This vision is based on the understanding that it is only through coordinated efforts that it is possible to effectively respond to emerging challenges, anticipate risks and create opportunities that benefit both the financial sector and the communities it serves.

Within this framework, over the past year the Group has been driving a broad, diverse set of initiatives, joint projects and strategic partnerships with different stakeholders — including public entities, sector associations, companies, universities and civil society organisations. These collaborations reinforce Crédito Agrícola's commitment to participatory, long-term solutions geared towards creating sustainable value and promoting positive impacts that endure over time.

Among the various initiatives and partnerships supported by the Group, the following stand out:

- **Home renovation with Just a Change**: In 2025, the Group once again renewed its partnership with the IPSS Just a Change, strengthening the joint commitment to combating housing poverty and energy exclusion, through initiatives and donations that promote community empowerment and active engagement with society. Since this collaboration began in 2023, 58 homes[26] have already been refurbished in various regions and communities across the country, incorporating various structural improvements and interventions aimed at increasing energy efficiency. The initiative was complemented by 15 volunteer activities involving more than 50 employees from Caixa Central, CA Seguros, CA Entre Tejo e Sado, CA Área Metropolitana do Porto, CA Terras do Sousa, Ave, Basto e Tâmega, CA da Zona do Pinhal and CA Terras do Arade.

- **Guardians of Nature:** In order to promote gender equality, the Group, in partnership with the non-profit association Business as Nature (BaN), supported more than 90 women leading businesses in rural communities engaged in ecosystem protection through the project “Network of Guardians of Nature and Sustainable Development of the Rural World”, reinforcing support for female entrepreneurship while simultaneously preserving Portugal’s natural heritage in areas within the National System of Classified Areas (SNAC), fostering a more responsible, equitable, and environmentally conscious society.

[26] Figure revised in relation to that reported in Chapter 6 – Non-Financial Information of the 2025 Annual Report.

- **CA & Faculty of Economics - University of Porto:** In order to promote and support the training of current and future managers in sustainability, CA Group maintained its cooperation protocol with the School of Economics and Management of the University of Porto (FEP), assisting in the development of an executive master's degree in sustainability, which is currently under approval. Furthermore, to recognise the impact and purpose of students enrolled in undergraduate, master's, or doctoral programmes, as well as student organisations undertaking projects in the areas of Scientific Research in Sustainability, Management of Purpose-Driven Initiatives, or Impact Entrepreneurship, the first edition of the Crédito Agrícola & FEP Geração Impacto Award was launched. In 2025, the award winner, the 'Impact' project, and three honourable mentions were announced: the Susplus technological solution, the *OPORT(O)NIDADE* initiative from FEP Junior Consulting (FJC), and a dissertation on health service access management using Machine Learning. Additionally, the second edition of the award was launched, and CA Group's partnership status was upgraded from Main to Premium sponsor.

- **Volta Solidária CA (4ª edition):** Initiative organised by the CA Culture and Sports Centre, with the Group's support and the participation of CA Employees, partners, family members and the general public, aimed at supporting the mission of Social Solidarity Institutions. In this latest edition of the Solidarity Tour, a check for €10,000.00 was presented to APAV)Associação Portuguesa de Apoio à Vitima).

- **Biker Solidarity Campaign:** National campaign to collect support and donations, organised by the Biker Club of the Cultural and Sports Centre of CA, among members of the Biker Club, collaborators, family members, CCD members and friends, for the acquisition of equipment for five institutions, namely:

    - Obra do Frei Gil, Mira;
    - Associação Educar, Reabilitar e Incluir Diferenças (ERID), Castelo Branco;
    - Associação Arca do Amor, animal protection, Mafra;
    - APEXA, Associação de Apoio à Pessoa Excecional do Algarve, Albufeira;
    - Associação de Beneficência "Mão Amiga", Vila Real de Santo António;

The amount raised was €11,036.00, used to purchase goods that the institutions had identified as priorities.

- **CA & AgroTransition:** In November 2025, the Crédito Agrícola Group, in partnership with CONSULAI, launched CA AgroTransição, an innovative programme aimed at farmers and technicians from Producer Organisations, designed to strengthen the agricultural sector's capacity for the sustainable transition. Structured around four fundamental environmental pillars and the motto 'The Future of Agriculture starts here', the programme combines training sessions, field visits, practical workshops, and the analysis of case studies, allowing participants to observe and apply innovative and sustainable techniques directly in the field. This initiative reflects Crédito Agrícola's strategic commitment to mobilising the agricultural sector towards a sustainable transition, reinforcing the Group's position as a leading national partner in the sector's development.

- **Acceleration Programme for the Transition to Sustainable Tourism** From January to May 2025, Crédito Agrícola, in partnership with Maze Impact, ran a pioneering Acceleration Programme to support the sustainable transition of SMEs in the tourism sector. This Programme was developed under the Proximity Programme for Transition and Impact, an initiative launched by Crédito Agrícola as an integral part of its sustainability strategy and aligned with the commitments made under the 2023-2025 Net Zero Plan, namely with regard to decarbonising the credit portfolio and strengthening the resilience of the domestic business fabric. Six companies representative of Tourism sub-sectors – hospitality, catering and rural tourism – from various regions of the country were supported in preparing their 1st Sustainability Report and defining material sustainability commitments for the coming years. In November 2025, the 2nd edition of the Acceleration Programme was launched, to build on the success of the 1st edition and focus on increasing the Programme's scale and efficiency.

- **ESG Reporting Leaders:** Launch of the "ESG Reporting Leaders" training programme - a series of sessions aimed at raising awareness among, and mobilising, Portuguese companies about the need to collect, report and monitor ESG data, with a practical focus on the SIBS ESG solution as a tool made available by several Portuguese Banks. Four training sessions were held for large companies and SMEs, as well as for internal sales teams.

- **SIBS ESG:** Given the growing need for financial institutions to collect and report ESG information from their customers, the Group has been reinforcing its commitment to compliance with current and future regulatory requirements, particularly regarding the European taxonomy, emissions, and physical risks. The launch of SIBS ESG, a free platform developed to centralise, simplify, and share sustainability information between companies and financial institutions, represents a significant step forward in this process. The platform provides standardised questionnaires that facilitate data collection and promote clearer and more efficient communication between companies and the financial sector. Crédito Agrícola is among the pioneering banks to adopt this solution, driving the use of a system that standardises ESG information collection criteria, fosters a common language across the sector, and strengthens the efficiency and transparency of sustainable development practices.

Also worth highlighting in 2025 was the "Dia CA Mais Sustentável" competition, which marked Crédito Agrícola's 114th anniversary, where 4 cash prizes of 10,000 euros each were awarded for the implementation of projects with the potential for a positive impact on the environment or society, namely:

a) Projects aimed at mitigating decarbonisation, the circularity of the economy or the protection and restoration of natural ecosystems;

b) Projects aimed at mitigating social inequalities and promote social inclusion, such as combating housing and energy poverty, promoting gender equality, ensuring active and healthy ageing and empowering people in situations of exclusion and vulnerable communities.

The four Social Economy Entities, customers of Crédito Agrícola, operating in different regions of Portugal and awarded the 2025 tender, were:

- **ADRITEM** – Associação de Desenvolvimento Regional Integrado das Terras de Sta. Maria (CA Oliveira de Azeméis and Estarreja, Northern Region): The Urban Kids project seeks to improve the mental health of children aged 3 to 10, particularly those from vulnerable socioeconomic backgrounds. Using the SEL (Social and Emotional Learning) model and exposure to nature through urban gardens, the project focuses on preventing anxiety and depression. It will directly involve 900 at-risk children through regular socio-emotional development sessions, complementary activities such as meditation and yoga, and individualised psychosocial support. The project also engages the wider school community, offering monthly workshops and holiday activities.
- **Associação Juvenil de Apoio à Ação** (CA Alcobaça, Cartaxo, Nazaré, Rio Maior and Santarém, Centre Region): The Entrepreneur Gymnasium (EG) project is a non-formal education initiative targeting schools in TEIP (Educational Territories of Priority Intervention). Designed to address inequality and lack of opportunities in disadvantaged contexts, the EG enables 8th and 9th grade students to create real-world projects as a tool for skills development during the 2025/2026 school year, involving around 120 students. Using gamification, youth mentoring, and hands-on learning, students undertake projects with tangible impact in their communities through weekly or bi-weekly sessions integrated into the curriculum. The goal is to demonstrate that it is possible to create opportunities for growth and transformative participation even in vulnerable contexts.
- **Associação Vale de Acór** (CA Terras do Arade – Silves, Southern Region): The Vale de Acór Association aims to integrate individuals facing addiction problems (related to drugs, alcohol, gambling, and associated mental health comorbidities) into the job market through sustainable initiatives. The activities offered include training at establishments such as *Quinta da Bica*, *Gelados Fratellini*, *Cozinha de Take-Away*, *Casa do Pão*, and a shop in Lisbon. The CA Day prize will fund the implementation of the '*Casa do Pão*' module, a pilot project combining practical training, social inclusion, and sustainability, with strong potential for replication.
- **Querer é Saber** – Associação (CA Açores – Ponta Delgada, Azores/Madeira Region): The Turning the Plastic Around project promotes environmental education, values local cultural heritage, and empowers young people as agents of change, supporting decarbonisation, circular economy, and positive social impact. It involves a timeline of activities through to 2026, including coastal clean-ups, workshops, the production of books and videos, and the development of pilot phases in schools.

Customers

STAKEHOLDERS' PERSPECTIVES AND INTERESTS

The Crédito Agrícola Group's approach is based on a Customer-centric strategy, seeking to gain an in-depth understanding of their needs, aspirations and challenges, in order to provide a tailored, differentiated and innovative response, based on close relationships, mutual trust and clear communication. In 2025, the Group had approximately 1,650,000 Customers.

The CA Group understands that its sustainable growth depends on building consistent, lasting relationships with its customers, which is why it continuously invests in the quality of customer service, the robustness of its range of products and services, and an attitude of active listening and transparent dialogue. This approach strengthens loyalty and ensures high levels of satisfaction, being present both in the definition of the strategy and in the business model, through the development of a diversified portfolio of solutions tailored to different Customer profiles and segments.

Customer characterisation

In 2025, the Crédito Agrícola Group maintained its focus on a proximity-based approach, geared towards meeting the different needs of its Customers, ensuring inclusive coverage across all ages, qualification levels, genders and regions of the country.

Figure 41 – Customer Characterisation by Age Group of the CA Group

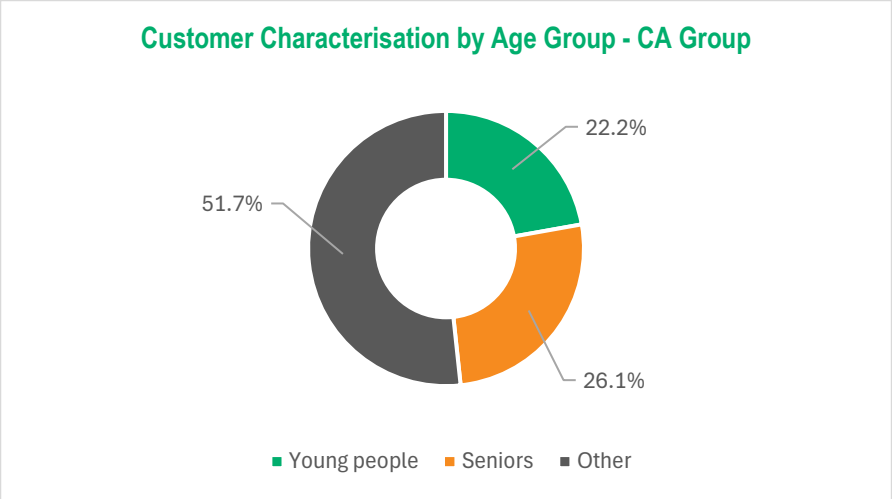


Figure 42 – Customer Characterisation by Age Group of Caixa Central

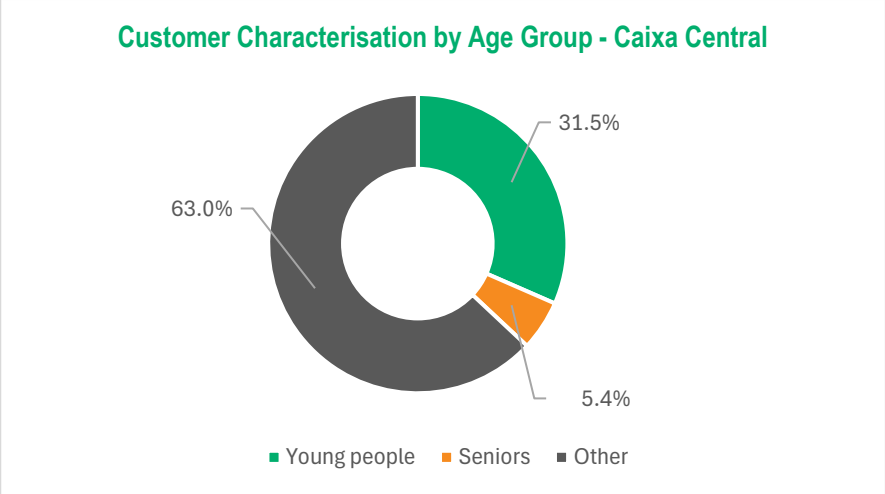


Figure 43 – Customer Characterisation by Gender - CA Group

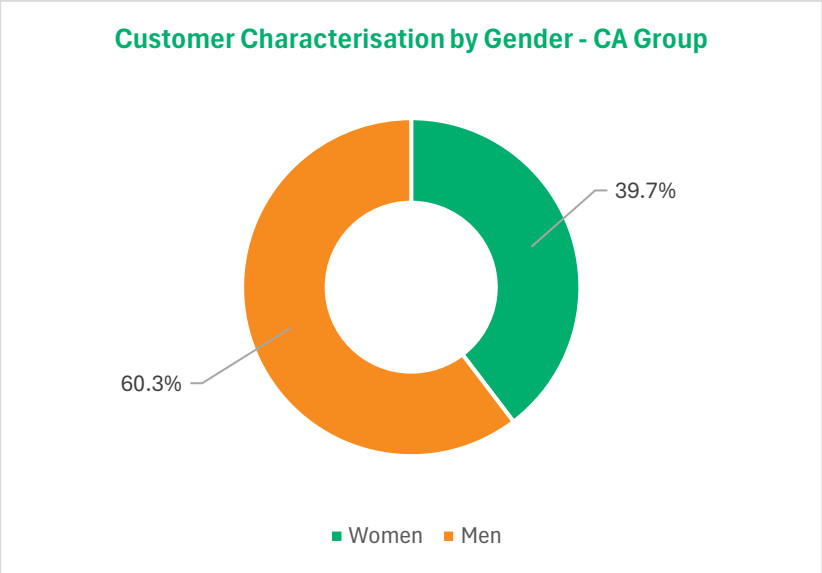
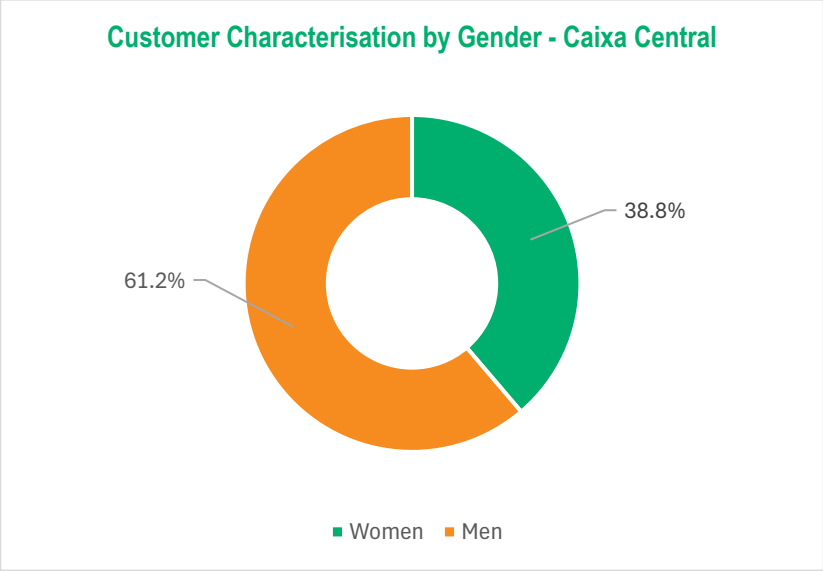


Figure 44 – Customer Characterisation by gender of Caixa Central



PROCESSES FOR DIALOGUING WITH CONSUMERS AND END USERS ABOUT IMPACTS

In a business environment marked by constantly changing consumer expectations, effective communication with Customers is a key strategic pillar for the Group.

Based on the principle that the Customer is at the centre of the decision-making process, the systematic gathering of opinions and perceptions proves essential for anticipating needs, responding proactively to identified concerns, detecting opportunities for continuous improvement, and strengthening lasting trusted relationships, which are decisive for the Group's sustainability.

Within this framework, the Group provides various interaction and active listening mechanisms, namely:

Complaint channels

The CA Group provides a comprehensive set of channels for submitting complaints, set out and framed within its Binding Complaints Management Policy.

Customer Ombudsman Office

The Customer Ombudsman Office is staffed by a specialised team, responsible for monitoring complaints and grievances rigorously and independently, ensuring well-founded responses from professionals with in-depth knowledge of the sector and the Group's activity.

Crédito Agrícola Group Customers also have access to a permanent customer service line to clarify queries and answer questions relating to products and services, provided through the Group's Linha Direta.

For situations relating to any non-compliance with the Sustainability Policy, a specific reporting channel is available, accessible through the “Customer Ombudsman” section on the CA Group's website.

Mystery shopper study

The CA Group also implements a mystery shopper programme, designed to assess the quality of customer service provided, identify areas of weakness, and flag opportunities for improvement, with the aim of providing an increasingly positive experience aligned with its Customers' expectations.

ADOPTION OF MEASURES AND ACKNOWLEDGEMENTS REGARDING SIGNIFICANT IMPACTS ON CONSUMERS AND END USERS

The Crédito Agrícola Group develops a consistent set of initiatives and strategies aimed at responding in a balanced, efficient and responsible way to the needs and expectations of its consumers.

Removing barriers and promoting accessibility

Among its priorities is ensuring that the services provided and the branch network have the appropriate conditions to welcome all Customers, throughout the national territory. Within this framework, the Group has been continuously investing in improving the accessibility of its ATMs and branches, strengthening the inclusion component of its infrastructure.

I**n 2025, the Group had 1,196 ATMs and 521 branches equipped to serve people with reduced mobility**. Despite the reduction in the Group's total number of branches and the consequent decrease in the number of adapted infrastructures compared to last year, the Group acknowledges its commitment to accessibility, in its multiple dimensions, as an ongoing process of evolution and progress.

Regarding territorial cohesion and access to banking services as decisive factors for economic development and as a Universal Right, the Crédito Agrícola Group increasingly ensures a significant presence in areas where no alternative banking offer exists, **maintaining 789 ATMs and 257 branches in locations without any representation from other banking sector institutions.**

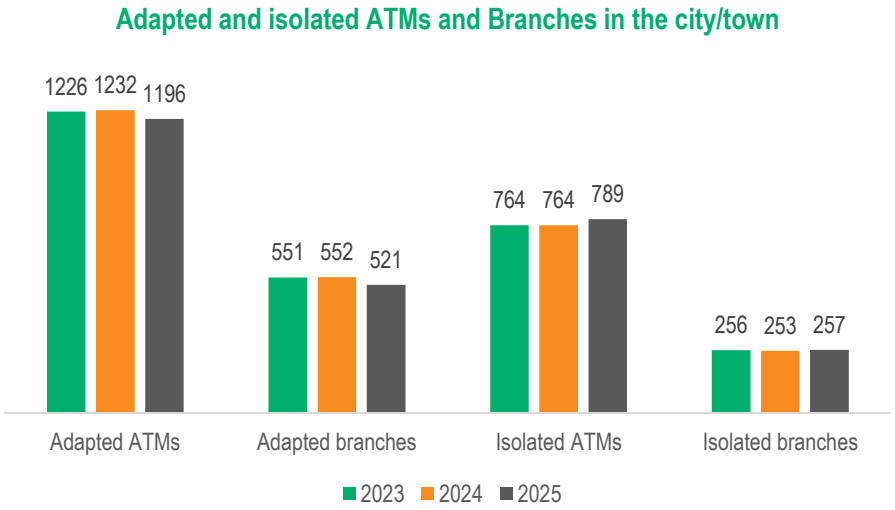
In 2025, the Group had approximately 1,659 thousand Customers and 416.5 thousand Members[27], as well as 615 Branches distributed across the different regions of mainland Portugal, the Azores and Madeira. Of the total network, around 46% of branches (precisely 46.02%) are located in municipalities classified by the Portuguese Government as low-density territories[28], reflecting the Group's commitment to the financial inclusion of socially and economically more vulnerable territories. In terms of territorial coverage, the **CA network serves 95% of the country's low-density municipalities** (157 of the 165 municipalities so classified), ensuring a presence in nearly all territories through at least one branch, and promoting the country's territorial cohesion in terms of access to financial services.

Taken together, these metrics express the nature of a service model based on proximity, aligned with the values and objectives of sustainable development and with the cooperative identity that underpins the Crédito Agrícola Group.

Figure 45 – Adapted and isolated ATMs and Branches in the city/town

[27] Figure revised in relation to that reported in Chapter 6 – Non-Financial Information of the 2025 Annual Report.

[28] Interministerial Coordination Commission (2023), Resolution No. 31/2023/PL "Classification of low-density Municipalities and Parishes for the purposes of applying positive territorial differentiation measures under European funds".



Impact of the sustainable banking offer

The Crédito Agrícola Group and Caixa Central systematically monitor various indicators associated with the effects of their activity, framing their action from a sustainable financing perspective aimed at both individual Customers and businesses, which makes it possible to more clearly assess the impact generated on the social and community fabric.

As part of its offer to individual Customers, the Group maintains its commitment to promoting financial inclusion. However, in 2025, demand for CA Casa Energia Eficiente mortgage loans fell by 8%, with a sharper decline (14%) particularly for loans granted in areas with greater socioeconomic vulnerabilities. At the same time, minimum banking services accounts and Support for Education, while remaining relevant within the Group's sustainable offer, recorded reductions of 35% and 7% respectively. With regard to the amounts granted through EcoCrédito, there was a considerable increase of 52% compared to 2024.

Table 17 - Sustainable offer to CA Group Individual Customers

Crédito Agrícola Group Individual Customer Offer	2023	2024	2025	Variation 2024/2025
Total sustainable credit granted (M€)	1.3	15.3	**14.3**	**-7%**
Mortgage Loans – 'CA Energia Eficiente' (CA Efficient Energy)	--	13.9[29]	**12.9**	**-8%**
Eco-credit (k€)	342.5	240.6	**366.3**	**52%**
Support for Education (k€)	911.2	1,130.3	**1,056.2**	**-7%**
Financial inclusion | No. of Minimum Banking Services Accounts	3,805	2,160	**1,409**	**-35%**
Loans granted in underprivileged areas (M€)[30]	--	8.7	**7.4**	**-14%**

[29] The marketing of the CA Energia Eficiente product only began in November 2023, which is why the figure reported under this heading only shows results from 2024 onwards.
[30] The Portuguese municipalities with the lowest purchasing power per capita were considered; Source: INE, 2023.

As part of its offer to corporate Customers, in 2025 the Crédito Agrícola Group increased the volume of support directed to micro and small enterprises by approximately 27%, and to companies based in more disadvantaged territories by 15%, reaching an overall credit amount of 1,852 million euros and 246 million euros respectively. Credit provided to Sole Traders (ENI) and to companies and institutions linked to the health and social support sectors decreased by 4% and 30% respectively.

In the renewable energy sector, an area highly valued by the CA Group, an offer is maintained with the aim of promoting sustainability and energy decarbonisation. However, for methodological reasons, it was not possible to determine the specific volume associated with this heading for this reporting period. That said, the absence of results does not indicate that they do not exist; on the contrary, this type of credit is under internal review, as it does not currently cover all transactions potentially characterised as renewable energy. Additionally, worth highlighting is the issuance of 2 green loans in 2025 to renewable energy companies, totalling approximately 27 million euros, by Caixa Central.

For companies in the water and effluent treatment sector, there was a 17% growth in credit granted compared to 2024. For companies with projects associated with waste treatment and recovery, despite a decrease of around 82% compared to the same period, the offer to this sector was maintained. Additionally, the Group expanded its financing offer categorisation, in order to gain better insight into credit granted to entities in strategic sectors of the Portuguese economy, where, in 2025, a volume of 364 million euros was recorded.

Table 18 - Offer to CA Group Corporate Customers

Crédito Agrícola Group Corporate Customer Offer	2023	2024	2025	Variation 2024/2025
Total loans granted (M€)[31]	2,513	3,045	**3,122**	**-3%**
Loans granted to micro and small companies (M€)	1,247	1,459	**1,852**	**27%**
Loans granted to sole proprietorships (M€)	110	128	**123**	**-4%**
Loans granted in underprivileged areas (M€)[21]	183	214	**246**	**15%**
Loans granted to the health and social support sector (M€)	65	88	**62**	**-30%**
Loans granted in the renewable energy sector (M€)	51	16	**--**	**--**
Loans for waste treatment and recovery (M€)	8	5	**1**	**-82%**
Loans for water and effluent treatment (M€)	20	14	**16**	**17%**
Loans granted to entities in strategic sectors of the Portuguese economy (M€)[32]	--	--	**364**	**--**
Microcredit (k€)	0	0	**0**	**--**

[31] For corporate customers, the total credit granted is presented, whether sustainable or not.
[32]New category presented for the year 2025.

For Caixa Central, 2025 again saw an increase in total sustainable credit granted to individual Customers, mainly due to the increase recorded in mortgage loans granted, of approximately 27%. However, support for education and the number of minimum banking services accounts saw demand fall by 89% and 47% respectively, compared to the previous reporting period.

Table 19 - Sustainable offer to Caixa Central Individual Customers

Caixa Central Individual Customer Offer	2023	2024	2025	Variation 2024/2025
Total sustainable credit granted (M€)	0.2	1.3	**1.5**	**12%**
Mortgage Loans – 'CA Energia Eficiente' (CA Efficient Energy)	--	1.1	**1.4**	**27%**
Eco-credit (k€)	--	6.6	**--**	**--**
Support for Education (k€)	171.7	239.6	**26.5**	**-89%**
Financial inclusion | No. of Minimum Banking Services Accounts	26	45	**24**	**-47%**
Loans granted in underprivileged areas (M€)[21]	--	--	**0.3**	**--**

With regard to Caixa Central's corporate Customers, there was a 34% reduction in the total credit granted; the only exception was financing to micro and small enterprises, which saw a 65% increase compared to the previous reporting period.

Table 20 - Offer to Caixa Central Corporate Customers

Caixa Central Corporate Customer Offer	2023	2024	2025	Variation 2024/2025
Total loans granted (M€)[33]	618	757	**501**	**-34%**
Loans granted to micro and small companies (M€)	101	94	**155**	**65%**
Loans granted to sole proprietorships (M€)	1	0.45	**0.26**	**-43%**
Loans granted to the health and social support sector (M€)	3	4.7	**4.50**	**-3%**
Loans granted in the renewable energy sector (M€)	46	12.5	**--**	**--**
Loans for waste treatment and recovery (M€)	2	1.5	**0.31**	**-80%**
Loans for water and effluent treatment (M€)	0	6.5	**0**	**-100%**
Loans granted to entities in strategic sectors of the Portuguese economy (M€)[22]	--	--	**5**	**--**

Customer Satisfaction and Recognition

[33] For corporate customers, the total credit granted is presented, whether sustainable or not.

The Crédito Agrícola Group continued its digital transformation journey, resulting in a significant improvement in the availability and ease of use of the online services provided to its Customers. However, this progress has brought increased demands, namely a rise in digital fraud incidents and a higher volume of Customer complaints.

Against this backdrop, cybersecurity plays a central role in the action of the Group and the financial sector in general, with intensified efforts to strengthen internal protection mechanisms and procedures, alongside continuous investment in raising Customer awareness and building their digital literacy skills.

Figure 46 - Evolution of CA Group complaints

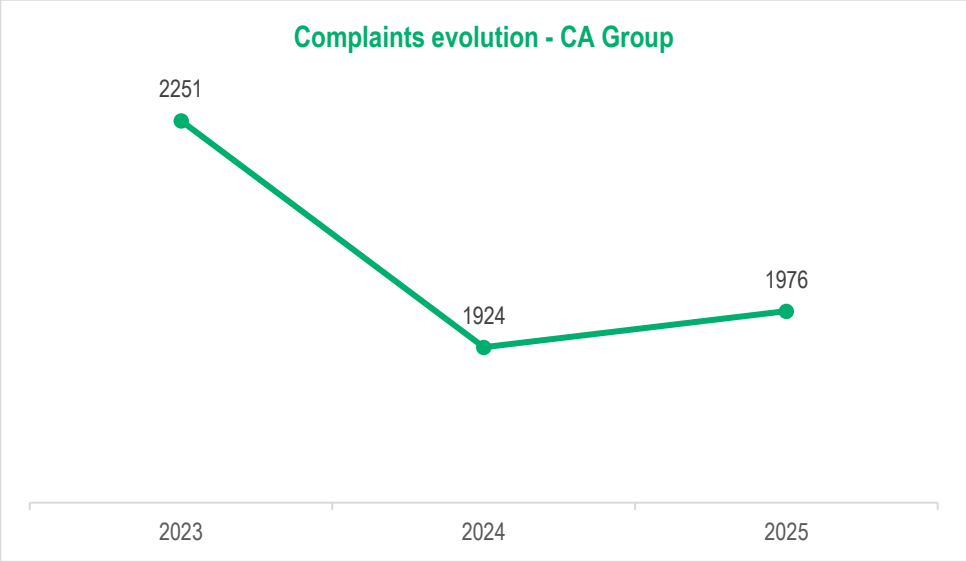
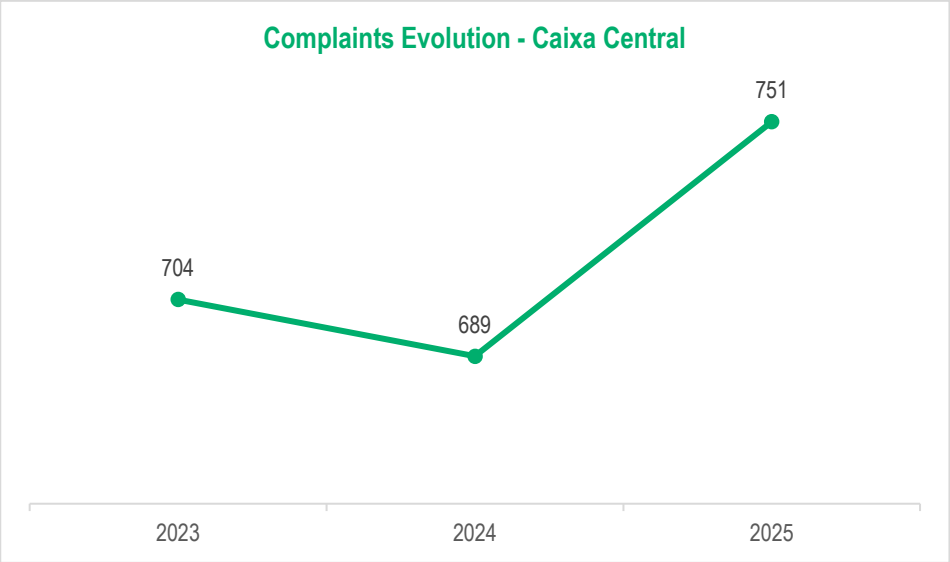


Figure 47 – Complaints Evolution of Caixa Central



In 2025, Crédito Agrícola's Customer Ombudsman Office recorded 1,976 incoming complaints, representing an increase of approximately 3% compared to the previous year. Caixa Central, in turn, recorded 751 complaints, also showing a 9% increase compared to the same period.

The tables below show the distribution of complaints by origin and by topic, respectively.

Table 21 - Origin of complaints of the CA Group and Caixa Central

Origin of complaints	Crédito Agrícola Group	Caixa Central
Banco de Portugal (RCO)	**286**	**119**
Customer Ombudsman Office	**652**	**213**
Direct Line/CCCAM	**96**	**19**
Complaints Book (RCL)	**730**	**240**
Other	**212**	**160**

Table 22 - Complaints by topic of the CA Group and Caixa Central

Complaints by topic	Crédito Agrícola Group	Caixa Central
Service and Facilities	**211**	**60**
Digital Channels	**75**	**51**

Cards	**90**	**28**
Deposit Accounts and Moey Accounts	**739**	**324**
CRC - Information Report	**59**	**6**
Mortgage and Home Loans	**42**	**6**
Cancelled/Voided Forms	**30**	**4**
Consumer Credit and Moey Credit	**20**	**6**
Payment Instruments	**234**	**148**
Credit	**63**	**4**
GDPR - General Data Protection Regulation	**10**	**8**
Life/Non-Life Insurance	**50**	**8**
Equity Securities	**80**	**0**
Infrastructure - ATM, POS Networks and others	**43**	**2**
Securities - CMVM (Portuguese Securities Market Commission)	**1**	**0**
Fraud	**198**	**86**
Other issues	**31**	**10**

That said, it is worth noting that, according to the 2024 Behavioural Supervision Report, published in April 2025 by Banco de Portugal, Crédito Agrícola appears as the entity with the lowest number of mortgage loan complaints, with 0.46 complaints per 1,000 contracts compared to the banking system average of 1.50, and also as the entity with the second-lowest number of complaints on current accounts, with 0.17 complaints per 1,000 current accounts, compared to the banking system average of 0.37. These results clearly demonstrate the degree of consumer satisfaction with the quality and reliability of the services provided by Crédito Agrícola compared to other market players in the sector.

According to the Service Quality Index in the mystery shopper study, it was possible to assess the degree of Customer satisfaction, which for the current reporting period was 82%, a figure that remains high, although representing a 1% decrease compared to last year, for both the Group and Caixa Central.

Table 23 - Customer satisfaction index of the CA Group and Caixa Central

Customer	**Crédito Agrícola Group**	**Caixa Central**
Customer Satisfaction Index	**82%**	**82%**

Additionally, to assess overall Customer satisfaction, a survey was conducted with 11,160 Customers from various Caixas Agrícolas, in which, on a scale of 0 to 10, an overall Customer satisfaction score of approximately 8.4 was achieved.

Continuous attention to Customers' needs, combined with a comprehensive range of services, a close relationship and the ability to provide differentiated and innovative responses, have contributed to high levels of satisfaction and to strengthening the image of the Crédito Agrícola Group. This recognition has been materialising through the awarding of various prizes and distinctions to the Group, which demonstrate the trust placed in it by Customers and the robustness and consistency of its business model.

Between 2024 and 2025, the following examples stand out:

- In 2025, Crédito Agrícola was recognised for the third consecutive year by The Bank of New York Mellon (BNY Mellon) with the "Payment Formatting and Straight-Through Processing rate" award, as the Bank with the highest Straight Through Processing (STP) rate among all banks assessed in Portugal;
- In July 2025, Moody's upgraded Crédito Agrícola's rating, with a further one-notch upgrade of the Baseline Credit Assessment (BCA) to "baa1", of long-term deposits to "A3", and of its senior unsecured debt to "Baa2", all Investment Grade levels. Moody's considered the improvement in asset risk metrics, the increase in profitability levels and the robustness of the capital position as factors justifying the rating upgrade;
- In 2025, Crédito Agrícola was recognised, for the second consecutive year, as the Bank with the Best Performance and Growth in Portugal by the prestigious magazine The Banker, part of the Financial Times Group. This assessment was based on statistical models that took into account factors such as growth, liquidity, operational efficiency, risk-adjusted profitability and capital ratios;
- CA Seguros strengthens its position as a benchmark in the insurance sector by winning, for the seventh consecutive year, the Best Customer Experience award in the Best European Customer Experience (BECX) 2024 study, in the Non-Life segment. This study recognises the brands that provide an exceptional experience to their Customers in Portugal. The BECX study evaluates indicators such as trust, satisfaction, service quality, and loyalty. In the analysis for 2024, CA Seguros stood out in particular, taking first place in the overall index and in categories such as Emotions, Channels, Effort and Value;
- The insurance companies of the CA Group, CA Seguros and CA Vida, reaffirmed their excellence in customer service, standing out with the lowest complaint ratios in the sector in the 'Regulation and Supervision of Market Conduct 2024' report, by the Insurance and Pension Funds Supervisory Authority. In the Auto insurance sector, CA Seguros recorded a claims ratio approximately four times lower than the market average, at 0.18 per thousand vehicles, positioning itself as one of the best-performing non-life insurance companies. CA Vida's ongoing commitment to service quality, and to fast, effective responses, in turn enabled it to lead the complaints index, recording just 0.04 per thousand insured persons, well below the sector average of 0.19;
- In September 2025, CA Seguros was recognised by Great Place to Work™ as one of the 100 Best European Small and Medium-Sized Companies to Work For™, being one of only three Portuguese companies to feature on this ranking;

- CA Vida achieved a double distinction at the BECX 2025 Awards, reaching 1st place in the Customer Experience Index and, for the first time, 1st place in Digital Experience. In the Global Experience Index, CA Vida ranked 1st in all indicators evaluated, with an average of 8.0 points, above the sector average of 7.5, highlighting the consistency, quality, and closeness present in each interaction with its customers. The distinction in Digital Experience highlights the success of the new CA Vida Digital Ecosystem — Website, Customer Area, and MyVida APP — launched last year and already recognised by the market as an example of simplicity and innovation.
- CA Vida was recognised as a Five-Star Brand, achieving 1st place in the Life Insurance category in a national study that evaluated five leading insurance companies This initial participation resulted in recognition that demonstrates consumer confidence and reinforces the credibility, proximity, and solidity of the brand. The award is based on the direct assessment of Customers and consumers, who rated CA Vida as a "5-Star" brand in its category. This distinction reinforces the company's reputation in the insurance sector and within the Crédito Agrícola Group, reflecting its ongoing commitment to providing an excellent experience.

5.3. OUR ENVIRONMENTAL VALUE

Climate change

TRANSITION PLAN FOR CLIMATE CHANGE MITIGATION

In accordance with its Sustainability Policy, the Crédito Agrícola Group's ambition goes beyond simply mitigating the direct environmental impacts of its activity. The Group adopts a structured, progressive approach to managing environmental impacts, through the continuous implementation of carbon footprint reduction measures and other practices aimed at minimising its environmental footprint, demonstrating a clear commitment to the transition to a more sustainable, resilient economy.

In this context, the Group has set climate targets aligned with the Paris Agreement, put into practice through its Net Zero Transition Plan, approved by the CAE. This Plan is the main strategic instrument for managing the climate transition, setting clear, measurable and time-bound targets, in line with international best practices and emerging regulatory expectations.

Under this Plan, the Crédito Agrícola Group has committed to being Net Zero by 2050, as well as to reducing GHG emissions associated with its internal management by 60% by 2030. These targets aim to effectively contribute to the global effort to limit the rise in average global temperature to 1.5°C, as set out in the Paris Agreement.

It should also be noted that the Crédito Agrícola Group is not excluded from the European Union benchmarks aligned with the Paris Agreement, which demonstrates the adequacy and consistency of its climate transition strategy, as well as the alignment of its environmental performance with the criteria set for these benchmarks.

Crédito Agrícola's Net Zero Transition Plan

At the end of 2023, following the climate negotiations held under COP28, the Crédito Agrícola Group launched its Net Zero Transition Plan, reaffirming its contribution – and that of the banking sector – to combating climate change, in line with the objectives and principles enshrined in the Paris Agreement. This Plan is a central strategic instrument for managing the Group's climate transition, forming part of its commitment to sustainable development and environmental responsibility.

In terms of its main activity as a financier of the economy, the Group has set specific emissions reduction targets for eight sectors of activity representative of its credit portfolio, namely: Residential Real Estate, Commercial Real Estate, Agriculture, Hotels and Restaurants, Energy, Aviation, Waste and Wastewater, and Automotive. This sector-based approach allows for more granular management of transition risks and greater effectiveness in promoting sustainable practices among Customers.

To ensure the effective implementation of the Net Zero Transition Plan, the Crédito Agrícola Group has defined a comprehensive set of actions and initiatives. Among these, the "Proximity and Impact Programme" stands out, provided for in the Plan itself, geared towards the active engagement of Customers and the promotion of financial solutions that encourage the climate transition. At the same time, the automation of the mechanisms for monitoring the commitments made under the Net Zero Plan was promoted, strengthening monitoring, reporting and control capacity.

At the level of internal operations, the Group launched several decarbonisation initiatives, including a clean mobility programme, renewable energy production projects for sale and self-consumption, the "Sustainable & Circular CA Programme 2.0", the implementation of an ESG Code of Conduct for suppliers, and the adoption of a Sustainability Policy for Events and Sponsorships, promoting responsible practices along the value chain.

In line with the Roadmap for Carbon Neutrality 2050 and international benchmarks such as the Science-Based Targets initiative (SBTi), the Group has committed to implementing a structured set of initiatives, namely:

1 -The **transformation of the financing offer**, integrating mechanisms to incentivise the climate transition of corporate and individual Customers;

2 - The **adaptation of the banking relationship model**, ensuring closer, more informative and educational support for Customers in their transition processes;

3 - The review and adjustment of **credit granting and acceptance policies**, to reflect prudent and integrated management of C&A risks;

4 - The implementation and strengthening of **internal decarbonisation initiatives** in the areas of mobility, energy efficiency, reduction and reuse of resources and materials, as well as responsible waste management, promoting exemplary conduct by the Institution;

5 - The creation and consolidation of an **ESG data culture**, recognised as fundamental for measuring impacts, setting targets and monitoring compliance with the commitments made.

Recognising that the success of the Net Zero Transition Plan also depends on the involvement and commitment of the various stakeholders, the Crédito Agrícola Group's Net Zero Plan is a clear statement of its commitment to sustainable development and to building a more resilient future. Its implementation represents both a strategic challenge and an opportunity for the Group to strengthen its position as a benchmark in sustainable banking in Portugal.

The first years of implementing the Net Zero Transition Plan have not been without challenges. The evolution of the international geopolitical context has introduced a high degree of uncertainty, leading to changes in the strategic priorities of various governments, particularly with regard to the political, regulatory and financial effort directed towards the climate transition. This reality has constrained the economy's capacity for cross-cutting mobilisation to respond in a coordinated way to this structural priority, an essential element in building a society that is progressively less dependent on fossil fuels.

Within this framework, and recognising the dynamic, adaptive nature inherent to long-term strategic transformation plans, the Crédito Agrícola Group is currently carrying out a critical review of its Net Zero Transition Plan. This exercise aims to assess the need to review, adjust and, where appropriate, strengthen the planned targets, measures and initiatives, in order to ensure their suitability to the current context and maintain a consistent path towards fulfilling the long-term ambition undertaken. At the same time, this analysis will make it possible to identify any adjustments needed to the prioritisation, scheduling and implementation of the initiatives required to ensure effective, robust delivery, aligned with the Group's climate and strategic commitments.

More information in "**Our Net Zero commitment**".

Energy consumption and energy mix

For the Crédito Agrícola Group, systematically monitoring the effects of its activities on the environment is essential, making it possible to understand its impact and thus progressively reduce its overall footprint along the value chain, strengthening stakeholder confidence in the Group's commitment to responsible, sustainable practices.

The electricity used in the Group's premises comes mainly from 100% renewable sources, which accounted for around 97% of all the energy consumed in the Group's premises in 2025. The remaining 3% relates to the consumption of the Group's premises in the Autonomous Regions of Madeira and the Azores, as well as a warehouse and an ATM of the Group in mainland territory. Similarly, in 2024 the CA Group's energy consumption was also characterised by the above features, with electricity consumption at the Group's premises from 100% renewable sources accounting for around 97% of total consumption.

In 2025, the Group recorded a reduction in consumption of natural gas and diesel for the vehicle fleet and equipment of 99.7% and 44.4% respectively.

With regard to fleet petrol and (building) electricity consumption, there was an increase of 0.95% and 18.99% respectively compared to the previous period. This trend in petrol consumption partly reflects the Group's vehicle fleet renewal process, with the integration of a greater number of hybrid vehicles, as well as the increase in the number of kilometres travelled. Additionally, the potential use of the electric mode of hybrid vehicles has not yet been fully exploited, which contributes to greater reliance on conventional fuel.

In this context, opportunities are identified to strengthen the efficient use of hybrid vehicles, enhancing the benefits of the fleet electrification strategy and gradually reducing the associated consumption.

In this context, it is relevant for the Bank to carry out, during 2026, a detailed diagnosis of hybrid fleet usage patterns, in order to identify optimisation opportunities. This exercise will make it possible to define and implement appropriate initiatives to reduce fossil fuel consumption, enhancing the environmental benefits associated with the transition to more sustainable mobility models.

With regard to Caixa Central's consumption, the same trend is observed, with an increase in fleet petrol consumption and a reduction in natural gas and building electricity consumption. However, diesel consumption for the vehicle fleet and equipment increased. Despite efforts to reduce fossil fuel consumption, their use was indispensable given the occurrence of the general blackout in Portugal in April 2025, leading to the need for extensive use of equipment such as generators to maintain the normal running of all the Group's activities, which in turn caused an exceptional rise in this consumption.

As part of reducing its direct Scope 1 emissions, the CA Group has been implementing a range of initiatives to meet its publicly stated targets, and has accordingly revised the range of company vehicles available for Employees to choose from, which now consists exclusively of hybrid and electric vehicles. Additionally, to enable the transition to electrified vehicles, Caixa Central installed chargers at its Head Office.

Table 24 - Energy consumption relating to CA Group premises

Electricity in buildings (MWh)	2023	2024	2025	Variation 2024/2025
Crédito Agrícola Group	15,850.78	13,813.84	**16,437.6**	**18.99%**
Caixa Central	1,949.86	1,751.76	**1,672.9**	**-4.5%**

Fleet and equipment diesel (thousand litres)	2023	2024	2025	Variation 2024/2025
Crédito Agrícola Group	652.9	541.2	**300.9**	**-44.4%**
Caixa Central	24.7	18.04	**19.6**	**8.8%**

Petrol fleet (thousand litres)	2023	2024	2025	Variation 2024/2025
Crédito Agrícola Group	281.7	343.8	**347.0**	**0.95%**
Caixa Central	28.04	29.8	**115**	**286.7%**

Natural gas (MWh)	2023	2024	2025	Variation 2024/2025
Crédito Agrícola Group	68.8	48.6	**0.1**	**-99.7%**
Caixa Central	13.06	0.7	**0.06**	**-90.2%**

Table 25 - Total energy consumption of the CA Group

Total energy consumption (MWh)	2023	2024	2025
Natural gas – Equipment	68.8	48.6	0.1
Diesel - Equipment	11.9	6.3	18.9
Diesel - Fleet	6,493.4	5,386.1	2,979
Petrol - Fleet	2,569	3,134.7	3,164.6
Electricity - Building Electricity Consumption	15,850.8	13,813.8	16,437.6
Electricity – Fleet Electric Vehicle Charging outside the Group's premises	0	8.5	15.5
Total Energy Consumption of the Crédito Agrícola Group	**24,994.04**	**24,190.3**	**22,615.6**

Additionally, it should be noted that a portion of the Group's electricity consumption is covered by its own self-consumption production, resulting from the installation and use of solar panels positioned on various CA Group buildings. On the path towards greater energy autonomy and self-consumption, one example worth highlighting is the installation, in 2025, of 36 new solar panels at CA Vale do Sousa e Baixo Tâmega. Measures such as this drive greater energy self-sufficiency, enabling the Group's normal activities to be carried out sustainably and without environmental impact.

Table 26 - Total energy produced (MWh) through self-consumption

	2023	2024	2025
Total energy produced (MWh)	324.2	283.2	**249.7**

Other consumption

The Crédito Agrícola Group also systematically recorded, accounted for and reported the quantities of paper, toner and plastic consumed as part of its activity. In 2025, the Group recorded a reduction in paper consumption. However, an increase was recorded for toners and plastics. It should be noted that these materials are sent for recycling, contributing to more efficient resource management, reducing the environmental impact associated with the activity, and aligning with sustainability and environmental responsibility concerns. On the other hand, with regard to water consumption in the Bank's own operations, a figure of 52,529.53 m^3 was consumed, representing an increase of 13.98% compared to the previous year's consumption.

Table 27 - Consumption of raw materials

Water (m^3)	2023	2024	2025	Variation 2024/2025
Crédito Agrícola Group	**43,026.2**	**46,085.7**	**52,529.5**	**13.98%**

Paper (Kg)	2024	2025	Variation 2024/2025
Crédito Agrícola Group	178,840.4	169,488.3	-5.2%
Caixa Central	4,002.0	9,286.0	132.03%

Toner (Kg)	2024	2025	Variation 2024/2025
Crédito Agrícola Group	1,002.3	2,289.3	128.4%
Caixa Central	68.0	118.6	74.37%

Plastic (Kg)	2024	2025	Variation 2024/2025
Crédito Agrícola Group	1,555.2	2,395.9	54.05%
Caixa Central	0.0	0.0	0.00%

Carbon Footprint

For 2025, the Crédito Agrícola Group continued to account for its GHG emissions resulting from the conduct of its normal activity. This accounting covered direct emissions (Scope 1), indirect energy consumption emissions (Scope 2), using market-based and location-based methodologies, and also indirect value chain emissions (Scope 3, categories 1, 5, 6 and 7).

Figure 48 – Total GHG Emissions (tCO2e) - CA Group

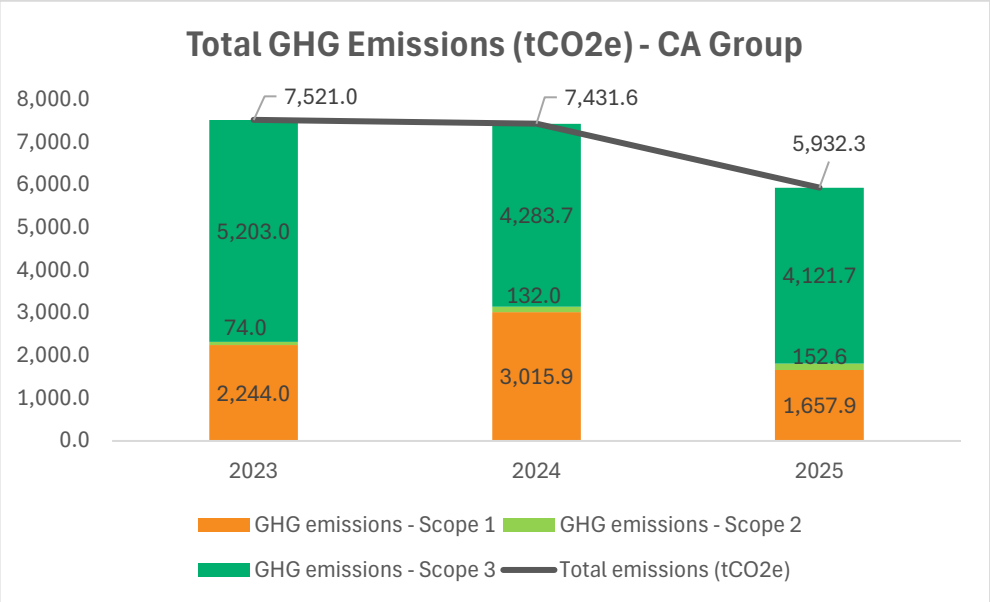
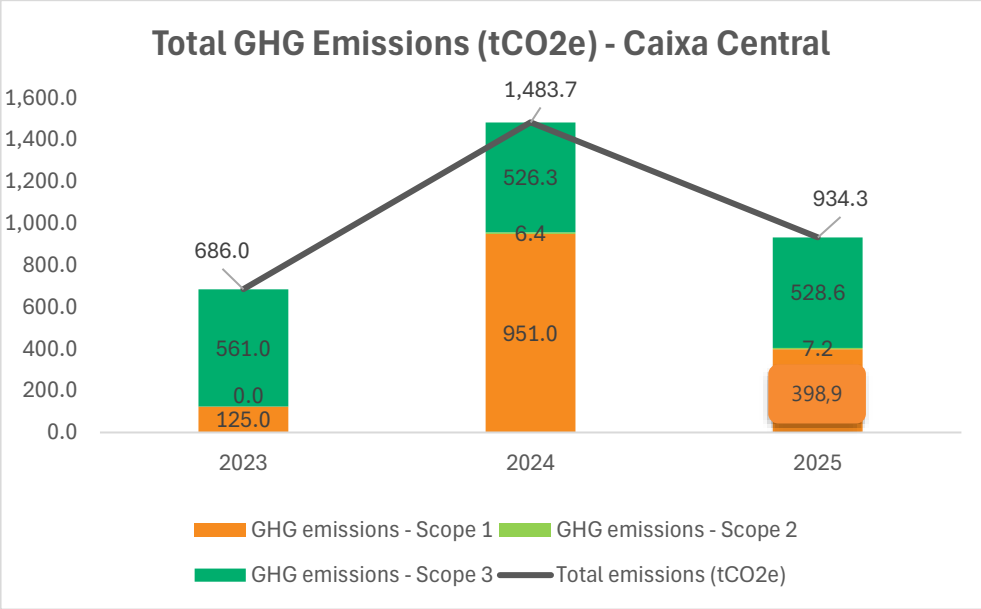


Figure 49 – Total GHG Emissions (tCO2e) of Caixa Central



Note: The significant increase seen from 2023 to 2024 was due to the first-time inclusion of fluorinated gases used in refills of air conditioning equipment.

CARBON FOOTPRINT CA GROUP (tCO_2e) - SCOPES 1, 2 AND 3

Table 28 - Carbon Footprint of the CA Group (tCO2e) – Scope 1, 2 and 3 (rounded figures)

	2023	2024	2025	Variation 2024/2025
Scope 1	2,244	3,016	**1,658**	**-45.03%**
Scope 2: *Market-based* [34]	74	132	**153**	**15.7%**
Scope 2: *Location-based*	--	733	**1,101**	**50.2%**
Scope 3 Category 1	8	249	**244**	**-1.69%**
Scope 3 Category 3	608	--	**--**	**--**
Scope 3 Category 5	11	9	**1**	**-91.6%**
Scope 3 Category 6	--	52	**27**	**-47.6%**
Scope 3 Category 7	4,576	1,807	**2,830**	**56.6%**
Scope 3 Category 7 (Proxy Value) [35]	--	3,974	**3,849.19**	**-3.1%**
Total (A1, A2 Market-based, A3 including the Category 7 Proxy)	7,521	7,432	**5,932**	**-20.2%**

CARBON FOOTPRINT Caixa Central (tCO_2e) - SCOPES 1, 2 AND 3

Table 29 - Carbon Footprint of Caixa Central (tCO2e) – Scope 1, 2 and 3 (rounded figures)

	2023	2024	2025	Variation 2024/2025
Scope 1	125	951	**399**	**-58.1%**
Scope 2: *Market-based* [23]	0	6	**7**	**13.1%**

[34] The emissions presented under this scope relate exclusively to the charging of the fleet's electric cars on public roads, based on the supplier's emissions, given that the electricity used by the Group in its buildings comes from 100% renewable sources and, as such, does not result in emissions.

[35] The proxy value emissions are a more representative and complete estimate of the emissions of all Group Employees in their home/work/home mobility, based on the actual Scope 3 category 7 figure, derived from the sample of valid responses obtained through the Employee questionnaire. This proxy thus makes it possible to compare results between years, without being dependent on fluctuations in the level of response to the Employee mobility questionnaire.

Scope 2: *Location-based*	--	90	**110**	**22.4%**
Scope 3 Category 1	1	6	**13**	**130.9%**
Scope 3 Category 3	32	--	**--**	**--**
Scope 3 Category 5	0	0.03	**0.0001**	**-99.8%**
Scope 3 Category 6	--	--	**14**	--
Scope 3 Category 7	528	196	**318**	**62.1%**
Scope 3 Category 7 (Proxy Value) [24]	--	521	**501**	**-3.7%**
Total (A1, A2 Market-based, A3 including the Category 7 Proxy)	686	1,484	**934**	**-37.2%**

For Scope 1, the Crédito Agrícola Group and Caixa Central achieved a reduction of 45% and 58% respectively, compared to 2024 GHG emissions.

The effort to account for and control fluorinated gases, typically used in premises' air conditioning systems, was also maintained, with a very significant decrease of 90.5% recorded. This positive trend indicates a reduced need to mitigate leaks of these gases from installed equipment, demonstrating improvements in the maintenance, efficiency and control of these systems.

Similarly, with regard to emissions resulting exclusively from fuel consumption associated with the vehicle fleet and other equipment, such as generators, a reduction of 27.6% was observed. Even so, this component remains the category with the greatest impact on total Scope 1 emissions, both for the Crédito Agrícola Group and for Caixa Central.

The changes recorded in Scope 1 emissions result from a range of distinct factors. The main contributors to the overall reduction are the significant decrease in consumption of fluorinated gases and natural gas. It should also be noted that the development of more sustainable mobility, through the gradual transition of the vehicle fleet to electrified vehicles (hybrid and electric), led to changes in the fuel consumption structure, with an increase in petrol consumption and a decrease in diesel. This transitional context makes it difficult, in the short term, to fully assess the potential reductions resulting from this initiative, with its benefits expected to become more apparent as fleet electrification is consolidated.

Figure 50 – Scope 1 GHG Emissions of the CA Group

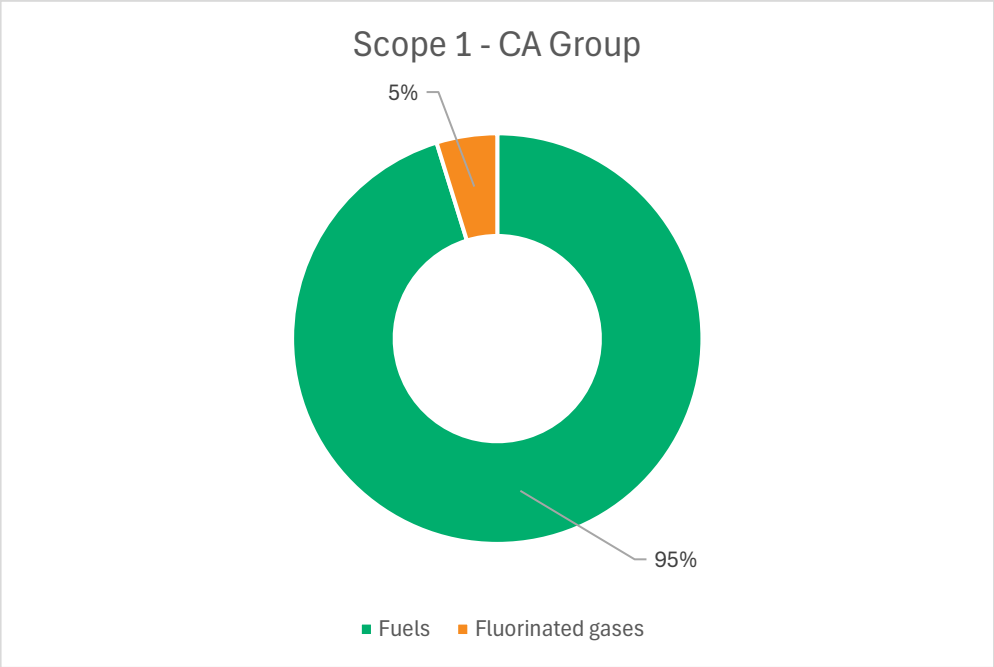
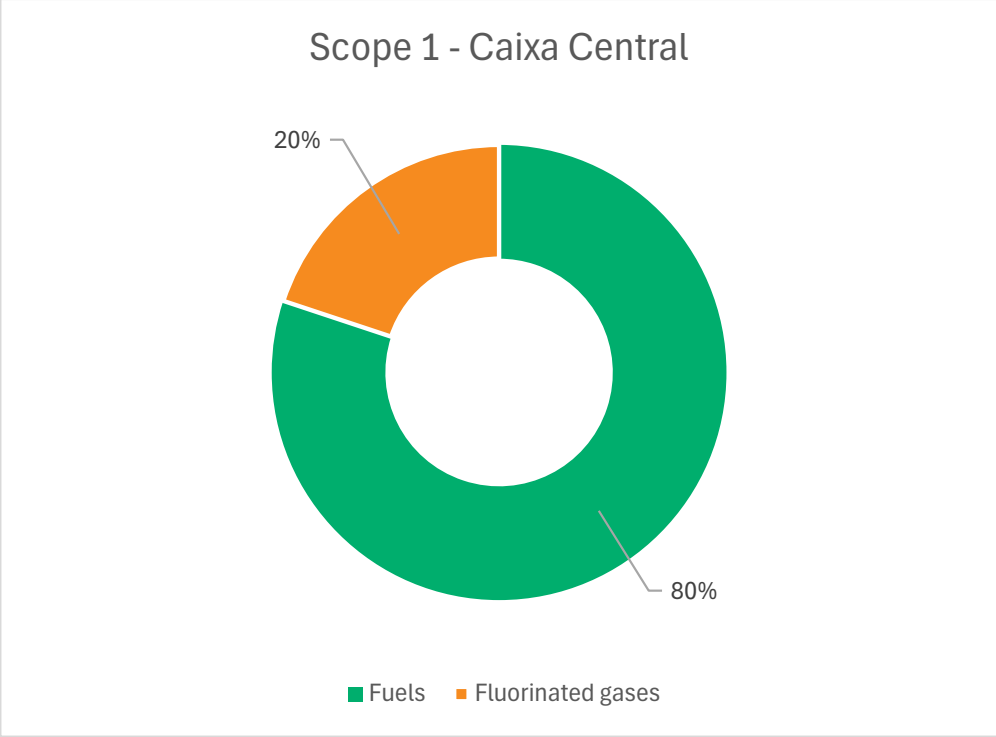


Figure 51 – Scope 1 GHG Emissions of Caixa Central



With regard to Scope 2 emissions, for 2025 the supply of electricity to buildings was maintained mainly from renewable sources (97% of building consumption in 2025), resulting in a reduced impact on emissions under this scope.

With regard to the charging of the Group's fleet electric vehicles carried out outside its premises, these were considered for the first time on the basis of the market-based calculation methodology, as it was possible to take into account the supplier's own emissions. For this reason, Scope 2 emissions calculated using the market-based methodology increased substantially for the Group and for Caixa Central, without actually translating into an increase in consumption and emissions comparable to 2024, since the electricity emission factors are different. Under the location-based methodology, for building electricity consumption and fleet electric vehicle charging, calculated Scope 2 emissions amount to 1,101 tCO2e for the Group and 110 tCO2e for Caixa Central.

As part of its commitment to monitoring and reducing GHG emissions, the CA Group also continued to quantify emissions associated with the main Scope 3 categories, in accordance with the GHG Protocol. These include purchased goods and services (category 1), waste management and transport (category 5), business travel (category 6) and Employee commuting (category 7). At the same time, for emissions from energy and fuel-related activities, relating to category 3, in 2025 no emissions figure was calculated due to the unavailability of data.

In the period under review, total Scope 3 GHG emissions amounted to 4,122 tCO2e. Of this total, category 1 contributed 245 tCO2e, category 5 contributed 0.8 tCO2e, category 6 contributed 27 tCO2e and category 7 contributed 3,849 tCO2e, when considering the estimated proxy value.

Compared to the previous year, the Group recorded an overall reduction of 1,499 tCO2e, corresponding to a decrease of 20.2%, reflecting the positive progress of the measures already adopted and the strengthening of sustainable management practices along the institution's value chain.

For Scope 3 category 1, the emissions disclosed show an overall reduction of 1.7% compared to 2024, due to the decrease in paper purchased by the CA Group, although Caixa Central recorded an increase for this year.

In category 5, for the 2025 reporting period, the range of waste categories included was broadened. For this purpose, the quantity of paper and cardboard, toner and ink cartridges, plastics, glass, coffee capsules, electronic and general waste, batteries and light bulbs was considered. However, it is important to note that, both in the Group and in Caixa Central, only waste directed to recycling was quantified, due to insufficient data on the monitoring of other waste produced, making it impossible to effectively compare emissions with previous reporting periods.

With the aim of better reflecting the Group's emissions, in 2025, in the disclosure of Scope 3 emissions relating to category 6 – Business travel, train journeys, taxis and transfers were included, in addition to flights already accounted for in previous years. Scope 3, category 6 emissions amounted to 27.3 tCO2e, representing a significant reduction of 47.4%, even taking into account the inclusion of more transport categories for this year. It should be noted that, when making a direct comparison of emissions from flights alone, it is possible to see that there was in fact a 49.3% reduction for 2025 in this specific transport category.

Figure 52 – Scope 3 GHG Emissions of the CA Group (categories 1, 5, 6 and 7)

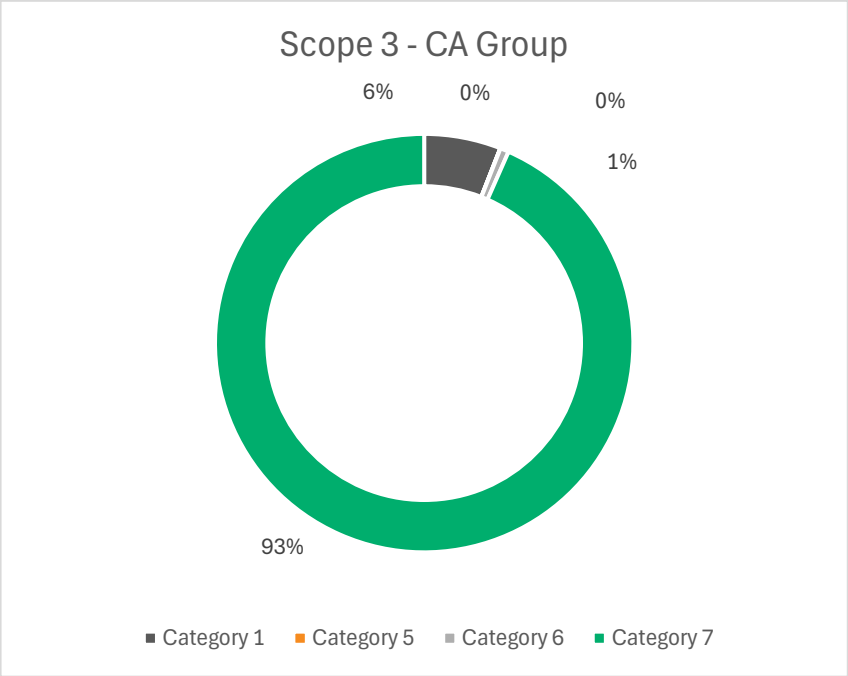


Figure 53 – Scope 3 GHG Emissions (categories 1, 5, 6 and 7) of Caixa Central

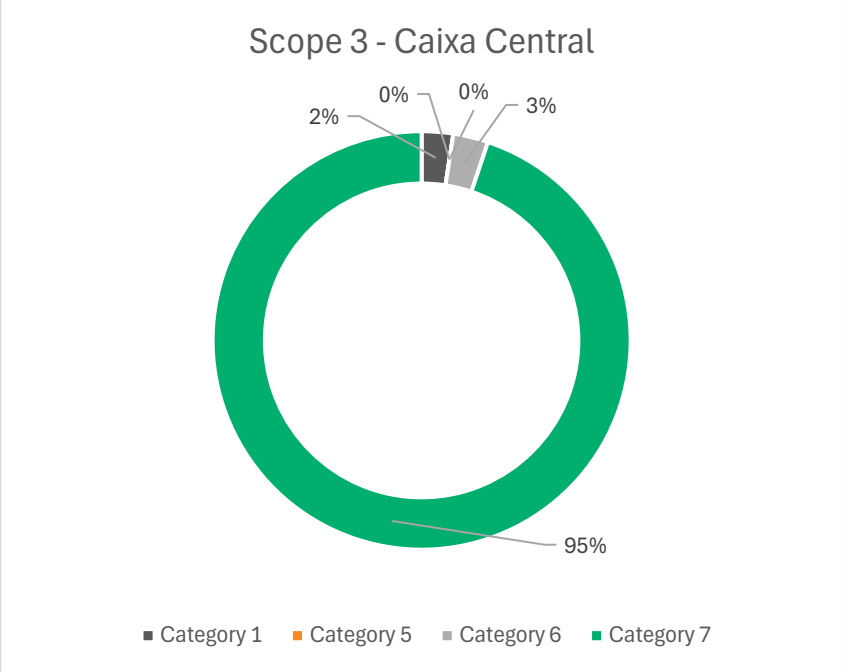


Figure 54 – Scope 3 Category 6 GHG Emissions of the CA Group

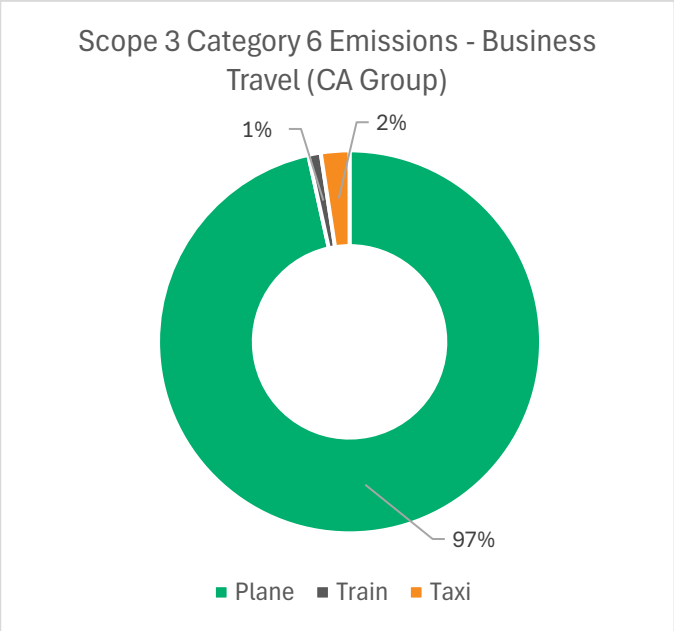
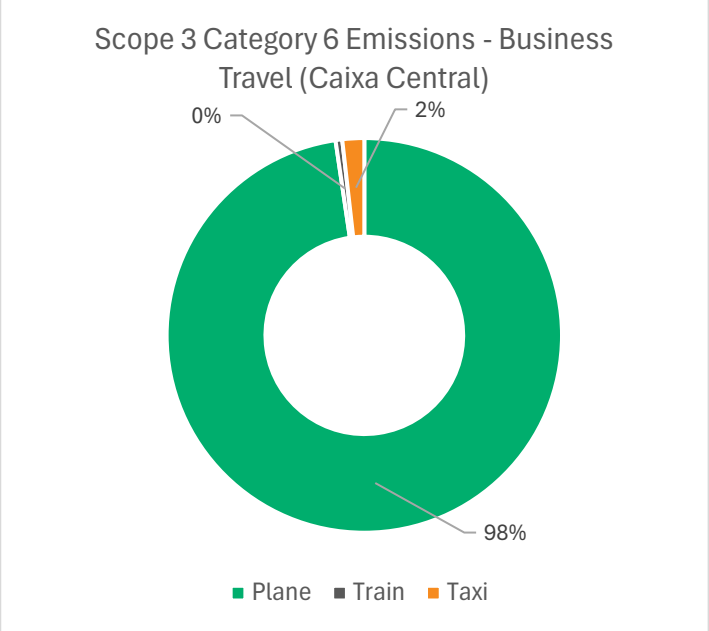


Figure 55 – Scope 3 Category 6 GHG Emissions of Caixa Central



For Scope 3 category 7 emissions, which account for the majority of Scope 3 emissions, a higher participation rate of Employees in responding to the annual mobility questionnaire was achieved compared to last year, covering approximately 71% of the CA Group's Employee population.

In total, emissions of 2,829.65 tCO2e relating to Employee commuting were calculated for 2025, an increase of 56.59% compared to the 1,807 tCO2e calculated in 2024. Although a significant increase in reported emissions was recorded, it should be noted that the number of responses received to the mobility questionnaire was also

significantly higher than last year. Accordingly, in order to compare 2025 commuting emissions with those of the previous year, emissions intensity per Employee was calculated for each year and respective entity, by dividing their emissions by the number of employees who responded to the mobility questionnaire (excluding Employees entitled to a car and fuel paid for by the Bank, since these emissions are accounted for under Scope 1).

Accordingly, for 2025, there was in fact an average reduction of 5.58% in GHG emissions per Group Employee, compared to commuting the previous year. Lastly, considering emissions intensity per Employee and the number of Group Employees for 2025, it is thus possible to obtain a proxy of total emissions of 3,849.2 tCO2e, which, when also applied to 2024, indicates a 3.1% reduction for the whole Group in home/work/home commuting.

Table 30 – GHG Emissions, in tCO2e, from home/work/home commuting by CA Group employees in 2025, by entity

Institution	Emissions (tCO2e)	Intensity 24	Intensity 25	Δ Intensity 24 vs. 25
Caixa Central	317.68	0.77	0.67	-12%
CCAM	2,277.2	1.39	1.32	-4%
CA Vida	22.92	0.66	0.67	2%
CA Seguros	66.62	0.73	0.58	-20%
CCCAM GI	4.28	0.93	0.61	-34%
CA Informática	2.84	1.05	0.47	-55%
CA Serviços	90.72	0.70	0.87	25%
CA Gest	10.53	0.84	0.96	14%
CA Imóveis	7.86	-	1.12	-
FENACAM	29.18	-	3.24	-
Total	**2,829.65**	**1.21**	**1.14**	**> 5.58%**

One of the reasons for the reduction in the footprint from Employee commuting was the strengthening of measures encouraging hybrid working, as well as the increase in trips made using hybrid and electric vehicles and public transport. With the aim of promoting greater autonomy, work-life balance and productivity for Employees, the conditions were also created for a reduction in the Group's emissions.

Table 31 – Average weekly commutes made by CA Group employees in 2025, by entity

Institution	Average commutes per week (in days)
Caixa Central	2.7
CCAM	4.9
CA Vida	3.1
CA Seguros	2.1
CCCAM GI	4.6
CA Informática	1.9
CA Serviços	2.3
CA Gest	4.9
CA Imóveis	3.6
FENACAM	5.0
Total	**4.2**

In summary, in 2025, at the Crédito Agrícola Group, total emissions amounted to 5,932 tCO2e, using the market-based methodology for Scope 2 emissions, indicating a 20.2% reduction in GHG emissions compared to 2024, and 6,881 tCO2e when using the location-based methodology for Scope 2 emissions.

Table 32 - Total GHG emissions (tCO2e) and net revenue

Total GHG Emissions (tCO2e)	2024	2025
Net revenue (€ million)	**438**	**289**
Location-based emissions intensity (tCO2e/million €)	**18.3**	**23.8**
Market-based emissions intensity (tCO2e/million €)	**16.9**	**20.5**

GHG emissions intensity is a metric determined on the basis of net revenue, considered equivalent to banking income. According to this methodology and total market-based emissions, a figure of approximately 20.5 tCO_2e/million € is calculated.

With an ongoing commitment to minimising the environmental impacts of its activity, particularly with regard to the consumption of resources such as paper, water and plastic, the Group has set a target for all its entities to implement the "Zero Plastic" initiative by 2027. In the context of sustainable waste management, high levels of sorting are already recorded, although there is still room for improvement in process monitoring and in the quality of that sorting. Accordingly, various actions have been promoted aimed at developing new waste streams, as well as raising awareness and changing employee behaviour, while simultaneously strengthening ties with the surrounding local communities.

Emissions associated with financing and investments

In 2023, the Crédito Agrícola Group began calculating its Scope 3, Category 15 emissions related to the Group's financing and investment business. The calculation of financed emissions and investments was carried out in accordance with PCAF's "Financed Emissions Standard" methodology, based on financial assets held in the banking book. This data can be found in the 2025 Market Discipline Report[36].

Sustainable Initiatives – Net Zero Stories

[36] Market Discipline Report 2025

In line with the Net Zero Transition Plan, in 2025 the Crédito Agrícola Group launched a new season of the documentary mini-series “Net Zero Stories by CA”. Over 7 episodes, success stories are told of Crédito Agrícola customers from a wide range of business sectors in Portugal, playing an active role in transforming their business models based on decarbonisation and sustainability, demonstrating and promoting the creation of good practices in climate resilience and transition.

The following Net Zero Stories were released in this second season:

- Octant Furnas Hotel | The host that blends into the volcanic ecosystem;
- ALLO Building | When sustainability starts with a blank page;
- SATA | From isolation to the future: the route to reducing the impact of flying:
- Capwatt | Biomethane: the sustainable alternative to natural gas;
- BEL Group | Accelerating towards a decarbonised logistics fleet;
- Nutrifarms | Modern agriculture, focused on precision and sustainability;
- Valorlis | Circularity and the transformation of waste into resources.

TARGETS RELATED TO CLIMATE CHANGE MITIGATION AND ADAPTATION

The Group has set ambitious targets to reduce GHG emissions as part of its Net Zero Transition Plan, aiming to both combat and adapt to climate change, and to contribute to limiting global warming to 1.5ºC.

In scope 1 and 2, the commitment for 2030 is for these emissions to be 100% neutral, with the Group having reached carbon neutrality levels in scope 2 in 2024 by acquiring 100% of its energy consumed from renewable energy sources in its buildings, which means that only emissions from charging electric fleet vehicles outside the Group's facilities are accounted for in this scope.

With regard to Scope 3, the Group has set targets for categories 5 (waste), 6 (business travel) and 7 (employee commuting), with a target of a 33% reduction in its absolute emissions by 2030.

Additionally, as a commitment for 2030 under the Net Zero Plan for reducing financed emissions, the following reduction targets have been set (with reference to 31 Dec 2022):

Table 33 - Financed emissions reduction targets

Sectors	2030 Absolute Emissions Target	2030 Carbon Intensity Target
Financing of residential properties	31%	42%
Financing of commercial properties	41%	50%
Agricultural sector	64%	67%
Hotel and restaurant sectors	42%	42%
Energy production sector	51%	45%
Aviation sector	53%	60%
Waste management sector	21%	21%
Car loans	36%	36%

All the Group's targets were set with reference to 31 December 2022, and it should also be highlighted that the Group does not use carbon credits in calculating its footprint, nor as a means of achieving its carbon neutrality target.

A more detailed view of the process for defining targets and the commitment made by the institution can be found in the Net Zero Transition Plan[37].

ACTIONS AND RESOURCES RELATED TO CLIMATE CHANGE POLICIES

The group believes that the measures taken under its net Zero Transition Plan will make it possible to achieve emission reduction targets in order to respond to the problems of adaptation and mitigation of climate change. This topic is discussed in greater detail in the section on the Net Zero transition plan, and the data on GHG emissions in the "Resource consumption" section.

Additionally, the Group's Activity Plan describes the Group's sustainability-related initiatives and actions, among which measures to enhance ESG value for corporate customers stand out, aimed at promoting climate change adaptation and mitigation through sustainable investment. In this regard, in 2025 the Group maintained its sustainable offer through a range of products, namely:

- Decarbonisation and Circular Economy Credit Line;
- Renewable Energy Credit Line;
- BPF InvestEU Guarantee Line dedicated to Sustainable Investment; and
- BPF InvestEU Guarantee Line dedicated to urban mobility.
- Subsidised Auto Credit for the purchase of low-carbon vehicles (electric and hydrogen).

Regarding the promotion of the ESG offer relating to climate change for individual Customers, the following initiatives/actions under the Net Zero Transition Plan also stand out:

- Credit for renewable energy;
- CA Casa Energia Eficiente mortgage loan; and

Furthermore, the Group defines four priority areas of action, namely "Clean mobility", "Circular economy", "Value chain sustainability" and "Renewable energy & energy savings", having set out a total of 11 lines of action organised as follows:

Table 34 - CA Group priority areas of action

Clean mobility	Circular economy	Sustainability and value chain	Renewable energy & energy saving
Fleet electrification	Circularity of electronic equipment	Sustainable procurement	Renewable energy production/consumption
Decarbonisation of business travel	Reduction and reuse of resources and materials	Sponsorships and positive impact events	Energy efficiency and demand reduction
Reducing the footprint associated with employee travel	Sustainable waste management	Reducing the footprint of bank cards and payments	

With regard to “Clean mobility”, as part of fleet electrification, the Group's goal is to annually reduce diesel and petrol vehicles by 25% and 15% respectively, compared to the reduction recorded the previous year, through to 2029. Additionally, the Group targets reaching the maximum number of hybrid vehicles in 2026, from 2027 onwards, it plans an annual reduction of 74 hybrid vehicles, with the goal of operating a fully electrified fleet by 2030.

In this regard, in 2025 the Bank had not yet begun its emissions reduction trajectory, despite the efforts already under way to renew and electrify the fleet. This topic is addressed in greater detail in the section on “Resource Consumption”. Accordingly, the Bank is currently carrying out a diagnosis of the implementation of the actions originally defined, with a view to adjusting them to enable the fulfilment of the targets and commitments made.

With regard to the decarbonisation of business travel, it is expected that all the Group's air travel will be conducted in economy class and taxi/private hire trips will be made using electric vehicles. In this regard, the 2025 results are positive, having made it possible to reduce emissions associated with this category of travel by almost 50%.

Lastly, with regard to reducing the carbon footprint associated with employee commuting, the results achieved in 2025 are positive, with a 2.3% reduction in emissions compared to 2024 and an increase of around 60% in employees commuting using electric vehicles over the same period.

With regard to the “Circular economy”, in terms of the circularity of electronic equipment, between 2023-2030 the Group intends to send ICT (computing and telecommunications) equipment for reuse, a process that has advantages over recycling of around 20 kg CO_2e avoided/tonne of product reused (recycling: 1,2 kg CO_2e). Assuming 1 computer per employee, the Group estimates around 124 kg CO_2e saved through equipment reuse (vs. ~8 kg CO_2e saved through recycling).

The direct purchase of refurbished ICT equipment results in an approximate 75% reduction in the carbon footprint associated with equipment production [~330 kg CO_2e (new computer) vs. 82 kg CO_2e (refurbished computer)]. With regard to reducing and reusing resources and materials such as paper, water and plastic, by 2027 all Group entities are expected to have adopted the “Zero Plastic” initiative, with the goal for 2025 being that all paper collected is sent for recycling, as is 100% of toners. With regard to materials consumption, there is still room for improvement in the initiatives to be implemented. That said, compared to 2024, there was a reduction of around 5% in paper consumption.

In sustainable waste management, the Group has high sorting rates, although there is still room for improvement in monitoring and in the quality of sorting. This action is thus being developed to work on new flows and to shape workers' behaviour and their relationship with local communities.

Regarding “Sustainability in the Value Chain”, there are various initiatives in this area, such as the creation of mechanisms/incentives aimed at increasing the number of suppliers assessed from an ESG perspective, the drafting of a code of conduct for sponsorships and events incorporating ESG factors, and the use of bank cards made with more sustainable materials.

[37] Available at: Net Zero Transition Plan.

Lastly, under the fourth point, “Renewable Energy and Energy Savings”, some of the initiatives worth highlighting to reduce the Group's climate change impact are: the installation of Self-Consumption Production Units (UPAC), the replacement of conventional lighting with LED bulbs in buildings, a system for monitoring and controlling premises' energy consumption, the development of local Energy Communities as hubs for sharing renewable resources and as local catalysts for the energy transition and efficiency, and encouraging reduced consumption through behavioural change.

In this way, the Group believes that all the measures listed above represent the path to mitigating and adapting to climate change.

For more detail on the trend in materials consumption and the related emissions, see the “Resource consumption” section.

5.3.1. EUROPEAN ENVIRONMENTAL TAXONOMY

The European Taxonomy for environmentally sustainable activities - Regulation (EU) 2020/852 of the European Parliament and of the Council, of 18 June 2020 – is a classification system for economic activities, which makes it possible to identify those that can be considered “green” or environmentally sustainable. This classification is intended to promote the mobilisation of financial flows (e.g. investment and financing) for projects, assets and companies that best promote the transition of the European economy to a more sustainable model (e.g. less carbon-intensive, more circular and with less impact on the use and preservation of natural resources).

In order to support the implementation of the European Taxonomy, the European Commission endorsed, on 6 July 2021, the Delegated Act for Disclosure of Information (Disclosures Delegated Act) – Commission Delegated Regulation (EU) 2021/2178 – which establishes the information, structure, methodologies and form of data presentation to be followed by financial institutions and non-financial institutions, regarding the proportion of sustainable activities in their business, investment or granting of credit, in the form of performance indicators (KPIs) and templates to be adopted by the different entities.

Commission Delegated Regulation (EU) 2021/2139 of 4 June 2021 (Climate Delegated Act) complements the Taxonomy Regulation by establishing the criteria under which an economic activity can be considered environmentally sustainable by contributing to climate change mitigation or adaptation (the two initial environmental objectives).

The DDA and the Climate Delegated Act were subsequently amended to incorporate the disclosure requirements arising from the Complementary Climate Delegated Act (Commission Delegated Regulation (EU) 2022/1214 of 9 March 2022), which sets out the criteria for the treatment, under the European Taxonomy, of energy sector activities, namely those associated with natural gas and nuclear energy production and distribution.

The Environmental Delegated Act – Commission Delegated Regulation (EU) 2023/2486 of 27 June 2023 – complemented the existing requirements by establishing the criteria that address the remaining (four) environmental objectives on which the European Taxonomy was designed.

Commission Delegated Regulation (EU) 2024/3215 of 28 June 2024 supplements Regulation (EU) 2020/852 of the European Parliament and of the Council by establishing technical assessment criteria to determine the conditions under which an economic activity qualifies as substantially contributing to climate change mitigation or climate change adaptation, and to assess whether that economic activity does not significantly impair the achievement of any of the other environmental objectives.

In addition, the publication by the European Commission of the guidelines (FAQ) of 8 November 2024 provides further clarification on the EU Taxonomy on the reporting of the environmental performance of financial institutions' activities.

Finally, following the approval of the 'Omnibus' package to simplify sustainability disclosure obligations (under the European Green Deal), Commission Delegated Regulation (EU) 2026/73 of 4 July 2025 was published, amending Delegated Regulation (EU) 2021/2178 to simplify the content and presentation of information to be disclosed on environmentally sustainable activities, and amending Delegated Regulations (EU) 2021/2139 and (EU) 2023/2486 to simplify certain technical assessment criteria for determining whether economic activities do not significantly undermine environmental objectives.

Based on this framework, the Crédito Agrícola Group discloses the applicable indicators and information under the terms of Article 10 of the Disclosures Delegated Act, in compliance with the obligations established in Article 8 of the Taxonomy Regulation and in line with the provisions of Article 8 of Delegated Regulation (EU) 2026/73.

With regard to the adoption of the simplifications introduced by Delegated Regulation (EU) 2026/73, the Crédito Agrícola Group has chosen to maintain the rules and disclosure models in force between 1 January and 31 December 2025 for this disclosure, as provided for in Article 23 of Regulation (EU) 2026/73.

Annex 7.9 of this report presents the information disclosed in accordance with the information templates defined in the European Taxonomy. In the Sustainability Report, the Group presents additional information, prepared on a voluntary basis, on the application of the European Taxonomy to its assets.

Legal basis for European Taxonomy disclosures

Under the terms of Article 10(5) of the Disclosures Delegated Act, as of 1 January 2024, financial institutions must disclose the main indicators set out in the regulations (namely the Green Asset Ratio – GAR) and present all the relevant information that accompanies them in compliance with Annexes V, VI, XI and XII of the Disclosures Delegated Act regulation (points 1.2.3 and 1.2.4). Annex V shall only apply from 1 January 2026). Likewise, the disclosures related to the activities of the energy sector – as per the Complementary Climate Delegated Act – are also applicable as of 1 January 2024.

From 1 January 2026, and in accordance with Article 10(7) of the DDA, financial institutions must disclose indicators regarding the eligibility and alignment of activities regulated under the Environmental Delegation Act.

The ICDs relating to fees and commissions, as well as to the trading portfolio, will only apply from 2028, in line with Article 7 of Delegated Regulation (EU) 2026/73.

Based on this framework, the Crédito Agrícola Group discloses the mandatory qualitative and quantitative information in accordance with the methodologies described in the following sections. Thus, with this disclosure, the Group complies with the following requirements:

- Qualitative information referred to in Annex XI of the Disclosures Delegated Act;

- Quantitative information referred to in Annexes V and VI of the Delegated Act for the Disclosure of Information, including Annex XII on natural gas and nuclear energy, introduced by the Complementary Climate Delegated Act.

With reference to 2025, the Group will once again reports its progress in applying the European Taxonomy for sustainable activities. The mandatory disclosure, in line with regulatory requirements, is accompanied by a voluntary disclosure, aimed at highlighting the progress made by the Group in terms of adopting the Taxonomy – for the purposes of business classifying and monitoring and characterising the risks on the balance sheet - and ensuring transparency regarding the representativeness of sustainable business in the Group's portfolios.

Scope of the European Taxonomy

In accordance with the European Taxonomy Regulation, the information presented refers to the period ending 31 December 2025 and concerns the universe of Assets, as described below, for the prudential consolidation perimeter of the Crédito Agrícola Group. Therefore, the following legal entities are included in this disclosure:

CA Capital SCR SA
CA Imobiliário – FEIIA
CA Imóveis Unipessoal Lda
CA Informática SA
CA Seguros e Pensões SGPS SA
CA Seguros, SA
CA Serviços ACE
CA Vida, SA
Caixa Central de Crédito Agrícola Mútuo CRL
CCAM Açores CRL
CCAM Albufeira CRL
CCAM Alcácer do Sal e Montemor-o-Novo CRL
CCAM Alcobaça Cartaxo Nazaré Rio Maior e Santarém CRL
CCAM Alenquer CRL
CCAM Alentejo Central CRL
CCAM Alentejo Sul CRL
CCAM Algarve CRL
CCAM Aljustrel e Almodôvar CRL
CCAM Alto Cávado e Basto CRL
CCAM Alto Douro CRL
CCAM Área Metropolitana do Porto CRL
CCAM Azambuja CRL
CCAM Bairrada e Aguieira CRL
CCAM Baixo Mondego CRL
CCAM Baixo Vouga CRL
CCAM Batalha CRL
CCAM Beira Baixa (Sul) CRL
CCAM Beira Centro CRL
CCAM Beira Douro e Lafões CRL
CCAM Cadaval CRL
CCAM Caldas Rainha Óbidos e Peniche CRL
CCAM Cantanhede e Mira CRL
CCAM Coimbra CRL
CCAM Coruche CRL
CCAM Costa Azul CRL
CCAM Costa Verde CRL
CCAM Douro e Côa CRL
CCAM Douro e Sabor CRL
CCAM Elvas Campo Maior e Borba CRL
CCAM Entre Tejo e Sado CRL
CCAM Estremoz Monforte e Arronches CRL
CCAM Guadiana Interior CRL
CCAM Loures Sintra e Litoral CRL
CCAM Lourinhã CRL
CCAM Médio Ave CRL

CCAM Moravis CRL
CCAM Nordeste Alentejano CRL
CCAM Noroeste CRL
CCAM Norte Alentejano CRL
CCAM Oliveira Azeméis e Estarreja CRL
CCAM Oliveira do Bairro Albergaria e Sever CRL
CCAM Paredes CRL
CCAM Pernes e Alcanhões CRL
CCAM Centro Litoral CRL
CCAM Porto de Mós CRL
CCAM Póvoa Varzim Vila Conde e Esposende CRL
CCAM Região do Fundão e Sabugal CRL
CCAM Ribatejo Norte e Tramagal CRL
CCAM Ribatejo Sul CRL
CCAM Salvaterra de Magos CRL
CCAM São Teotónio CRL
CCAM Serra da Estrela CRL
CCAM Sobral de Monte Agraço CRL
CCAM Sotavento Algarvio CRL
CCAM Terra Quente CRL
CCAM Terras de Santa Maria CRL
CCAM Terras de Viriato CRL
CCAM Terras do Arade CRL
CCAM Terras do Sousa Ave Basto e Tâmega CRL
CCAM Trás-os-Montes e Alto Douro CRL
CCAM Vagos CRL
CCAM Vale do Dão e Alto Vouga CRL
CCAM Vale do Sousa e Baixo Tâmega CRL
CCAM Vale do Távora e Douro CRL
Vila Franca de Xira and Arruda dos Vinhos
CCAM Vila Verde e Terras do Bouro CRL
CCAM Zona do Pinhal CRL
CCCAM Gestão Investimentos e Consultoria Unipessoal Lda
Crédito Agrícola SGPS SA
Fenacam FCRL
Imovalor CA – FEIIF

All the relevant assets of each of the above-mentioned institutions were assessed against the Taxonomy criteria. The environmental objectives supporting the asset assessment comprise those defined by the Delegated Climate Act and the Delegated Environmental Act, totalling the following six environmental objectives:

- Climate Change Mitigation (CCM);
- Climate Change Adaptation (CCA);
- Sustainable use and protection of water and marine resources (RHM);
- Transition to a circular economy (EC);
- Pollution prevention and control (PCP);
- Protection and restoration of biodiversity and ecosystems (BIO).

In order to apply the European Taxonomy criteria, the following assets/portfolios on the Group's balance sheet (including off-balance sheet positions) and belonging to its banking portfolio are assessed:

- **Loans and advances to non-financial companies**: these are financing activities consisting of funds made directly available to the Group's corporate customers. The loans are still outstanding at the date of application of the Taxonomy and are valued on the basis of their gross book value. Regardless of the contractual definitions or the characteristics of any guarantees associated with the operations, the entire portfolio was subjected to the Taxonomy application process.
- **Loans and advances to households**: these are financing activities consisting of funds provided to individuals. The loans are still outstanding at the date of application of the Taxonomy and are valued on the basis of their gross book value. Only loans associated with residential mortgages and the financing of motor vehicles were subject to the Taxonomy application process. Loans granted for the purpose of renovating buildings are partly classified as mortgages – in the remaining cases, the operations were not assessed by Taxonomy as a result of the need to better characterise and assess the use of the funds associated with these operations.
- **Investments in financial securities**: these are debt (e.g. bonds, commercial paper) or equity (e.g. funds, shares) instruments represented by financial securities held in the Group's banking book. The relevant amounts for the application of the Taxonomy correspond to the gross book value of these instruments.
- **Loans to local governments**: loans disbursed to government institutions of a local or regional nature (e.g. municipalities). The loans are still outstanding at the date of application of the Taxonomy and are valued on the basis of their gross book value. Regardless of the contractual definitions or the characteristics of any guarantees associated with the operations, the entire portfolio was subjected to the Taxonomy application process. In general, the institutions included here are not obliged to disclose non-financial information and the financing provided is of a general nature (i.e. not associated with any specific project) – for this reason, the results of the application of the Taxonomy are not reported.

- **Non-current assets held for sale**: real estate assets received in lieu of payment or recovered as part of credit litigation (residential and commercial properties) and classified under this heading of the Group's balance sheet were subject to the Taxonomy application process, at their gross book value.
- **Other assets in the banking book:** guarantees provided and assets under management (AuM) have been assessed for the purposes of the Taxonomy disclosures. The respective sorting was carried out according to the nature of each item, in accordance with the definitions presented above.

Pursuant to the European Taxonomy Regulation, the presented information refers to the period ended on 31 December 2025, concerning the universe of relevant assets as described below, for the prudential consolidation perimeter of the Crédito Agrícola Group.

Process of applying the European Taxonomy

The process of analysis to determine the extent to which the portfolios and assets defined above are environmentally sustainable, from the Taxonomy's point of view, follows a four-stage approach:

- **Stage 1 - eligibility:** the asset must be associated with an activity that potentially has a substantial contribution to one or more of the (six) environmental objectives defined in the European Taxonomy Regulation. These assets are thus called 'eligible' – in other words, they correspond to an activity covered by the Delegated Acts on climate and the environment.

If the asset corresponds to an eligible activity, further analysis will be required to assess whether or not it is in line with the technical criteria of the Taxonomy. To do this, the following steps must be followed:

- **Step 2 – Substantial contribution:** the asset must make a substantial contribution to any one of the six environmental objectives currently covered by the EU Taxonomy;
- **Step 3 – Do No Significant Harm:** the asset must not cause significant harm to any of the other environmental objectives (DNSH – Do Not Significant Harm); and
- **Step 4 – Compliance with minimum safeguards:** minimum social safeguards must be met.

In strict accordance with the provisions established by the relevant Regulations and Delegated Acts, the process of applying the Taxonomy is based exclusively on information disclosed by counterparties (i.e., the Taxonomy KPIs applicable to financial and non-financial companies), in cases where this information is not available, even if it could be estimated, it has not been considered for the purposes of disclosing the information required under the Taxonomy.

In addition, the way in which the process is applied depends on the type and purpose of the asset:

- **General purpose loans or investments:** the process is based on companies' disclosures regarding their Turnover and Capital Expenditure (CAPEX), resulting from or related to environmentally sustainable activities. Thus, for this type of operation, the process is carried out twice – both for the valuation of CAPEX and Turnover data.

- **Loans or investments with a specific purpose (use of proceeds):** the process is based on the assessment of eligibility and alignment by the Crédito Agrícola Group itself, based on the analysis carried out on the financed activities in accordance with the respective technical criteria described in the delegated acts of the Taxonomy.

The external data used (i.e. disclosed by companies) is captured through a platform shared by the Portuguese banking system.

In recent years, the Crédito Agrícola Group has been working on implementing Taxonomy as a tool to support the classification of commercial operations as green or sustainable. These efforts are reflected in the publication of the 'Green, Social and Sustainability Bond Framework' (December 2024) which, on a best-effort basis, aligns the eligibility criteria with the Taxonomy's technical criteria.

Main assumptions and sources of uncertainty

The regulatory framework supporting the European Taxonomy has been constantly evolving, which has an impact on the interpretation of the applicable requirements. This is further evidenced by the regular publication of FAQs by the European Commission, which aim to clarify certain requirements for the preparation of Taxonomy disclosures by financial institutions.

Despite all the efforts that the Crédito Agrícola Group has made to collect the information needed to disseminate the Taxonomy, the availability of data continues to be an operational challenge.

In accordance with Article 8 of the Delegated Act for the Disclosure of Information, the Group uses the most recent information published by counterparties – for the most part, the information that is available has a reference date December 2024.

In addition, the number of counterparties disclosing the required data is still limited (limited to NFRD companies, replaced by CSRD), especially in the main sectors financed by the Group. In this context, the Crédito Agrícola Group considers the KPIs resulting from the application of the European Taxonomy to be of limited comparability between Portuguese and European banking institutions.

In view of the different interpretations and well-founded doubts regarding the application of the Taxonomy classification process for loans to households (and non-current assets held for sale), particularly with regard to compliance with the DNSH criteria, the Crédito Agrícola Group opted not to include these assets in the scope of its reporting (e.g. disclosures of key performance indicators (KPIs) and information models of the Taxonomy).

Without prejudice to the paragraph above, for the sake of transparency of information, and on a voluntary basis, the impacts on the main KPIs (e.g. Green Asset Ratio (GAR)) of the potential inclusion of these assets are presented. Therefore, further detail on these results is presented in the section below, based on the following criteria for determining voluntary alignment with the European Taxonomy for loans to households and non-current assets:

- To meet the substantial contribution criteria - the assets are associated with financing for the purchase or renovation of properties built before 31 December 2020 that have an actual energy performance certificate of at least B, or the assets are associated with financing for Transport in motorcycles, light passenger vehicles and light commercial vehicles, with a zero (direct) emission factor (both in accordance with the December 2024 version of the Crédito Agrícola Group's 'Green, Social and

Sustainability Bond Framework') and

- To meet the DNSH criteria – the properties referred to in the previous point present a low or negligible level of physical risk, according to the Group's internal model (for flooding, wildfires and landslides), under a climate scenario aligned with the 'Network for Greening the Financial System's Delayed Transition narrative (reference year 2050), thereby dispensing with the need to present plans or other evidence of a response to these risk factors.

Properties built after 31 December 2020 were not considered within the scope of the voluntary disclosure, as a result of the absence of detailed information to support the validation of the substantial contribution – specifically, the classification of their energy efficiency in the context of the energy performance of the real estate stock.

Summary of the main results of applying the Taxonomy

With reference to 31 December 2025, Crédito Agrícola Group reports a mandatory eligibility ratio of 27.4% (compared to 26.4% in December 2024), based on the Turnover information disclosed by its corporate customers (27.5% based on CAPEX, compared to 26.1% in December 2024).

The breakdown of the above information It is presented in Annex 7.9 – EU Taxonomy Alignment Tables, showing how the Crédito Agrícola Group assessed its balance sheet in terms of the European Taxonomy criteria.

The assets that meet the criteria of the Taxonomy application process, described in the previous sections, are considered aligned and form part of the Group's Green Asset Ratio (GAR) - on 31 December 2025, the Group's GAR was 0.41% compared to 0.45% in December 2024, valuing the Turnover information of corporate customers (0.63%, based on CAPEX, compared to 0.62% in December 2024).

In a transparent approach and considering the information prepared on a voluntary basis (e.g., alignment of loans to families and non-current assets held for sale), the ratios presented above may potentially be revised to 0.47%, compared to 0.47% in December 2024, based on Turnover (0.68% in terms of CAPEX, compared to 0.65% in December 2024).

The summary of the Taxonomy metrics, using the information presented on a **mandatory basis**, is as follows:

Taxonomy metrics – Turnover basis €M	**Exposure**	**Eligible**	**Eligible%**	**Aligned**	**Aligned%**
Loans and investments					
Financial companies [a]	2,567	271	1.5	29.20	0.2
Non-financial companies	7,122	86	0.5	44	0.2
Subject to NFRD [b]	434	86	0.5	44	0.2
Not subject to NFRD	6,688	0	0	0	0.0
Loans to households [c]	5,608	4,389	24,6	0	0.0
Local and regional governments [d]	457	0	0.0	0	0.0
Non-current assets [e]	138	138	0.8	0	0.0

Total assets of numerator and denominator [38]	**17,814**	**4,883**	27.4	**73**	0.41
Exposure to companies not subject to the NFRD	7,056	---	---	---	---
Financial derivatives	681	---	---	---	---
Interbank financing	43	---	---	---	---
Cash and other assets	831	---	---	---	---
Total denominator assets	**8,610**	---	---	---	---
Green Asset Ratio (GAR%)					0.41

The summary of the Taxonomy metrics, using the information presented on a **voluntary basis**, is as follows:

Taxonomy metrics – Turnover basis	**Exposure**	**Eligible**	**Eligible%**	**Aligned**	**Aligned%**
Loans and investments					
Financial companies [a]	2,567	271	1.5	29	0.2
Non-financial companies	7,121	86	0.5	44	0.2
Subject to NFRD [b]	434	86	0.5	44	0.2
Not subject to NFRD	6,688	0	0	0	0.0
Loans to households [c]	5,608	4,389	24.6	10	0.1
Local and regional governments [d]	457	0	0.0	0	0.0
Non-current assets [e]	138	138	0.8	0	0.0
Total assets of numerator and denominator [39]	**17,813**	**4,883**	27.4	**84**	0.47
Exposure to companies not subject to the NFRD	7,056	---	---	---	---
Financial derivatives	681	---	---	---	---
Interbank financing	43	---	---	---	---
Cash and other assets	831	---	---	---	---
Total denominator assets	**8,610**	---	---	---	---
Green Asset Ratio (GAR%)					0.47

38 Adding a + b + c+ d +e

5.4. OUR GOVERNANCE VALUE

The business conduct of the Crédito Agrícola Group reflects a solid, consistent commitment to the responsible management of the impacts, risks and opportunities inherent to its activity in the financial sector. This approach reflects conscious action geared towards long-term sustainable value creation, in line with the principles of good governance and institutional accountability.

Within this framework, corporate culture plays a central role, acting as a structuring element that guides behaviours, internal practices and decision-making processes across the Group. As with other financial institutions, the effectiveness and soundness of the Crédito Agrícola Group's business model are intrinsically dependent on its ability to establish and preserve lasting trusted relationships, as well as to foster customer loyalty and the positive engagement of the various stakeholders, strengthening the Institution's credibility and reputation.

THE ROLE OF THE ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES

Caixa Central of the Crédito Agrícola Group sets out, through its Internal Regulations of the Executive Board of Directors, the formal framework applicable to this management body. These regulations clearly and systematically establish the powers and responsibilities assigned to the CAE, as well as the rules relating to its operation, internal organisation and decision-making processes. Additionally, it sets out the mechanisms and criteria for evaluating the CAE's performance, ensuring effective, transparent governance aligned with best institutional practices.

Among other competencies, the Regulation states that the Executive Board of Directors is responsible for:

- Define and promote an organisational conduct and culture for the CA Group based on the highest ethical standards, based on the values and principles of action adopted by and in the CA Group, set out in the CA Group's Code of Ethics and Conduct which, preceded by a prior opinion from the CGS, is approved by the Executive Board of Directors;
- Defining and approving concrete, effective, appropriate policies and procedures for implementing and monitoring the CA Group's organisational culture and governance and internal control systems, namely those that develop and give effect to the CA Group's Code of Ethics and Conduct, thereby ensuring their effective implementation and compliance;
- Developing the self-assessment report template on the adequacy and effectiveness of SICAM's organisational culture and governance and internal control systems, and guiding its Members on the consistent, timely and prompt completion and submission of this report, disclosing the results with a view to regular reflection and consideration on, respectively, the CA Group's degree of compliance and the measures to be adopted to overcome any inefficiencies;
- Additionally, in exercising its statutory, legal and regulatory functions and powers, particularly with regard to conduct and organisational culture, it is specifically incumbent on the CAE to promote, among other things:
    i. The regular discussion, at its meetings and at meetings with other members of Senior Management, of matters relating to conduct and organisational culture, ensuring that these discussions and their conclusions are recorded;
    ii. The adoption, on the one hand, of measures that reward behaviour aligned with the organisational culture it has defined, as well as with other applicable legal and regulatory requirements, and, on the other hand, of appropriate, proportionate disciplinary measures whenever non-compliance is detected;

iii. The communication and dissemination, throughout the year, of the conduct rules in force within the CA Group, so as to keep them present in day-to-day management and decision-making;

iv. Carrying out, through an entity external to the CA Group, periodic, independent assessments of the conduct and values of Caixa Central, SICAM and the CA Group, as well as of the conduct and values of the CAE itself and its Councils and Committees, and disclosing the results of that periodic, independent assessment to SICAM and the CA Group, ensuring all the initiatives necessary to correct any deviation detected in relation to compliance with the CA Group's principles and values;

v. Without prejudice to the interactions that may arise between each of the corporate bodies with the others and with their respective Committees in the course of performing their functions, it is incumbent on the CAE, as Caixa Central's executive body, to initiate and drive the general interactions that are or contribute to being a corollary of sound, prudent management of Caixa Central, SICAM and the CA Group, and of an organisational culture guided by the highest standards of ethical rigour, based on the values and principles of conduct adopted within the CA Group.

The activity and performance of the Executive Board of Directors, as well as each of its members, is evaluated by the CGS, which is responsible for supervising and monitoring management actions and decision-making, namely monitoring and analysing the individual and collective performance of the Executive Board of Directors. In addition, Caixa Central has an internal Policy for the Selection and Assessment of the Suitability of Members of the Management and Supervisory Bodies, which establishes that Caixa Central, through a specific Assessment Committee, carries out an individual assessment of the suitability of all the members of its Management and Supervisory Bodies, as well as a collective assessment of these two bodies. This assessment verifies, on an individual basis, whether each Member of the Management and Supervisory Bodies, whether elected, co-opted, appointed, or currently in office, meets the necessary suitability requirements for performing their respective duties, including criteria such as fitness and propriety, professional qualifications and experience, independence, and availability; collectively, it assesses whether each Management and Supervisory Body, considering its overall composition, respects gender diversity and possesses sufficient professional qualifications and experience, independence, and availability to fulfil their respective legal and statutory duties across all relevant areas of activity.

SUPPLIER RELATIONSHIP MANAGEMENT

For the Crédito Agrícola Group, Suppliers play a role that goes beyond the simple provision of goods and services, being regarded as strategic partners along its value chain. The conduct and performance of these partners have a direct impact on the reputation, quality of services provided and overall profitability of the Group's activity, which is why the relationships established with Suppliers are the subject of careful, structured attention.

Accordingly, the Crédito Agrícola Group values the development of cooperative relationships based on principles of trust, transparency and mutual growth, promoting close, lasting collaboration with its Suppliers. This approach helps build a resilient, sustainable supply chain capable of withstanding current operational and strategic challenges and adapting to future demands. Ongoing collaboration with Suppliers also makes it possible to identify opportunities to optimise processes, improve operational efficiency, reduce costs and develop solutions tailored to the specific needs of the market.

At the same time, the Group is committed to ensuring a responsible, sustainable supply chain, aligned with its governance principles and sustainable development objectives. By investing in the consolidation of solid relationships with its Suppliers, the Crédito Agrícola Group strengthens its market position and promotes a more robust, ethical and responsible business ecosystem, based on the principles of Sustainable Procurement.

As part of this commitment, the Crédito Agrícola Group prioritises the adoption of responsible, sustainable practices throughout its entire value chain. This approach is formalised in the Procurement and Supply Standard, which systematises and discloses the set of guidelines, rules and procedures applicable to the Procurement and Supply processes of Caixa Central and CA Serviços' Shared Services Structures, also serving as guidance for the Caixas de Crédito Agrícola Mútuo (CCAM) and the CA Group's Companies.

In particular, Annex 4 of the aforementioned Standard sets out the requirements for assessing Suppliers' compliance with environmental and social criteria, reinforcing the integration of ESG factors into the supply chain selection and monitoring process. These requirements apply to all Suppliers, reflecting the strengthening of the Crédito Agrícola Group's commitment to responsible, sustainable management aligned with national and international best practices. The environmental valuation criteria include:

- Environmental certification;
- Sustainability reporting;
- Sustainability management;
- Environmental impact;
- GHG emissions;
- Environmental commitments;
- Voluntary subscriptions;
- Whether the supplier company has had any environmental offenses in the last 5 years;

The social and governance criteria include:

- Legal compliance and ethical conduct;
- Human rights;
- Labour rights;
- Whether the company has had fines in the last 5 years in respect of human rights, working conditions, discrimination, child labour or corruption;
- Social certification;
- Prevention, health and safety.

The valuing of local Suppliers plays a decisive role in promoting the economic development and sustainability of the communities in which the Crédito Agrícola Group operates. By favouring, whenever possible, local or regional businesses, the Group actively contributes to the dynamism of the regional economy, stimulating job creation, income generation and the strengthening of the business and social fabric.

In addition to the positive socioeconomic impact, favouring local Suppliers also helps reduce the environmental footprint associated with the activity, namely by decreasing the need for long-distance transport and logistics. This option contributes to the reduction of GHG emissions, reinforcing the Crédito Agrícola Group's alignment with responsible procurement practices and its commitments to environmental sustainability and sustainable development.

In 2025, the Crédito Agrícola Group contributed around 190 million euros to the local economy through payments for goods and services to local suppliers[40], a figure that corresponds to 54% of the total amount spent on Suppliers. This indicator shows a consistent growth trajectory in recent years, with a further 11% increase recorded in 2025 compared to the previous year, demonstrating the Group's strengthened commitment to supporting local and regional economies.

In that same year, 5,030 local Suppliers were contracted, representing 50% of the total Suppliers contracted, a decrease of 4% compared to 2024. Despite this decrease in the proportion of local suppliers, the overall value of purchases made from these Suppliers increased, which was reflected in a more significant, positive economic impact on the communities in which they are based, reinforcing the relevance of the Group's local procurement policy.

In the specific case of Caixa Central, 2025 was marked by an even more significant development in this area. There was a 5% decrease in the percentage of local Suppliers contracted, contrasting with a very significant 62% growth in the value of purchases made from local Suppliers. This performance demonstrates the strengthened commitment to proximity, making a significant contribution to the economic dynamism and sustainability of local communities.

Table 35 - Percentage evolution of local suppliers and value of local purchases by CA Group and Caixa Central

Local suppliers		2023	2024	2025	Variation 2024/2025[41]
Crédito Agrícola Group	% of local suppliers	52%	52%	**50%**	**-4%**
	% value of local purchases	45%	49%	**54%**	**11%**
Caixa Central	% of local suppliers	46%	49%	**47%**	**-5%**
	% value of local purchases	31%	32%	**52%**	**62%**

PAYMENT PRACTICES

The Crédito Agrícola Group treats accountability in its relationships with Suppliers as an essential condition for maintaining trusted partnerships. Accordingly, it is committed to strict compliance with payment deadlines. In 2025, the average number of payment days recorded was 31 days, representing an average decrease of 9 days compared to 2024.

PREVENTION AND DETECTION OF CORRUPTION AND BRIBERY

Corruption is a phenomenon that cuts across various sectors of society, compromising their proper functioning, particularly with regard to the integrity of democratic processes, social development and economic growth. Its existence weakens trust in institutions and represents a significant obstacle to fairness, transparency and the sustainability of organisations.

[40] The Crédito Agrícola Group considers "Local suppliers" to be suppliers located in the municipality where its Associated Caixas have branches.

[41] The change shown reflects the relative variation in the percentage of suppliers between the years under review, not the difference expressed in percentage points.

In accordance with Article 3 of the General Corruption Prevention Regime (RGPC), "corruption and related offences means the crimes of corruption, undue receipt and offer of an advantage, embezzlement, economic participation in a business, extortion, abuse of power, prevarication, trading in influence, money laundering, or fraud in obtaining or diverting a subsidy, grant or loan, as provided for in the Criminal Code, approved as an annex to Decree-Law No. 48/95 of 15 March, as currently worded, in Law No. 34/87 of 16 July, as currently worded, in the Code of Military Justice, approved as an annex to Law No. 100/2003 of 15 November, in Law No. 50/2007 of 31 August, as currently worded, in Law No. 20/2008 of 21 April, as currently worded, and in Decree-Law No. 28/84 of 20 January, as currently worded".
With the aim of aligning its action with best practices and anti-corruption policies, SICAM, through the Crédito Agrícola Group, developed and implemented a Corruption and Related Offences Risk Prevention Plan (PPR). This Plan establishes a structured risk management model, based on the three Lines of Defence principle, and sets out a set of mechanisms geared not only towards prevention, but also towards the detection and mitigation of potential corruption and related offences.

Among the main instruments provided for in the PPR, the following stand out:

- Policies and procedures, which set out clear rules of conduct, criteria for action and responsibilities;
- Training and awareness-raising actions, aimed at promoting an organisational culture based on ethics, integrity and regulatory compliance;
- Whistleblowing Channel, which allows for the safe and confidential reporting of suspicious situations or inappropriate conduct;
- Internal control mechanisms, designed to monitor and mitigate risks, ensuring the effectiveness of the prevention system.

Through this framework, the Crédito Agrícola Group reinforces its commitment to integrity, transparency and institutional accountability, promoting ethical conduct aligned with legal and regulatory requirements on corruption prevention.

For more information on the mechanisms in place, see **Plan for the Prevention of Risks of Corruption and Related Offenses.**

The PPR is reviewed every three years, or whenever an amendment justifies the revision of it, and made available to all SICAM employees, through publication on the group's intranet, as well as to the general public through publication on the Crédito Agrícola website.

Crédito Agrícola Group employees receive recurring training on corruption and bribery prevention and detection. The chart below breaks down the total number and percentage of employees, by functional category, who received this training and to whom the organisation's anti-corruption policies and procedures were communicated:

Table 36 – Distribution, by functional category, of the total number and percentage of CA Group Employees who received training and communication on anti-corruption and the respective policies adopted to combat it

Employee Categories	Crédito Agrícola Group		Caixa Central	
	No.	% of total employees	No.	% of total employees
Highly Qualif. and Qualified Prof.	612	13,8%	160	19,9%
Non-qualified Professionals	0	0,0%	0	0,0%

Semi-qualified Professionals	0	0,0%	0	0,0%
Intermediate Management	278	6,3%	15	1,9%
Middle Management	12	0,3%	3	0,4%
Senior Management	17	0,4%	15	1,9%
Total	919	20,7%	193	23,9%

These policies have not been communicated to the Group's business partners.

6. THE FUTURE IS SUSTAINABLE

6.1. WHAT WILL HAPPEN IN 2026

2026 takes on particularly significant meaning for the Crédito Agrícola Group, seen as a genuine year of consolidation of the transformation path already taken. Following the new Board of Directors taking office in August 2025, 2026 will be the first year fully guided by a renewed vision of governance, strategy and sustainable value creation, making it possible to implement, in an integrated way, the guidelines set for a new cycle of the Group's development. The 2026 Sustainability Plan thus reflects the ambition to strengthen the cross-cutting nature of sustainability within the Group, raising the level of completeness, process efficiency and consistency between strategy, business and risk. The following guiding principles have thus been set out:

- **Consolidate to transform** - ensuring that the foundations built between 2023-2025 become stable, useful systems, particularly in data, reporting and capacity building;
- **Integrate to generate impact** – incorporating sustainability across the Group's decisions, processes and business model;
- **Accelerate to differentiate** - strengthening Crédito Agrícola's positioning as an active agent of the climate transition, nature protection and regeneration, and social inclusion, in line with its cooperative purpose and the role of the financial system in the future of the Portuguese economy.

One of the most significant milestones of this new period will be the **transition of the supervisory framework**, with the Crédito Agrícola Group coming under the direct supervision of the ECB. This step reflects the robust growth recorded in recent years, the ongoing strengthening of the Group's financial soundness, and its growing relevance in the domestic and European financial system. More than a challenge, this change entails a significant strengthening of requirements in terms of governance, integrated risk management, data quality and transparency – dimensions that are inseparable from a mature approach to sustainability. ECB supervision thus acts as a catalyst for integrating climate, environmental and social risks into the Group's strategic and operational processes, strengthening the discipline, consistency and comparability of information.

It is within this framework of institutional transformation and renewed ambition that the Crédito Agrícola Group has defined a new **Sustainability Strategy** for the 2026-2028 period. Based on a long-term vision consistent with the Group's cooperative identity, this strategy represents a consolidated, sophisticated evolution, integrating the way sustainability is embedded in governance, risk management and strategic decisions, positioning Crédito Agrícola as an active, credible agent of the Portuguese economy's sustainable transition.

At the same time, the global context clearly shows significant financing gaps in the areas of climate action and nature protection, which represent both systemic risks and opportunities for the financial sector. The investments currently mobilised remain far below the identified needs, both in terms of climate change mitigation and adaptation to increasingly frequent physical impacts, particularly in Southern Europe. There is also a critical financing gap associated with the protection and restoration of biodiversity, despite the strong dependence of economies and production systems on ecosystem services. This gap represents, for the Crédito Agrícola Group, an opportunity to strengthen its role as a mobiliser of capital and partner in the transition to a more resilient and sustainable economic model.

The Group's strategic response to these challenges is underpinned by three pillars of action for 2026-2028:

- A Just Climate Transition;
- Caring for Nature – towards a Regenerative Economy;
- Include and Engage – More diverse, participatory and innovative communities.

This plan reinforces the centrality of sustainability as a pillar of competitiveness and cooperative cohesion, establishing Crédito Agrícola as a benchmark financial institution in the just climate transition, nature regeneration, and social and territorial inclusion.

A Just Climate Transition

A Just Climate Transition is a central pillar of the Group's action in 2026. In a context of accelerating decarbonisation policies and worsening physical risks, Crédito Agrícola strengthens its commitment to climate mitigation, supporting customers and partners in aligning with pathways compatible with Net Zero targets. At the same time, it treats climate adaptation as a priority, promoting the resilience of more exposed economic sectors and territories – particularly in rural settings – through financial solutions, technical proximity and capacity building. This pillar also includes a more structured approach to losses and damages associated with extreme climate events, reflecting the Group's cooperative mission: to be close to those who need it most, as a trusted partner in a just transition. This vertical reflects Crédito Agrícola's cooperative mission.

Caring for Nature – towards a Regenerative Economy

The second pillar asserts a pioneering ambition by linking banking activity to the regeneration of natural capital. Recognising that the economy directly depends on ecosystem services, the Crédito Agrícola Group takes an active stance on protecting, restoring and enhancing nature. This long-term approach aims to support more sustainable, resilient economic practices, mitigate risks associated with environmental degradation, and help safeguard territories and the economic activities that depend on them, reinforcing the Group's commitment to the future of coming generations.

Include and engage – More diverse, participatory and innovative communities

The third pillar focuses on social inclusion and community engagement, founding values of Crédito Agrícola's cooperative model. In 2026, the Group will strengthen its role as an agent of territorial cohesion, promoting access to financial and digital services in traditionally under-served regions. This commitment extends to promoting Diversity, Equity and Inclusion within the organisation, fostering participatory cultures, diverse teams and representative leadership. Inclusion is viewed simultaneously as a social value and as a factor for innovation, talent attraction and business sustainability.

The execution of this strategy is realised through four strategic pillars, which guide the Group's action across its various dimensions: business, impact ecosystem, organisation and data.

Pillar 1 – Sustainable Banking Business

It enshrines sustainability at the heart of the business model. It focuses on the relationship with customers, investors and business partners, promoting the full integration of ESG criteria into credit, investment, offer management, pricing and risk operations.

Pillar 2 – Impact Ecosystem

It aims to strengthen Crédito Agrícola's position as a benchmark partner in the national sustainability ecosystem. It involves active collaboration with public institutions, universities, research centres and social economy organisations, strengthening knowledge networks and action in the territories.

Pillar 3 – Inclusive Organisation and Sustainable Operations

It aims to make Crédito Agrícola an example of consistency and leadership by example, with labour, environmental and operational practices that mirror the values it upholds. It focuses on internal transformation, covering organisational innovation, diversity, inclusion, energy and digital efficiency, and the promotion of diverse, capable teams.

Pillar 4 – Data, Reporting and Transparency

This pillar underpins the previous ones, strengthening the technical and analytical foundations of sustainability management. It focuses on improving the collection, integration and analysis of ESG data, making reporting more robust, risk models more accurate, and impact measurement more credible. It also aims to ensure greater transparency and consistency in internal and external communication.

Thus, 2026 marks the beginning of a new cycle of continuity with renewal, in which growth, prudence and sustainability go hand in hand. A cycle in which the Crédito Agrícola Group reaffirms its commitment to continuing and deepening its ongoing sustainability projects, strengthening its cooperative identity, its closeness to the territories and the trust of communities, within a financial system undergoing profound transformation.

The 2026–2028 Sustainability Strategy is, above all, a commitment to the future of proximity. It is a plan that combines the strength of cooperative tradition with the demands of sustainable modernity, turning risks into opportunities and purpose into tangible results.

For Crédito Agrícola, sustainability is synonymous with competitiveness with purpose, innovation with ethics, and impact with proximity. This is the horizon now opening up — a horizon of just transition, regeneration and inclusion, led by a bank that does not watch the future from a distance, but builds it up close.

ANNEXES

7.1. INDEPENDENT LIMITED ASSURANCE REPORT

Deloitte.

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RELATÓRIO INDEPENDENTE DE GARANTIA LIMITADA DE FIABILIDADE

Ao
Conselho de Administração Executivo da
Caixa Central de Crédito Agrícola Mútuo, CRL

Introdução

Fomos contratados pela Caixa Central de Crédito Agrícola Mútuo, CRL ("CCCAM" ou "Caixa Central") para a realização de um trabalho de garantia limitada de fiabilidade sobre os indicadores identificados na secção "Âmbito", que integram a informação de sustentabilidade incluída no Relatório de Sustentabilidade relativo ao ano findo em 31 de dezembro de 2025 (doravante "Relatório de Sustentabilidade 2025"), preparada pela CCCAM para efeitos de divulgação do desempenho anual do Grupo Crédito Agrícola ("Grupo") em matéria de sustentabilidade.

Responsabilidades

É da responsabilidade do Conselho de Administração Executivo da Caixa Central – Caixa Central de Crédito Agrícola Mútuo, CRL, a preparação dos indicadores identificados na secção "Âmbito" e incluídos no Relatório de Sustentabilidade, em conformidade com as Global Reporting Initiative ("normas GRI") – GRI Standards, bem como a manutenção de um sistema de controlo interno e sistemas e processos de captura e tratamento da informação apropriados para garantir a referida preparação e uma divulgação dessas matérias isenta de distorções materiais devido a fraude ou erro. A nossa responsabilidade consiste em emitir um relatório de garantia limitada de fiabilidade, profissional e independente, baseado nos procedimentos realizados e especificados na secção "Âmbito".

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Âmbito

O nosso trabalho foi efetuado de acordo com a Norma Internacional sobre Trabalhos de Garantia de Fiabilidade que Não Sejam Auditorias ou Revisões de Informação Financeira Histórica – (ISAE) 3000 (Revista), emitida pelo *International Auditing and Assurance Standards Board* da *International Federation of Accountants*, e cumprimos as demais normas e orientações técnicas da Ordem dos Revisores Oficiais de Contas, as quais exigem que o nosso trabalho seja planeado e executado com o objetivo de obter garantia limitada de fiabilidade sobre se a informação de sustentabilidade identificada no Anexo "Tabela GRI" do Relatório de Sustentabilidade relativo ao ano findo em 31 de dezembro de 2025 foi preparada, em todos os aspetos materiais, em conformidade com as normas GRI.

Os procedimentos efetuados dependem do nosso julgamento profissional, considerando o nosso entendimento da natureza da Caixa Central e do Grupo, do processo de preparação do Relatório de Sustentabilidade 2025, e outras circunstâncias relevantes para este trabalho, tendo incluído, entre outros, os seguintes procedimentos:

- Indagações aos colaboradores da CCCAM e Caixas Agrícolas Associadas que estiveram envolvidos na preparação da informação de sustentabilidade identificada no Anexo "Tabela GRI" do Relatório de Sustentabilidade 2025, de forma a compreender e conhecer os princípios, sistemas e procedimentos de gestão, recolha e consolidação da informação nele incluída, bem como os mecanismos de controlo associados;

- Execução de procedimentos analíticos sobre os indicadores incluídos no Anexo "Tabela GRI" do Relatório de Sustentabilidade 2025, complementados por indagações junto dos colaboradores da CCCAM e Caixas Agrícolas Associadas envolvidos na sua preparação;

- Verificação da conformidade dos indicadores apresentados no Anexo "Tabela GRI" do referido relatório com as normas GRI, no que respeita às divulgações gerais e específicas;

- Análise da consistência da metodologia utilizada na recolha e consolidação da informação incluída no Anexo "Tabela GRI" do Relatório de Sustentabilidade 2025;

- Numa base de amostragem, execução de procedimentos de consubstanciação da informação dos indicadores qualitativos e quantitativos incluídos no Anexo "Tabela GRI" do Relatório de Sustentabilidade 2025, bem como verificação da sua adequada conformidade com a base de dados disponibilizada pela CCCAM;

- Comparação dos dados financeiros e económicos incluídos no Relatório de Sustentabilidade 2025 com os auditados pela Deloitte & Associados, SROC, S.A., no âmbito da auditoria às demonstrações financeiras consolidadas do Grupo relativas ao exercício findo em 31 de dezembro de 2025; e

- Verificação da conformidade do conteúdo do Relatório de Sustentabilidade 2025 com as normas GRI, no que respeita às divulgações gerais e específicas, tendo em consideração os indicadores apresentados no Anexo "Tabela GRI" do referido relatório.

Os procedimentos efetuados num trabalho de garantia limitada de fiabilidade variam na sua natureza e são menos extensos do que num trabalho de garantia razoável de fiabilidade. Consequentemente, o nível de garantia de fiabilidade obtido num trabalho de garantia limitada de fiabilidade é substancialmente menor do que seria obtida se tivéssemos efetuado um trabalho de garantia razoável de fiabilidade. Assim, não expressamos uma opinião de garantia razoável de fiabilidade.

Consideramos que a evidência obtida é suficiente e apropriada para proporcionar uma base aceitável para a expressão da nossa conclusão.

Independência e gestão de qualidade

Cumprimos com os requisitos de independência e ética do código de ética do International Ethics Standards Board for Accountants (IESBA) e do código de ética da Ordem dos Revisores Oficiais de Contas (OROC).

Aplicamos a Norma Internacional de Gestão de Qualidade 1 (ISQM 1), a qual requer que seja desenhado, implementado e mantido um sistema de gestão de qualidade abrangente que inclui políticas e procedimentos sobre o cumprimento de requisitos éticos, normas profissionais e requisitos legais e regulamentares aplicáveis.

Conclusão

Com base no trabalho efetuado, nada chegou ao nosso conhecimento que nos leve a concluir que os indicadores de sustentabilidade incluídos no Anexo "Tabela GRI" do Relatório de Sustentabilidade 2025, não tenham sido preparados, em todos os aspetos materialmente relevantes, em conformidade com as normas GRI.

Restrições na distribuição e uso

Este relatório é emitido exclusivamente para informação e uso do Conselho de Administração Executivo da Caixa Central de Crédito Agrícola Mútuo, CRL, para efeitos de divulgação do Relatório de Sustentabilidade 2025, pelo que não deverá ser utilizado para qualquer outro propósito, nem publicado em qualquer outro documento para além do referido Relatório.

Lisboa, 23 de julho de 2026

Deloitte & Associados, SROC S.A.
Representada por Edgar Luís Afonso Guerra, ROC
Registo na OROC n.º 1872
Registo na CMVM n.º 20180014

7.2. ABOUT THE REPORT

This document contains non-financial/sustainability information on the Crédito Agrícola Group and Caixa Central, and covers the activities carried out by all its member entities.

The report contains information for the period from 1 January to 31 December 2025, with figures for 2023 and 2024 being presented where relevant for comparative analysis. The information is reported in accordance with the Global Reporting Initiative's GRI Standards (2021), for the “In accordance” option, and has also been aligned, on a best-effort basis, with the reporting requirements of the CSRD (Corporate Sustainability Reporting Directive), following its revision by the *Omnibus* Package. Information regarding alignment with GRI and CSRD requirements can be found in the tables included in chapters 7.5. GRI Table and 7.6 CSRD Table.

7.3. MATERIAL IMPACTS, RISKS AND OPPORTUNITIES OF THE CA GROUP

THE CA GROUP'S DUAL MATERIALITY ANALYSIS

Understanding the context

The first stage consisted of understanding the context in which the Group operates, to this end, all of the Group's entities were considered, allowing for a contextualized perception of their operations and the environment in which they operate. A comprehensive analysis of its market position was therefore carried out, including the elements of its strategy related to sustainability issues, its business model and the main characteristics of its value chain. The significant groups of products and services offered were also considered, as well as the main markets, their geographical location and the key groups of stakeholders to be involved in the process.

In this context, a benchmark analysis was also carried out, taking into account best practices from other banks, enabling a clearer understanding of CA Group’s position in relation to the sector.

Finally, the main regulations and sustainability trends were analysed, which were essential for aligning the methodology with the leading best practices. This exercise was important not only for identifying gaps in its sustainability practices, but also for gaining insights into innovations and approaches that could be adopted.

Identification of potential impacts, risks and opportunities

Subsequently, we identified the real and potential impacts, risks and opportunities related to sustainability issues.

In identifying potential IROs, the CA Group considered the list of topics and subtopics of sustainability covered by the thematic ESRS, which served as a fundamental resource to ensure the comprehensiveness of the Group's materiality assessment.

Using the aforementioned list as a starting point, as well as internal information from the Group (including the material themes for 2023, the organisational context, publicly available documentation, the branches of activity, and the value chain) and external information in the context of sustainability (National and International Legislation and Standards, Sustainability Trends, Sectoral Trends and Benchmark Trends, as well as Expert Judgement), a longlist of 85 themes was compiled that could correspond to actual and potential IROs of the CA Group. The identification of actual and potential IROs to be included in the longlist took into account the identification of the theme as being an impact, whether positive or negative, current or

potential, a risk or an opportunity, situated within the Group's internal operations or the value chain, as well as its temporal horizon (short, medium, or long term).

Process for assessing and determining material impacts, risks and opportunities

Based on this longlist , CA Group's Sustainability Office assessed and determined the material Impacts, Risks and Opportunities.

To carry out this assessment and identification, the general panorama of the activities of the Crédito Agrícola group was taken into account, covering its internal operations and the value chain, including relations with suppliers, partners, customers, consumers and affected communities. The evaluation methodology for each IRO listed in the longlist focused on various sources of information, namely, **internal sources from the Group**, such as various Reports, Policies and internal Regulations, exposure to the Group's loan and investment portfolio, priority strategic areas of sustainability, offerings of sustainable products, material topics for 2023, among others; and **external sources outside the Group**, such as relevant forums on sustainability topics, sustainability trends, relevant news concerning sustainability matters, among others.

As a result of the assessment methodology described, the Sustainability Office defined a shortlist of 54 potentially material topics, of which 36 corresponded to impacts, 7 to risks and 11 to opportunities.

Following the definition of the aforementioned list, a consultation was conducted with the key internal stakeholders (employees of Caixa Central, various CCAMs, and companies with the greatest representation within the Group) and external stakeholders (customers, external experts, suppliers, and partners) of the CA Group in order to incorporate their views on the topics into the evaluation process of the material IROs. The consultation was performed through an online questionnaire, and 129 valid answers were obtained. In the questionnaire, stakeholders were asked to rank the Environmental, Social, and Governance topics by level of importance, and subsequently to choose a defined number of IROs they considered most relevant within each sustainability topics, assigning them varying degrees of significance. Finally, the responses by stakeholder group were analysed, with weightings assigned in the final consolidation of the results according to the group in question: Management 15%, Employees 15%, Customers 25%, External experts 20%, Suppliers 10% and Partners 15%. The results were incorporated into the final scores resulting from the assessment, with a weighting of 20 per cent in relation to the total score resulting from the process described below. The choice of these weights was based on the representativeness of the stakeholders in the organization's structure, the number of responses obtained, their weight in the Group's strategic definition, as well as their knowledge of sustainability issues that were important to incorporate into the definition of Crédito Agrícola's IROs.

Each IRO included in the shortlist was assessed against different criteria, according to their specificities, using scoring parameters from 1 to 5 based on the requirements of the ESRS. Thus, the impact materiality resulted from the multiplication of the severity with the probability of occurrence of the impacts, and the severity resulted from the average obtained through the evaluation of the scale and scope, if positive impacts are concerned, and the scale, scope and reparability, in the case of negative impacts. However, in line with EFRAG guidelines, where potential negative impacts on Human Rights were identified, only severity was considered. As for financial materiality, the scoring parameters resulted from multiplying the financial magnitude/dimension of the risk/opportunity with the probability of the financial impact occurring.

The analysis and classification of the IROs identified in the shortlist, in accordance with the classification criteria detailed previously, allowed for the determination of the material ESRS for the CA Group based on a materiality threshold, , pre-defined by the Sustainability Office, of equal to or greater than 3 (on a scale of 0 to 5), with the IROs assessed with a rating equal to or above this value being considered material, thereby making the respective subtopics and topics considered material.

Thus, the internal governance mechanisms and internal control procedures of this process are aligned with the Governance Model for the Sustainability of Crédito Agrícola Group, as described in this Sustainability Report.

The described process led to the identification of 22 material impacts, 0 risks, and 6 material opportunities, resulting in a total of 28 IRO topics for the CA Group (topics detailed in the following section).

As this is the first alignment exercise with the CSRD and, consequently, with the double materiality analysis recommended by the ESRS (expected to be reviewed whenever there are changes in the organisation or in the domestic and international context that justify it), the CA Group will align its overall risk management process with the process for identifying, assessing and managing impacts and risks, and will use it to assess the Group's overall risk profile and risk management processes.

Thus, the material topics defined reflect the key impacts, risks and opportunities of the Crédito Agrícola Group, which will be the basis of the group's strategic approach to sustainability from 2025.

More detail on the Group's double materiality exercise can be found in the 2024 Sustainability Report.

MATERIAL IMPACTS, RISKS AND OPPORTUNITIES AND THEIR INTERACTION WITH STRATEGY AND THE BUSINESS MODEL – E1 CLIMATE CHANGE

The table below presents the material topics identified during the impact, risk and opportunity analysis process, which took into account all the Group's operations in relation to climate change:

Table 37 – Material Impacts, Risks and Opportunities related to Climate Change (E1)

E1– Climate change					
Material IRO	**Description**	**IRO Type**	**Location**	**Time horizon (Short / Medium / Long term)**	**Interaction with strategy and the business model**
Energy					
Financing and investments in fossil sector companies	Greenhouse gas emissions, by financing and investing in companies operating in the fossil Sectors.	Current Positive Impact	Downstream value chain	S/M/L	5.3. Our environmental value
Climate change adaptation					
Financing the climate transition	Offer of financing and pricing policy for the climate transition of corporate and individual customers.	Potential Financial Opportunity	Downstream value chain	S/M/L	5.3. Our environmental value
Climate change mitigation					
Climate risk management	Changing the policies for granting and accepting credit operations so that they reflect good climate risk management.	Potential Financial Opportunity	Downstream value chain	S/M/L	5.3. Our environmental value
GHG emission intensity of sovereign and supranational organisations	GHG emission intensity in the countries receiving the investments.	Current Positive Impact	Downstream value chain	S/M/L	5.3. Our environmental value
Carbon footprint	CA Group's carbon footprint.	Current Positive Impact	Upstream value chain	S/M/L	5.3. Our environmental value
Sectoral financing and investment policies	Existence of sustainability policies in terms of financing and investment, with the definition of excluded and/or Sectors.	Current Positive Impact	Downstream value chain	S/M/L	5.3. Our environmental value
Mitigation and adaptation to climate change in the value chain	Contribution, through the value chain, to the efficient management of energy resources and to mitigating and adapting to climate change.	Potential Positive Impact	Upstream value chain	S/M/L	5.3. Our environmental value

Impact on strategy and business model

Greenhouse gas emissions, through the financing and investment in companies operating in the fossil fuel sector, can lead to a negative perception from customers, investors, and society at large, thereby affecting the Group's reputation. With stakeholders' expectations increasingly focused on promoting sustainable strategies, the Group is committed to aligning its strategy and business model with responsible investment practices.

Changing the policies on the granting and acceptance of credit operations to reflect good management of climate risks allows the Group to position itself as a leader in Sustainability in the financial sector, attracting Customers who value responsible and sustainable practices. The alteration of policies may open up opportunities for the development of new financial products, which not only diversifies the product offering but also aligns the Group with market trends towards sustainability. In addition, the change in policies allows the Group to comply with standards and avoid penalties arising from increased regulatory requirements related to the topic.

The Group's reputation may also be negatively affected if it is associated with heavy GHG emissions in the beneficiary countries of the investments, leading to a decrease in customer and investor confidence, impacting fundraising and customer loyalty. In addition, increasing regulatory pressure to reduce GHG emissions may require the Group to adjust its investment and financing practices.

A high carbon footprint can negatively affect CA Group's reputation, especially among consumers and investors who value sustainability. In addition, the absence of concrete actions to reduce the carbon footprint may lead to a decline in customer trust and loyalty. Conversely, the imperative to reduce carbon emissions presents an opportunity for CA Group to develop sustainable financial products and services, thereby opening up new markets and attracting new customers.

The existence of sustainability policies in financing and investment, which define excluded and/or restricted sectors, enables the Group to align itself with global trends in responsible and sustainable investment. By excluding or placing conditions on investments in sectors with a high negative ESG impact, CA Group reduces its exposure to financial risks arising from regulatory changes, litigation, and reputational harm, thus contributing to more effective overall risk management.

By contributing, through its value chain, to the efficient management of energy resources and to climate change mitigation and adaptation, CA Group positions itself as a responsible financial institution committed to sustainability. The offering of financial products that promote energy efficiency and sustainability not only fosters innovation and the development of new products, but also creates new business opportunities by attracting Customers from emerging sectors.

The Group has addressed and assessed the materiality of these issues based on the range of products/services it offers, as well as the institution’s level of management and business model, with particular emphasis on:

- Sustainability Policy aimed at promoting sustainable development across the Group’s various activities through responsible and inclusive financial practices;
- Provision of dedicated funding for areas linked to sustainability;
- Net Zero Transition Plan to achieve carbon neutrality by 2050;
- Changing the policies for granting and accepting credit operations to reflect good climate risk management.

MATERIAL IMPACTS, RISKS AND OPPORTUNITIES AND THEIR INTERACTION WITH STRATEGY AND THE BUSINESS MODEL – E4 BIODIVERSITY AND ECOSYSTEMS

The table below presents the material topics identified during the impact, risk and opportunity analysis process, which took into account all the organisation's operations in relation to biodiversity and ecosystems:

Table 38 – Material Impacts, Risks and Opportunities related to Biodiversity and Ecosystems (E4)

E4 – Biodiversity and ecosystems					
Material IRO	**Description**	**IRO Type**	**Location**	**Time horizon** **(Short / Medium / Long term)**	**Interaction with strategy and the business model**
Impacts on the extent and condition of ecosystems					
Increased degradation of soil, water and ecosystems through financing and investment	Financing and investment of sectors that lead to deforestation and conversion of natural lands, in sectors that consume large amounts of water, and that affect marine ecosystems.	Current Positive Impact	Downstream value chain	S/M/L	2024 Sustainability Report 5.1. Our environmental value Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
Impact on the state of species					
Financing sustainable agricultural activities	Adoption of credit and investment policies that consider and encourage the adoption of practices to preserve biodiversity and ecosystems.	Current Positive Impact	Downstream value chain	S/M/L	2024 Sustainability Report 5.1. Our environmental value Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf

Impact on strategy and business model

Financial support and investment in activities associated with deforestation, the transformation of natural areas, high water resource consumption, or negative impacts on marine ecosystems, may represent a significant risk to the CA Group's reputation, undermining the trust of various stakeholders and the communities directly affected. Additionally, exposure to water-intensive sectors or those with adverse effects on ecosystems may translate into medium and long-term financial losses, as water scarcity and environmental degradation tend to compromise the sustainability of business models, increasing credit default risk.

On the other hand, the definition and application of credit and investment policies that integrate biodiversity and ecosystem protection help mitigate the CA Group's exposure to financial risks associated with environmental deterioration, namely regulatory, reputational and operational risks, with potential impacts on the profitability and viability of investments. This alignment also positions the CA Group in tune with the main international sustainable finance trends, enhancing its appeal to Customers and other stakeholders who value responsible, sustainability-oriented practices.

MATERIAL IMPACTS, RISKS AND OPPORTUNITIES AND THEIR INTERACTION WITH STRATEGY AND THE BUSINESS MODEL – S1 OWN WORKFORCE

The table below presents the material topics identified during the impact, risk and opportunity analysis process, which took into account all the organisation's own workforce:

Table 39 – Material Impacts, Risks and Opportunities related to Own Workforce (S1)

S1 - Own workforce					
Material IRO	**Description**	**IRO Type**	**Location**	**Time horizon** **(Short / Medium / Long term)**	**Interaction with strategy and the business model**
Working conditions					
Well-being of own workforce	Provision of a variety of support and benefits to Employees, aimed at their well-being, such as the promotion of a flexible working environment, wellness programmes, medical consultations, among others.	Current Positive Impact	Internal Operations	S	5.2. Our social value
Equal treatment and opportunities for all					
Gender equality among own workforce	Promotion of gender equality among all employees, including leadership positions and pay equality, among others.	Current Positive Impact	Internal Operations	S	5.2. Our social value
Career development	Promotion and development of training and capacity-building programmes for career acceleration, as well as regular performance assessments for all Employees.	Current Positive Impact	Internal Operations	S	5.2. Our social value
Promoting diversity, equality and inclusion among own workforce	Providing equal opportunities regardless of ethnic origin, race, religion, age, gender, disability, sexual orientation, perspective or social status.	Current Positive Impact	Internal Operations	S	5.2. Our social value

Impact on strategy and business model

The consistent commitment to providing employee benefits, with a focus on their well-being, translates into a significant impact on each individual's quality of life. The creation of flexible working models, the provision of structured health promotion initiatives and access to medical support enable a more balanced management of professional and personal demands. This balance helps reduce stress-inducing factors, strengthens job satisfaction and consolidates the perception of recognition by the Institution, with positive effects on physical and psychological health. As a result, there is a strengthening of levels of motivation, engagement and organisational commitment, factors that are directly reflected in productivity, talent retention and the sustainability of the Group's performance.

At the same time, the promotion of gender equality plays a structuring role in consolidating an organisational culture based on respect, individual recognition and equal opportunities. An inclusive environment enhances the full expression of each employee's skills, strengthening their emotional and professional well-being. Additionally, it fosters a sense of belonging and internal cohesion, translated into more collaborative, solid working relationships based on mutual support.

Investment in training and development programmes, geared towards career progression and acceleration, as well as the implementation of regular performance appraisal processes, is also a decisive factor in building sustainable career paths. Ensuring equal access to growth opportunities reinforces the perception of fairness and transparency, essential elements for consolidating an organisational environment based on trust, recognition and personal fulfilment.

MATERIAL IMPACTS, RISKS AND OPPORTUNITIES AND THEIR INTERACTION WITH STRATEGY AND THE BUSINESS MODEL – S2 WORKERS IN THE VALUE CHAIN

The following table presents the material themes identified during the process of analysis of impacts, risks and opportunities, which took into account all workers included in the value chain:

Table 40 – Material Impacts, Risks and Opportunities related to Workers in the Value Chain (S2)

S2 - Workers in the value chain					
Material IRO	**Description**	**IRO Type**	**Location**	**Time horizon (Short / Medium / Long term)**	**Interaction with strategy and the business model**
Working conditions					
Responsible social financing policies	Adoption of credit and investment policies that consider and encourage the adoption of responsible social practices, working conditions and other labour rights.	Current Positive Impact	Downstream value chain	S/M	5.2. Our social value 2024 Sustainability Report – 5.2. Our social value: Workers in the Value Chain; Stakeholders' perspectives and interests Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
Gender equality in the downstream value chain	Funding and investment in organisations that promote gender equality among all employees, including leadership positions and pay equality, among others.	Current Positive Impact	Downstream value chain	S	5.2. Our social value 2024 Sustainability Report – 5.2. Our social value: Workers in the Value Chain; Stakeholders' perspectives and interests Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf

Impact on strategy and business model

The integration of responsible social criteria into credit granting policies and investment decisions is an essential tool for improving the working conditions and well-being of the workers who make up the Group's value chain. By favouring practices that promote decent pay, benefits tailored to people's real needs, safe working environments and structured qualification opportunities, the Group helps raise social standards and strengthen the dignity of work.

This strategic direction places the Crédito Agrícola Group in an active role in promoting social progress, positioning itself as an institution that uses its economic influence to generate a positive impact. In a context where stakeholders are paying increasing attention to the ethical conduct of financial institutions and their ability to integrate sustainability principles, this stance proves particularly relevant. Alignment with these expectations strengthens the Group's position as an entity committed to social responsibility, promoting relationships of greater trust, transparency and stability with its various stakeholders.

In addition to strengthening institutional credibility, this action helps consolidate more rigorous, responsible business practices, aligned with corporate sustainability values. By consistently incorporating these concerns, the Group not only projects an image of integrity and commitment, but also contributes to a more balanced, ethical economic ecosystem geared towards shared value creation.

MATERIAL IMPACTS, RISKS AND OPPORTUNITIES AND THEIR INTERACTION WITH STRATEGY AND THE BUSINESS MODEL – S3 AFFECTED COMMUNITIES

The following table shows the material issues identified during the process of analysing impacts, risks and opportunities, which took into account the affected community:

Table 41 – Material Impacts, Risks and Opportunities related to Affected Communities (S3)

S3 - Affected communities					
Material IRO	**Description**	**IRO Type**	**Location**	**Time horizon (Short / Medium / Long term)**	**Interaction with strategy and the business model**
Economic, social and cultural rights of communities					
Social projects to support community needs	Developing social projects to promote decent housing and adequate food, as well as strengthening relations with the local community through collaboration and investment in local initiatives	Current Positive Impact	Downstream value chain	S/M	5.2. Our social value 2024 Sustainability Report – 5.2. Our social value: Workers in the Value Chain; Stakeholders' perspectives and interests Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
Financial literacy initiatives	Financial literacy initiatives aimed at the community.	Current Positive Impact	Downstream value chain	S/M	5.2. Our social value 2024 Sustainability Report – 5.2. Our social value: Workers in the Value Chain; Stakeholders' perspectives and interests Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf

Impact on strategy and business model

The Crédito Agrícola Group's ongoing commitment to structured social initiatives has been generating profoundly positive impacts on people's lives and on the development of the communities in which it operates. The consistent commitment to projects geared towards collective well-being keeps pace with the evolution of society's expectations regarding the role of financial institutions, helping to strengthen trust and consolidate close relationships. By promoting initiatives aimed at improving the community's quality of life, the Group establishes itself as an active participant in social transformation, while simultaneously strengthening its ties with local territories and promoting higher levels of customer loyalty and retention.

Additionally, financial literacy programmes aimed at the community are becoming increasingly relevant to the Group's strategy, positioning it as an agent committed to economic and social development. Building the population's financial capability translates into significant benefits, both for individuals and for the Group's activity. Better-informed customers tend to adopt more responsible financial behaviour, which is reflected in a reduction in default risk and more conscious use of the products and services provided. At the same time, the dialogue established in these initiatives allows the Group to gather valuable insights into emerging trends and unmet needs, facilitating the continuous adaptation of its offer and contributing to a more agile, innovative market position.

MATERIAL IMPACTS, RISKS AND OPPORTUNITIES AND THEIR INTERACTION WITH STRATEGY AND THE BUSINESS MODEL – S4 CONSUMERS AND END USERS

The table below presents the material topics identified during the impact, risk and opportunity analysis process, which took consumers and end users into account:

Table 42 – Material Impacts, Risks and Opportunities related to Consumers and end users (S4)

S4 - Consumers and end-users					
Material IRO	**Description**	**IRO Type**	**Location**	**Time horizon (Short / Medium / Long term)**	**Interaction with strategy and the business model**
Personal safety of consumers or end-users					
Protection of personal data	Promotion of responsible data processing systems, protecting the personal data of all Customers, suppliers and, in general, all individuals who, directly or indirectly, entrust their personal data to the organisation.	Current Positive Impact	Upstream value chain	S/M	5.2. Our social value 2024 Sustainability Report – 5.2. Our social value: Workers in the Value Chain; Stakeholders' perspectives and interests Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
Cybersecurity	Preserving the integrity of the Group's IT systems and mitigating the risk of external intrusion, with a view to protecting the assets and information of all stakeholders.	Current Positive Impact	Upstream value chain	S/M	5.2. Our social value 2024 Sustainability Report – 5.2. Our social value: Workers in the Value Chain; Stakeholders' perspectives and interests Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
Responsible offer and customer-centricity	Developing financial products and services that are accessible to all consumers and meet the needs of different demographic groups.	Potential Financial Opportunity	Downstream value chain	S/M	5.2. Our social value 2024 Sustainability Report – 5.2. Our social value: Workers in the Value Chain; Stakeholders' perspectives and interests Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf

Impact on strategy and business model

The adoption of rigorous information management practices and the protection of data privacy play a decisive role in safeguarding the sensitive elements under organisations' responsibility. A solid approach in this area strengthens credibility with Customers, favouring lasting relationships, while reducing the likelihood of negative financial or reputational impacts associated with security breaches.

At the same time, the continued strengthening of the resilience of technological systems helps safeguard all parties who interact with the institution, ensuring the reliability of services and business continuity, through the prevention of vulnerabilities and compliance with legal and regulatory requirements.

On the other hand, the design of inclusive financial solutions, tailored to different profiles and social realities, promotes equitable access to savings, credit and investment instruments, boosting economic dynamism and community development. This positioning demonstrates a clear commitment to social responsibility, strengthening the Group's reputation and its ability to remain relevant in a context of constantly evolving consumer needs.

MATERIAL IMPACTS, RISKS AND OPPORTUNITIES AND THEIR INTERACTION WITH STRATEGY AND THE BUSINESS MODEL – G1 Business Conduct

The table below presents the material topics identified during the impact, risk and opportunity analysis process, which took business conduct into account:

Table 43 - Material Impacts, Risks and Opportunities related to business conduct (G1)

G1 - Business Conduct					
Material IRO	**Description**	**IRO Type**	**Location**	**Time horizon (Short / Medium / Long term)**	**Interaction with strategy and the business model**
Corporate culture					
Risk management	Adoption of good risk management practices throughout the organization.	Potential Financial Opportunity	Internal Operations	S/M	5.4. Our Governance Value
Corporate governance	Adoption of good corporate governance practices throughout the organization.	Potential Financial Opportunity	Internal Operations	S/M	5.4. Our Governance Value
Innovation and digitalisation	Existence of a corporate culture focused on the development of new technological solutions, supporting the digital transition.	Current Positive Impact	Internal Operations	S/M	5.4. Our Governance Value
Strategic partnerships	Development of collaborations with environmental and social organisations, aimed at strengthening market positioning and creating new business opportunities.	Potential Financial Opportunity	Upstream value chain	M/L	5.4. Our Governance Value
Accelerating stakeholders' sustainability journey	Contribute to fast-track the sustainability journey of Customers, partners and suppliers, by implementation and/or promotion of capacity-building, transfer of knowledge or other activities with potential positive impact.	Current Positive Impact	Upstream value chain	S	5.4. Our Governance Value
Compliance with regulatory requirements	Compliance with regulatory and legal requirements, particularly in ESG matters, such as the Environmental Taxonomy, the Corporate Sustainability Reporting Directive or the Non-Financial Reporting Directive.	Current Positive Impact	Internal Operations	S/M	5.4. Our Governance Value
Purposeful positioning	Proactive participation in the sustainable development of the country, placing philanthropy, volunteer work, and partnerships at the service of the climate and ecological transition of a fairer and more inclusive society	Current Positive Impact	Downstream value chain	S/M	5.4. Our Governance Value
Supplier relationship management, including payment practices, corruption and bribery					

Conflict prevention	Use of fraud detection and reporting instruments, preventing the spread of harmful practices aimed at gaining undue benefits.	Current Positive Impact	Internal Operations	S/M	5.4. Our Governance Value

Impact on strategy and business model

The consolidation of rigorous risk management practices throughout the organisation is a decisive factor for the Group's sustainable performance. The existence of effective risk identification, assessment and mitigation systems translates into a range of positive effects reflected in financial and operational stability. These effects include strengthened customer trust, enhanced institutional reputation, reduced potential losses, improved internal efficiency, compliance with regulatory requirements, more informed decision-making, greater appeal to investors, and an increased ability to withstand periods of instability or crisis.

Likewise, the adoption of high corporate governance standards represents a strategic advantage for the Crédito Agrícola Group. Sound governance practices ensure transparency in the conduct of operations and decision-making processes, promote alignment between management bodies and the various stakeholders, and help identify and prevent operational, financial or reputational risks at an early stage. This approach results in the optimisation of internal processes, more efficient resource allocation, increased productivity, and strengthened customer trust and loyalty.

Promoting an organisational culture geared towards innovation and the integration of new technological solutions is also a key element in the Group's modernisation and support for the digital transition. The adoption of digital tools and more efficient systems makes it possible to speed up processes, reduce costs and significantly improve the customer experience. The Group has pioneered various technological solutions in the domestic market, investing in digital capabilities that enable the identification of environmental, social and governance risks associated with its customers' activities. This differentiation strengthens its competitive position and paves the way for the development of products and services tailored to new market segments.

The creation of strategic partnerships with environmental and social organisations broadens the reach of the Group's sustainable action, encouraging the co-creation of innovative solutions and the diversification of business opportunities. These collaborations help strengthen institutional reputation, attract customers who value responsible practices, and drive the development of financial products designed to support the sustainable transition of individuals, businesses and communities. By promoting capacity-building, knowledge transfer and technical support initiatives, the Group helps accelerate the sustainable progress of its customers, partners and suppliers, while simultaneously strengthening its market position and expanding its positive impact on the economic and social ecosystem in which it operates.

Strict compliance with legal and regulatory requirements, particularly in the ESG field — such as the European Taxonomy, the Corporate Sustainability Reporting Directive and the Non-Financial Reporting Directive — ensures the Group's compliance, preventing potential penalties, financial risks and reputational damage. An organisation that acts proactively in this field is better prepared to respond to future changes in the regulatory framework, ensuring its resilience and adaptability.

Active participation in promoting the country's sustainable development reinforces the Group's commitment to social responsibility and alignment with the expectations of customers, investors and local communities. Involvement in sustainability initiatives boosts new business opportunities, strengthens close relationships, and helps build an environment of greater trust and loyalty.

Lastly, the implementation of effective fraud detection and reporting mechanisms is an essential tool for protecting institutional integrity and reputation. These systems prevent the spread of unlawful practices, promote an internal culture of accountability and ethics, and strengthen stakeholder confidence in the Group's conduct. The use of appropriate control tools also helps ensure compliance with legal and regulatory obligations, preventing potential financial or legal consequences.

7.4. METHODOLOGICAL NOTES

Environmental Information ESRS E1	
Electricity	Electricity consumption figures were calculated directly from the data uploaded to the Group's sustainability platform. Each Caixa Agrícola, Group company and Caixa Central are responsible for uploading their consumption figures to the platform, which may result from direct measurements, estimates or extrapolations, depending on the availability of data for each entity.
Diesel for generators	The diesel consumption figures for generators were calculated directly from the values uploaded to the Group's sustainability platform. Each Caixa Agrícola, Group company, and Caixa Central is responsible for uploading their respective consumption data onto the platform.
Diesel and petrol for the car fleet	The figures relating to fleet diesel and petrol consumption were calculated directly from the figure uploaded, in MWh, to the Group's sustainability platform. Each Caixa Agrícola, Group company and Caixa Central are responsible for uploading their consumption figures to the platform, which may result from direct measurements, estimates or extrapolations, depending on the availability of data for each entity.
Natural gas	The figures relating to natural gas consumption by equipment were calculated directly from the figure uploaded, in MWh, to the Group's sustainability platform. Each Caixa Agrícola, Group company and Caixa Central are responsible for uploading their consumption figures to the platform, which may result from direct measurements, estimates or extrapolations, depending on the availability of data for each entity.
Fluorinated gases	The quantities of refills of fluorinated gas equipment that occurred in 2025 were considered to be the figure relating to leaks during the reporting period. Only the refill values for equipment at the Caixa Central building are available. To determine the tCO2e emissions relating to each quantity of refill gas purchased for equipment, the emission factor for the gas presented by DEFRA 2025 was multiplied by the weight, in Kg, of the fluorinated gas. Gases considered: • R134a (HFC-134a)
Water	Water consumption figures were calculated directly from the data uploaded to the Group's sustainability platform. Each Caixa Agrícola, Group company, and Caixa Central is responsible for uploading their respective consumption data onto the platform.
Other materials consumed	The figures relating to the consumption of paper and cardboard, toners, plastics, glass, coffee capsules, electrical and electronic waste (general), batteries and light bulbs were calculated directly from the figure uploaded to the Group's sustainability platform. Each Caixa Agrícola, Group company, and Caixa Central is responsible for uploading their respective consumption data onto the platform.
Scope 1 emissions	In calculating Scope 1 emissions, the Group's consumption of fluorinated gases and fuels was taken into account. For fluorinated gas emissions, the tCO2e figures were determined by multiplying the weight, in Kg, of the fluorinated gas by the emission factor of the respective gas. Source: • R134a (HFC-134a): DEFRA 2025 The following formula was used to calculate fuel consumption emissions by fuel type: • Natural gas: Consumption in GJ * Emission Factor * Global Warming Potential / 1000 * Oxidation Factor. Source: NIR Portugal, APA 2025; IPCC Global Warming Potential Values, GHG Protocol 2024 • Diesel for generators: Consumption in GJ * Emission Factor * Global Warming Potential / 1000 * Oxidation Factor Source: NIR Portugal, APA 2025; IPCC Global Warming Potential Values, GHG Protocol 2024 • Diesel and petrol for the car fleet: Consumption in GJ * Emission Factor / 1000* Global warming potential Source: NIR Portugal, APA 2025; IPCC Global Warming Potential Values, GHG Protocol

	2024
Scope 2 emissions	The conversion factor of 1 kWh = 0.0036 GJ was used to calculate the transformation of indirect electricity consumption into GJ, The following formula was used to calculate Scope 2 emissions: Consumption * Emission factor. The following emission factors were used: • Electricity production - market-based method: 0kg CO2e/kWh (Source: Iberdrola - Green Offer) • Electricity production - market-based method: 0.111kg CO2e/kWh (Source: Galp – Generic Offer) • Electricity production - market-based method: 0.455kg CO2e/kWh (Source: EDA – Generic Offer) • Electricity production - market-based method: 0.142kg CO2e/kWh (Source: EDP – Corporate Customers) • Electricity production - location-based method: 0.059 kg CO2e/kWh (Source: APREN evolution of emissions specific to the Portuguese electricity sector 2025) • Electricity production - location-based method: 0.452 kg CO2e/kWh (Source: APA 2025 Emissions from the electricity system of the Autonomous Region of the Azores) • Electricity production - location-based method: 0.511 kg CO2e/kWh (Source: APA 2025 Emissions from the electricity system of the Autonomous Region of Madeira) The electricity used in the Group's premises comes mainly from 100% renewable sources, which accounted for around 97% of all the energy consumed in the Group's premises in 2025. The remaining 3% relates to the consumption of the Group's premises in the Autonomous Regions of Madeira and the Azores, as well as a warehouse and an ATM of the Group in mainland territory. The Group's renewable energy supplier is Iberdrola. For the calculation of emissions resulting from the electric charging of the Bank's fleet, the MWh figures for CA Group fleet vehicle charging carried out outside the Group's premises through the supplier Galp Frota were considered. These emissions were therefore calculated using the market-based methodology, considering the supplier's emissions: • Electricity production - market-based method: 0.111kg CO2e/kWh (Source: Galp - Generic Offer) • Electricity production - location-based method: 0.059 kg CO2e/kWh (Source: APREN evolution of emissions specific to the Portuguese electricity sector 2025)
Scope 3 emissions, category 1	When calculating emissions relating to material consumption, paper, toners and plastic were taken into account. The following formula was used to calculate emissions: quantity consumed (tons) * Emission factor. Source: • Paper: DEFRA 2025 • *Toners*: DEFRA 2025 • Plastic: DEFRA 2025

Scope 3 emissions, category 5	The calculation of emissions relating to waste treatment took into account the disposal of paper and cardboard, toners, plastics, glass, coffee capsules, electrical and electronic waste (general), batteries and light bulbs.
	
	Due to the lack of consolidated data on the disposal of materials to landfill and other types of disposal, the emissions presented only take into account the materials disposed of that are recycled by the Group.
	
	The following formula was used to calculate emissions: quantity of materials purchased (tons) * Emission factor.
	
	Source:
	
	• Recycling:
	  • Paper and Cardboard: DEFRA 2025
	  • *Toners*: DEFRA 2025
	  • Plastics: DEFRA 2025
	  • Glass: DEFRA 2025
	  • Coffee capsules: DEFRA 2025
	  • Electrical and electronic waste (general): DEFRA 2025

	• Batteries: DEFRA 2025 • Light bulbs: DEFRA 2025
Scope 3 emissions, category 6	When calculating business travel emissions, air travel was taken into account. All air travel was in economy class. The following formula was used to calculate emissions: Distance (kilometres) * Emission factor. • Domestic flight: <463 Km • Short flight: <3700 Km • Long flight: ≥3700 Km Source: DEFRA 2025 The calculation of emissions relating to business travel took into account train journeys made. All train journeys were made in economy class. The following formula was used to calculate emissions: Distance (kilometres) * Emission factor. • National train: CP Sustainability Report • International train: DEFRA 2025 The calculation of emissions relating to business travel took into account taxi, Uber and transfer trips made. For taxis, due to the unavailability of the distance travelled, this was calculated using the average price per kilometre of €1.13 (Source: Taxi Calculator), assuming that trips are carried out during the day. The emission factors for Uber and transfers were considered the same as those for taxis. The following formula was used to calculate emissions: Distance (kilometres) * Emission factor • Taxi: DEFRA 2025
Scope 3 emissions, category 7	The following formulas were used to calculate emissions relating to employees' home/work/home commuting: • Bus, Suburban train, Metro, Electric car, Boat: kilometres of travel * emission factor. • Petrol car, Diesel car, Hybrid car, Motorbike, Scooter/Electric motorbike, Electric bicycle: trip kilometres * emission factor * GWP GWP used (source GHG Protocol 2024): • CO2: 1 • CH4: 29.8 • N2O: 273 The emissions proxy was calculated using the total number of Group Employees, as it provides a more complete estimate of all emissions relating to home/work/home mobility, based on the actual Scope 3 category 7 figure obtained exclusively from valid responses to the mobility questionnaire completed by Employees. This makes it possible to objectively compare emissions between years, without being dependent on fluctuations in the level of response to the Employee mobility questionnaire. The following emission factors were considered for the various means of transport: • Bus: 0,10 KgCo2e/Km (Source DEFRA 2025) • Suburban train: 0.01 KgCo2e/Km (Source: CP Sustainability Report) • Metro: 0 KgCo2e/Km (Source: Lisbon Metropolitan Report and Accounts) • Electric car: 0,039 KgCo2e/Km (Source DEFRA 2025) • Petrol car: 0.2 KgCo2/Km; 0.00002 KgCH4/Km; 0,000004 KgN2O/km (Source NIR Portugal, APA 2025) • Diesel car: 0.19 KgCo2/Km; 0.000001 KgCH4/Km; 0.000007 KgN2O/Km (Source NIR Portugal, APA 2025) • Hybrid car: 0.2 KgCo2/Km; 0.00002 KgCH4/Km; 0.000001 KgN2O/Km (Source NIR Portugal, APA 2025) • Motorbike: 0.12 KgCo2/Km; 0.00005 KgCH4/Km; 0.000001 KgN2O/Km (Source NIR Portugal, APA 2025) • Scooter/electric motorbike: 0.06 KgCO2/Km; 0.00003 Kg/CH4/Km; 0.000001 Kg/N2O/Km (Source NIR Portugal, APA 2025) • Electric bicycle: 0.06 KgCO2/Km; 0.00003 Kg/CH4/Km; 0.000001 Kg/N2O/Km (Source NIR Portugal, APA 2025) • Boat: 0.019 KgCO2e/Km (Source DEFRA 2025)

7.5. GRI TABLE

GRI 2: GENERAL CONTENTS	
The Entity and its Reporting Practices	
2-1: Entity details	
Crédito Agrícola Group	**Caixa Central**
Registered office: Rua Castilho, 233-233 A 1099-004 Lisboa Location of activities: Portugal See "**Legal Regime**" (www.creditoagricola.pt/institucional/o-grupo-ca/estrutura-do-grupo/rjcam)	Registered office: Rua Castilho, 233-233 A 1099-004 Lisboa Location of activities: Portugal See "**Legal Regime**" (www.creditoagricola.pt/institucional/o-grupo-ca/estrutura-do-grupo/rjcam)
2-2: Entities included in the entity's sustainability report	
Crédito Agrícola Group	**Caixa Central**
Caixas de Crédito Agrícola Mútuo, Caixa Central, FENACAM, CA Seguros, CA Gest, CA Vida, CA Imóveis, CA Informática and CA Serviços. The scope of the reporting of non-financial information is consistent with the reporting of financial information. Additionally, see: "4. Sustainability within the Crédito Agrícola Group: a commitment to the future"	Caixa Central.
2-3: Reporting period, frequency and contact point	
Crédito Agrícola Group	**Caixa Central**
See: "4. Sustainability within the Crédito Agrícola Group: a commitment to the future" Reporting cycle: annual Contact: Sustainability Office - sustentabilidade@creditoagricola.pt	See: "4. Sustainability within the Crédito Agrícola Group: a commitment to the future" Reporting cycle: annual Contact: Sustainability Office - sustentabilidade@creditoagricola.pt
2-4: Restatements of information	
Crédito Agrícola Group	**Caixa Central**
Restatements of information relating to previous years' reports can be found in the GRI tables of the following: GRI 301-1, GRI 305-1, 305-2, GRI 305-3, GRI 305-4, GRI 305-5, GRI 305-5 and GRI 413-1.	Restatements of information relating to previous years' reports can be found in the GRI tables of the following: GRI 305-1, 305-2, GRI 305-3, GRI 305-4, GRI 305-5 and GRI 413-1.
2-5: External assurance	
Crédito Agrícola Group	**Caixa Central**
See: "7.1. Limited Reliability Report"	See: '7.1. Limited Reliability Report'
Activities and Workers	
2-6: Activities, value chain and other business relationships	
The Crédito Agrícola Group's financial products are available throughout the country, to both individual and corporate customers. There are no significant changes to report in the supplier chain. See also: "4.3. Strategy and Business Model"	
2-7: Employees	
Crédito Agrícola Group	**Caixa Central**

See: "5.2. Our social value" For the purposes of reporting this indicator, CA Group Employees are considered to be all Employees with an employment contract with one of the Group's entities as at 31 December of the reporting year, using the “headcount” methodology to count employees, i.e. the total number of Group employees; no information is available regarding turnover between 1 January and 31 December 2025. The information disclosed represents the total number of employees; it was not possible, for the reporting period, to break down the total by permanent, temporary, full-time and part-time employees. The CA Group has no employees on non-guaranteed hours contracts.	See: "5.2. Our social value" For the purposes of reporting this indicator, Caixa Central Employees are considered to be all Employees with an employment contract with Caixa Central as at 31 December of the reporting year, using the “headcount” methodolog to count employees, i.e. the total number of Group employees; no information is available regarding turnover betwee 1 January and 31 December 2025. The information disclosed represents the total number of employees; it was no possible, for the reporting period, to break down the total by permanent, temporary, full-time and part-time employees.Caixa Central has no employees on non-guaranteed hours contracts.

2-8: Non-employee workers

It was not possible to determine, for the reporting period, the number of workers who are not employees.

Governance

2-9: Governance structure and composition

See: “4.4. Our government model for sustainability"

2-10: Nomination and selection for the highest governance body

See: “4.4. Our government model for sustainability"

2-11: Chair of the highest governance body

See: “4.4. Our government model for sustainability"

2-12: Role of the highest governance body in overseeing the management of impacts

See: “4.4. Our government model for sustainability"

2-13: Delegation of responsibility for managing impacts

See: “4.4. Our government model for sustainability"

2-14: Role of the highest governance body in sustainability reporting

See: “4.4. Our government model for sustainability"

2-15: Conflicts of interest

Policy for the Prevention, Communication and Resolution of Conflicts of Interest and Transactions with Related Parties

2-16: Communication of critical concerns

See: “5.4. Our Governance Value”

For the reporting period, it was not possible to aggregate the total number of critical concerns communicated to the highest governance body.

2-17: Collective knowledge of the highest governance body.

See: “4.4. Our government model for sustainability"

2-18: Evaluation of the performance of the highest governance body

See: “4.4. Our government model for sustainability"

2-19: Remuneration policies

See: “4.4. Our government model for sustainability

2-20: Process to determine remuneration

See: “4.4. Our sustainability governance model"

The Remuneration Policy for the Management and Supervisory Bodies is defined by the Remuneration Committee, which is responsible for reviewing it periodically, at least once a year, with a view to its approval by Caixa Central's General Meeting (AG).The General Meetings of the Caixas de Crédito Agrícola Mútuo are attended by their members. The agenda of the General Meetings may include the approval of remuneration policies. For more detail on the process adopted at each CCAM for approving topics at the General Meeting, see Ser Associado | Crédito Agrícola. On the Associated Caixas Agrícolas | Crédito Agrícola page, select the Caixa Agrícola you wish to join and see the respective Articles of Association in the Organisational Culture section.

2-21: Annual total compensation rate

Crédito Agrícola Group			Caixa Central		
	2024	**2025**		2024	**2025**
The ratio of the total annual compensation of the highest-paid individual at the bank to the median total annual compensation of all employees (excluding the highest-paid individual)	6.5	13.71 *	The ratio of the total annual compensation of the highest-paid individual at the bank to the median total annual compensation of all employees (excluding the highest-paid individual)	5.3	6.09 *
The ratio of the percentage increase in the total annual compensation of the highest-paid individual at the bank to the percentage increase in the median total annual compensation of all employees (excluding the highest-paid individual)	0.6	Given the methodological change in the 2025 calculation and the unavailability of 2024 information for methodological uniformity, it was not possible to determine the figure to be reported under this indicator *.In future reports, the methodology defined in 2025 will be maintained, in order to allow this indicator to be reported.	The ratio of the percentage increase in the total annual compensation of the highest-paid individual at the bank to the percentage increase in the median total annual compensation of all employees (excluding the highest-paid individual)	Information not available for the reporting period.	Given the methodological change in the 2025 calculation and the unavailability of 2024 information for methodological uniformity, it was not possible to determine the figure to be reported under this indicator *.In future reports, the methodology defined in 2025 will be maintained, in order to allow this indicator to be reported.

Median - the value at the centre of a data set, arrange in ascending order; if the number of elements is even, then the median is the average of the two central values. Sum the two central values and divide the result by 2: (a+b)/2; if the number of elements is odd, the median is the central value.

For the purposes of determining the ratios to be reported, total fixed and variable remuneration in gross amounts paid by the CA Group was considered.* For the 2024 calculation, the ratio of compensation calculated only took into account CA Group Employees. In 2025, in order to allow for greater alignment with GRI requirements, CA Group Employees, as well as all the Group's corporate bodies, were considered for calculation purposes. Accordingly, in 2025, the highest-paid individual is the CEO. For the purposes of calculating this ratio at Caixa Central, Caixa Central Employees and all members of the Group Governing Bodies were considered, as it was not possible to break down only Caixa Central's Governing Bodies.

Strategy, Policies and Practices

2-22: Statement on sustainable development strategy

See: “1. Message from the Chairman of the Executive Board of Directors'

2-23: Policies

See: “4.8. Our policies”, "5.1. Our economic value", “5.2. Our social value" and "5.3. Our environmental value and “5.4. Our governance value"

2-24: Incorporation of Policies

See: “5.1. Our economic value.", “5.2. Our social value" and "5.3. Our environmental value and “5.4. Our governance value"
See the 2024 Sustainability Report: “5.1. Our environmental value”, “5.2. Our social value”, “5.3. Our governance value”. Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf

2-25: Processes to remediate negative impacts

See: “4.7. Our ESG risk management”, “5.2. Our social value" and "5.3. Our environmental value and “5.4. Our governance value"

2-26: Mechanisms for seeking advice and raising concerns

See: “4.7. Our ESG risk management”, “5.2. Our social value" and "5.3. Our environmental value and “5.4. Our governance value"

2-27: Compliance with laws and regulations

A. Significant fines:Under proceedings 598/23/CO, on 20 October 2025, Banco de Portugal imposed a single fine of €30,000.00 on Caixa Central for failure to apply strong authentication to payment transactions ordered by Customers and for delays in reimbursing them. CA Imóveis, in turn, identified 5 proceedings during 2025, of which only one residual fine of €549.80 was paid, relating to a case involving the unlicensed felling of pine trees, since no sanction has so far been imposed in the remaining proceedings. A total of €33,000.00 in significant fines was recorded, although it was not possible to report the detail and cases relating to the entirety of this reported figure, due to the decentralised recording and monitoring of the relevant proceedings.

B. Non-monetary sanctions:During the reporting period, 6 cases of reprimand sanctions were recorded.

Caixa Central does not centralise the application of administrative offences by the Supervisor to the Associates of Caixa Central, so there may be fines and non-monetary sanctions applied in addition to those previously mentioned.The Crédito Agrícola Group considers all cases of non-compliance with laws and regulations for the purposes of reporting this indicator, without limiting its scope to a narrower definition of the term.

2-28: Membership of associations

In particular: BCSD Portugal, Partnership for Carbon Accounting Financials (PCAF), Associação Portuguesa de Bancos (APB); United Nations Environment Programme Finance Initiative (UNEP FI); Principles for Responsible Banking (PRB) and European Association of Co-operative Banks (EACB)

Stakeholder engagement

2-29: Stakeholder engagement approach

See “4.3. Strategy and business model”

2-30: Collective bargaining agreements

See: “5.2. Our social value"

3: MATERIAL TOPICS

3-1: Process to determine material topics

See: “7.3 Material Impacts, Risks and Opportunities of the CA Group” and 2024 Sustainability Report, “4.1.6. The CA Group's double materiality analysis” Available at https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf

3-2: List of material topics

See: “7.3 Material Impacts, Risks and Opportunities of the CA Group”

3-3: List of material topics

See: “5.1. Our economic value.", “5.2. Our social value" and "5.3. Our environmental value" and “5.4 Our governance value”

200: ECONOMIC

201: Economic Performance

201-1: Direct economic value generated and distributed

See: “5.1. Our economic value”

201-2: Financial implications and other risks and opportunities arising from climate change

See: “4.7. Our ESG risk management”
See the Market Discipline Report 2025. Available at: https://www.creditoagricola.pt/-/media/d8d7fad2f52849f2af030f68da22f9d6.pdf

201-3: Defined benefit plan obligations and other retirement plans

In terms of retirement benefits, the only pension plan available to Caixa Central, CCAM, CAS and CAI employees is the result of the application of the ICAM Collective Labour Agreement. By conventional obligation, all active employees with an open-ended employment contract are participants in the Pension Fund. Under the ICAM Collective Bargaining Agreement, employees hired from 1 May 1995 onwards contribute 5% of their minimum monthly pay (grade and length-of-service increments) to the Pension Fund, with the employer responsible for annually funding the Fund with the contributions due, calculated according to the actuarial valuation carried out by the respective Managing Entity. Whenever there are unforeseen additional liabilities, the Management Entity is responsible for determining the value of the financial impact caused on the Fund’s assets, and the employer is responsible for endowing the Fund with the same value that was determined. Note: it was not possible to obtain information on points a., b. and c. of the indicator.

201-4: Financial assistance received from government

0 euros
Note: only includes support granted by the Portuguese State to financial institutions in the context of stress situations that may affect their viability and sustainability.

202: Market Presence

202-1: Ratio between the lowest wage and the local minimum wage, broken down by gender

See: “5.2. Our social value"

202-2: Proportion of senior management hired from the local community

The information exists, but it is not structured in such a way as to be reported, so it is not possible to present this data.

203: Indirect Economic Impacts

203-1: Infrastructure investments and services supported

See: “5.2. Our social value"

203-2: Significant indirect economic impacts

See: “5.2. Our social value" and “7.8. Branch Locations”

204: Procurement Practices

204-1: Proportion of spending on local suppliers

See: “5.4. Our governance value"

205: Anti-Corruption

205-1: Operations assessed for risks related to corruption

0% in 2025. No analysis exercises were carried out on the CA Group’s operations with regard to corruption-related risks.

205-2: Communication and training on anti-corruption policies and procedures

See: “5.4. Our governance value"
For the reporting year, it was not possible to aggregate data relating to the training and communication of governing body members on anti-corruption matters.
For the reporting year, it was not possible to break down the disclosure of the number and % of employees by region to whom anti-corruption procedures and policies were communicated, and the number and % of employees by region who received training on these topics, so the information on these two topics is disclosed jointly.

205-3: Confirmed incidents of corruption and actions taken

Information not ascertained.

206: Anti-Competitive Behaviour

206-1: Legal actions for unfair competition, antitrust and anti-monopoly practices

Crédito Agrícola Group

In 2025, the Group identified 4 legal actions related to anti-competitive conduct/unfair competition/monopolistic practices. Of these, the results for the actions completed in 2025 are highlighted below:
1- Administrative offence proceedings No. PRC/2012/9, initiated in 2012 by the Competition Authority (AdC) against Caixa Central and other Credit Institutions, for alleged restrictive competition practices, resulting in a fine of €350,000.00 being imposed on Caixa Central. This process ended in 2025. On 10/02/2025, the Lisbon Court of Appeal (TRL) handed down a ruling declaring the administrative offence proceedings brought by the AdC time-barred, acquitting Caixa Central and the other Institutions. This ruling became final, following the Constitutional Court's dismissal of the appeal brought by the AdC.
2- Private enforcement action brought by Ius Omnibus against Caixa Central, which, under No. 6/24.4YQSTR, was heard before the Competition, Regulation and Supervision Court (TCRS), seeking compensation for indirect damages allegedly suffered by consumers relating to loans granted to companies, caused by alleged practices sanctioned by the AdC, in the overall amount of €2,141,200,000.00 - the case was decided by a judgment handed down on 9 July 2025, which acquitted all Defendants, as the Court considered that Ius Omnibus had not adequately identified the class it represented under this class action, such that the individual holders of the interests the action sought to protect could identify themselves as belonging to that class. The Claimant did not appeal, and the judgment therefore became final.

300: ENVIRONMENTAL

301: Materials

301-1: Materials used, broken down by weight or volume

Crédito Agrícola Group		
Materials	2024	**2025**
Paper (Kg)	178,840.4	**169,488.30**
Plastic (Kg)	1,555.2	**2,395.90**
Toner (Kg)	1,002.30	**2,289.30**

Caixa Central		
Materials	2024	**2025**
Paper (Kg)	4,002	**9,286**
Plastic (Kg)	0	**0**
Toner (Kg)	68	**118.6**

The weight of the materials used does not take into account their renewable or non-renewable origin, as this information is not available.The figures relating to toner consumption in 2024 were reviewed and corrected. In 2025, it was not possible to validate the accuracy of the toner amount purchased by CCA Albergaria e Sever. For this reason, its consumption is not included in the figures presented in the 2025 Sustainability Report, and its 2024 figure has also been removed from this version, in order to allow comparability of the figures presented for the Crédito Agrícola Group's consumption.

302: Energy

302-1: Energy consumption within the organisation

Crédito Agrícola Group			
Consumption (GJ)	2023	2024	**2025**
Diesel	23,559	19,390	**10,724**
Diesel (generator)	43	23	**68**

Caixa Central			
Consumption (GJ)	2023	2024	
Diesel	893	643	
Diesel (generator)	22	4	

Petrol	9,510	11,285	**11,392**
Natural gas	248	173	**0.5**
Electricity	142,683	49,730	**59,120**
	1,946	1,020	**899**
TOTAL	177,989	81,621	**82,142**

Petrol	947	977	
Natural gas	47	2	
Electricity	17,552	6,306	
Electricity Produced	--	--	
TOTAL	19,461	7,932	

The energy consumption reported under the diesel, petrol and natural gas categories relates to non-renewable energy sources.The electricity used in the Group's premises comes mainly from 100% renewable sources, which accounted for around 97% of all the energy consumed in the Group's premises in 20
3% relates to the consumption of the Group's premises in the Autonomous Regions of Madeira and the Azores, as well as a warehouse and an ATM of the Group in mainland territory.In 2025, it was not possible to validate the accuracy of the petrol and electricity amounts purchased by CCAM Oliveira de Aze
For this reason, its consumption is not included in the figures presented in the 2025 Sustainability Report, and its 2024 figure has also been removed from this version, in order to allow comparability of the figures presented for the Crédito Agrícola Group's consumption.The differences observed in electricity c
electricity produced between 2024 and 2023 are due to changes in the methodology used to convert kWh units to GJ.For more information on energy consumption within the organisation, see chapter 7.4. Methodological Notes.

302-2: Energy consumption outside the organisation

Energy consumption outside the organisation was included for the first time in 2024 in the carbon footprint calculation, through the inclusion of energy used outside buildings for charging electric fleet vehicles.

Crédito Agrícola Group	2024	2025
Consumption outside the organisation (GJ)	30.7	**55.6**

For the 2024 reporting period, only consumption relating to Caixa Central employees was considered, due to the unavailability of data for the Group's remaining entities. In 2025, the scope of the data was expanded, making it possible to also include information on CA Serviços' consumption. For the Group's r
was not possible to collect information for this indicator for 2025.For more information on energy consumption outside the organisation, see chapter 7.4. Methodological Notes.

302-3: Energy intensity

Crédito Agrícola Group				Caixa Central			
Ratio	2023	2024	**2025**	**Ratio**	2023	2024	
GJ per number of employees	43	18.9	**18.5**	GJ per number of employees	29.3	10.7	
GJ per profit made (million euro)	599	186.3	**284.3**	GJ per profit made (million euro)	294	114	

The following energy types were considered in calculating the intensity rate for the figures presented: petrol, diesel, natural gas, electricity.The ratio of GJ per number of Employees was calculated based on the total number of employees, in accordance with the GRI 2-7 figures.The ratio of GJ per profit obtain
based on net income, in accordance with the GRI 201-1 figures.

The ratios were calculated on the basis of total energy consumption within the organisation, according to GRI 302-1 figures.The total number of employees considered in the Group and in Caixa Central was 4,435 and 806, respectively.

302-4: Reduction of energy consumption

				Caixa Central			
Reduction in energy compared to the previous year	2023	2024	**2025**	**Reduction in energy compared to the previous year**	2023	2024	
GJ	-12,089.00	-96,368	**521**	GJ	632	-11,529	
%	-6%	-54%	**1%**	%	3%	-59%	

The energy types as reported under GRI 302-1 were considered for the calculation of the figures presented.The reduction in energy consumption reported in 2023 used 2022 as the base year; the reduction reported in 2024 used 2023 as the base year; and the reduction reported in 2025 uses 2024 as the bas
for annual monitoring of its progress.For more information, see chapter 7.4. Methodological Notes.

303: Water and effluents

303-3: Water abstraction

	2023	2024	**2025**
Water withdrawal (m^3)	43,026.20	46,085.70	**52,529.53**
	43.03	46.09	**52.53**

Information on the sources of water withdrawal, the water-stressed areas where such withdrawal takes place, and the breakdown by fresh water or other type of water, is not available for the reporting period. The data presented was compiled from the readings taken from the Group's water meters during the

305: Emissions

305-1: Direct (Scope 1) GHG emissions

Crédito Agrícola Group				**Caixa Central**			
GHG emissions (ton CO_2e)	2023	2024	**2025**	**GHG emissions (ton CO_2e)**	2023	2024	
Stationary and mobile fuel	2,243.70	2,179.90	**1,578.60**	Stationary and mobile fuel	124.8	115.9	
Fugitive emissions	0	835.9	**79.3**	Fugitive emissions	0	835.9	
TOTAL	2,243.70	3,015.90	**1,657.90**	**TOTAL**	124.8	951.9	

For the calculation of the CA Group's GHG emissions, all emissions of the Group entities included in this report were considered, in accordance with GRI 2-2, following the operational control consolidation approach, taking on the entirety of the emissions of the entities under review, with the following greenho
considered: CO2, CH4 and N2O.Biogenic emissions were not considered in the calculation of this indicator, as the information is not available.

In 2025, it was not possible to validate the accuracy of the petrol amount purchased by CCAM Oliveira de Azeméis e Estarreja. For this reason, its consumption is not included in the figures presented in the 2025 Sustainability Report, and its 2024 figure has also been removed from this version, in order to all
the figures presented for the Crédito Agrícola Group's consumption.For more information on direct emissions (Scope 1), see chapter 7.4. Methodological Notes.

Since it is not possible to obtain the exact value of fluorinated gas leaks that have occurred, the value of fluorinated gases purchased for recharging equipment was considered to correspond to the value of leaks during the reporting period. Only the refill values for equipment at the Caixa Central building are a
determine the tCO2e emissions relating to each quantity of refill gas purchased for equipment, the emission factor for the gas presented by DEFRA 2025 was multiplied by the weight, in Kg, of the fluorinated gas.Oxidation factors under the EU ETS apply only to stationary combustion emissions (fixed equipm

305-2: Energy indirect (Scope 2) GHG emissions

Crédito Agrícola Group				**Caixa Central**			
GHG emissions (ton CO_2e)	2023	2024	**2025**	**GHG emissions (ton CO_2e)**	2023	2024	
Electricity (Market-based)	74.3	131.9	**152.6**	Electricity (Market-based)	0	6.4	
Electricity (Location-based)	74.3	733.4	**1,101.30**	Electricity (Location-based)	0	90.1	

For the calculation of the CA Group's GHG emissions, all emissions of the Group entities included in this report were considered, in accordance with GRI 2-2, following the operational control consolidation approach, taking on the entirety of the emissions of the entities under review, with the following greenho considered: CO2, CH4 and N2O.For more information on indirect emissions (Scope 2), see chapter 7.4. Methodological Notes.

For CA Group buildings that purchase 100% renewable-source energy, the emission factors of their suppliers, Iberdrola and Coopérnico, were considered for this energy category. For buildings in the Autonomous Region of the Azores, the local supplier's (EDA) emission factor was used. For the Group's ware Castanheira, the supplier's (EDP) emission factor was used. For the Mercês ATM and for CCAM of the Autonomous Region of Madeira, it was not possible to determine the supplier's emission factors, so emissions were calculated only using the location-based methodology. For fleet electric vehicle charging, Frota) emission factors per kWh were considered. These emission factor considerations were used to calculate the electricity purchased using the market-based methodology, and to calculate the actual electricity consumption of the Group and Caixa Central.For the calculation of location-based emissions, th energy consumption within buildings were considered, as well as fleet vehicle charging carried out outside the Group's premises. These emissions were calculated using the location-based methodology, considering the average emissions of the Portuguese electricity system.

305-3: Other indirect (Scope 3) GHG emissions

Crédito Agrícola Group				Caixa Central			
GHG emissions (ton CO_2e)	2023	2024	**2025**	**GHG emissions (ton CO_2e)**	2023	2024	
Category 1	8	248.69	**244.5**	Category 1	1	5.6	
Category 3	608	--	**--**	Category 3	32	--	
Category 5	11	9.2	**0.78**	Category 5	0.08	0.03	**0**
Category 6	--	51.9	**27.3**	Category 6	--	--	
Category 7	4,576.00	1,807.20	**2,829.65**	Category 7	528	195.6	
Category 7 – Proxy Value	--	3,973.90	**3,849.2**	Category 7 – Proxy Value	--	520.7	
TOTAL	5,203.00	4,283.7	**4,121.70**	**TOTAL**	562	526.3	

The figure relating to toner consumption in 2024 was reviewed and corrected, and the figure relating to category 1 emissions was likewise updated accordingly.The figure relating to toner disposal in 2024 was also reviewed and corrected.For the calculation of the CA Group's GHG emissions, all emissions of t included in this report were considered, in accordance with GRI 2-2.In 2025, it was not possible to validate the accuracy of the toner amount purchased by CCAM Oliveira do Bairro, Albergaria e Sever. For this reason, its consumption is not included in the figures presented in the 2025 Sustainability Report, a has also been removed from this version, in order to allow comparability of the figures presented for the Crédito Agrícola Group's consumption.Most emission factors are sourced from DEFRA, as explained in point 7.4. Methodological Notes, which does not specify the type of GHG considered.Biogenic emiss considered in the calculation of this indicator, as the information is not available.In category 5, in 2025, due to the lack of consolidated data on the disposal of materials to landfill and other types of disposal, the emissions presented only take into account the materials disposed of that are recycled by the Grou proxy was calculated using the total number of Group Employees, as it provides a more complete estimate of all emissions relating to home/work/home mobility, based on the actual Scope 3 category 7 figure obtained exclusively from valid responses to the mobility questionnaire completed by Employees. Th to objectively compare emissions between years, without being dependent on fluctuations in the level of response to the Employee mobility questionnaire.The CA Group considers that reporting on categories 1, 5, 6 and 7 allows for alignment with the targets set out in its decarbonisation plan, as well as repor categories considered most material to its activity. For this reason, the remaining Scope 3 emission categories are not disclosed. Additionally, for the reporting period it was not possible to collect information that would allow these categories to be reported.The most significant GHG emissions for the CA Grou financial activity, are Scope 3, category 15 emissions, which are reported annually in the Group's Market Discipline Report.
For more information on the organisation's indirect emissions, see chapter 7.4. Methodological Notes.

For air travel, the calculation methodology involved looking up the IATA codes of each airport (origin and destination) for each flight, for input into the distance calculation platform on the website https://www.airportdistancecalculator.com/. In previous years, 2023 and 2024, the distance for each flight was rese following website https://www.flightmanager.com/content/TimeDistanceForm.aspx.Radiative forcing (RF) incorporates additional environmental impacts of aviation into the emission factor, including nitrous oxides and water vapor when emitted at altitude.For rail journeys, the calculation methodology involved and destination points on RAIL.cc (https://rail.cc/pt/pesquise-rota-ferroviaria), without taking into account small differences between stations in the same city for domestic journeys. For international journeys, the calculation involved entering the origin and destination points on SNCF Connect (https://www.sncf- connect.com/).Lastly, for business road travel, trips made by taxi were considered, with a unit cost per kilometre (€/km) taken into account for each trip. For Uber trips and Transfers, taxi emissions according to DEFRA 2025 were considered for each trip, based on the kilometres travelled. The distance travelle calculated based on the shortest distance provided by Google Maps for the route.Due to the absence of a specific emission factor for the scooter/electric motorcycle category, emissions were estimated at 50% of those attributed to a conventional motorcycle.

305-4: Greenhouse gas (GHG) emissions intensity

				Caixa Central			
Ratio	2023	2024	**2025**	**Ratio**	2023	2024	
ton CO_2e per number of employees	1.8	1.7	**1.3**	ton CO_2e per number of employees	1	2	
ton CO_2e per profit made (million euros)	25	16.9	**20.5***	ton CO_2e per profit made (million euros)	10	21.3	

The following GHGs were considered for the purposes of calculating this indicator: C02, CH4, N2O.
Given the review and correction of the 2024 emissions figure, the 2024 emissions intensity figure was also corrected accordingly.
The ratios were calculated based on the sum of GHG emissions from scopes 1, 2 (market-based) and 3 according to GRI figures 305-1, 305-2 and 305-3.
For the ratio per number of Employees, the figure reported under GRI 2-7 was considered.
For the ratio per profit obtained, the net revenue disclosed under GRI 201-1 was considered.
* The figures presented for 2025 for CO2e emissions per profit obtained showed significant growth; however, it should be noted that this increase is not due to a rise in the numerator (CA Group's total emissions), but rather to a significant decrease in the denominator (represented by the Group's net income f results do not reflect a deterioration in the CA Group's environmental performance.
The 2024 ratios of tons CO2e per profit obtained were corrected.

305-5: Reduction of greenhouse gas (GHG) emissions

				Caixa Central			
Reduction in GHG emissions (Scope 1, 2 market-based and 3)	2023	2024	**2025**	**GHG emission reduction**	2023	2024	
ton CO2e	-196.5	-89	**-550.5**	ton CO2e	19.6	833	
%	-3%	-1%	**-8%**	%	-3%	128%	

See: “5.3. Our environmental value"
The types of emissions as reported under GRI 305-1, 305-2 and 305-3 were considered for the calculation of the figures presented.
The following GHGs were considered for the purposes of calculating this indicator: C02, CH4, N2O.
The reduction in total market-based GHG emissions (inventory method) reported in 2023 used 2022 as the base year; the reduction reported in 2024 used 2023 as the base year; and, lastly, the reduction reported in 2025 uses 2024 as the base year, which allows for annual monitoring of its progress.
The 2024 GHG emission reductions were corrected.
For more information, see chapter 7.4. Methodological Notes.

306: Waste

306-2: Management of significant impacts related to waste

See: “5.3. Our environmental value"

Information relating to points b) and c) of the indicator was not disclosed as no information is available.

400: SOCIAL

401: Employment

401-1: New hires and employee turnover

The Group does not have this consolidated information.

401-2: Benefits offered to full-time employees that are not offered to temporary or part-time employees

The Group does not have this consolidated information.

401-3: Maternity/paternity leave

With regard to maternity/parental protection leave, this right is supported by Article 35 of the Labour Code, as well as by the Group's Collective Bargaining Agreement, which provides for a Special Maternity and Paternity Regime, with all Crédito Agrícola Group employees covered by this right. In 2025, 105,980 hours were taken by Group Employees due to absence for maternity or paternity leave. The remaining data provided for under the GRI indicator relating to points b), c), d) and e) are being worked on by the CA Group, but are not yet available for the 2025 report.

402: Labour relations

402-1: Minimum notice periods regarding operational changes

The Crédito Agrícola Group and Caixa Central comply with the time limits established in the law.

404: Training and Education

404-1: Average hours of training, per year, per employee

See: “5.2. Our social value"

CA Group	Average training hours by functional category
Qualified and Highly Qualified Staff	44.2
Unqualified Staff	0.6
Semi-Qualified Staff	6.5
Intermediate Management	70.2
Middle Management	8.9
Senior Management	17

Caixa Central	Average training hours by functional category
Qualified and Highly Qualified Staff	24.2
Unqualified Staff	1.4
Semi-Qualified Staff	0
Intermediate Management	31.7
Middle Management	15.4
Senior Management	22.9

For the purposes of calculating this indicator, all training hours completed by employees in the various functional categories throughout 2025 were considered. The average number of training hours by functional category was obtained by dividing the total number of training hours by functional category by the number of employees in the respective functional category as at 31 December 2025.

404-2: Programmes for upgrading employee skills and transition assistance programmes

The type and scope of the programmes implemented derive from the Training Needs Assessment carried out annually, through which priority development areas are identified. This process culminates in the execution of the Training Plan, materialised through various training initiatives aimed at improving the skills of salaried employees and promoting the continuous improvement of their performance.
In addition to the Group's existing training and development programmes, a Career Monitoring Programme was implemented in 2023, applicable to all Employees of Caixa Central de Crédito Agrícola Mútuo, and remained in place in 2025.

404-3: Percentage of employees receiving regular performance and career development reviews

All CA Group employees (100%) with more than 6 months of effective service are covered by the standard that sets out the requirements for annual performance appraisal, save for exceptions provided for in the appraisal standards for employees in commercial and non-commercial roles, and in accordance with the remuneration policies of the Caixas Agrícolas. For the reporting period, it was not possible to determine the actual percentage of employees covered by performance appraisal.
See: “5.2. Our social value"

405: Diversity and Equal Opportunities

405-1: Diversity in governance bodies and employees

Caixa Central's Board of Directors has the following age group breakdown:
- Under 30 years old: 0%
- Between 30 and 50 years old: 14%
- Over 50 years old: 86%

See: “4.4. Our government model for sustainability" and "5.2. Our social value"
For the reporting period, it was not possible to consolidate information on the number of employees by gender and age group for the various functional categories.
Information on the gender distribution of the Governing Bodies is only disclosed for the Board of Directors of Caixa Central

406: Non-discrimination

406-1: Incidents of discrimination and corrective actions taken

In 2025, no cases of discrimination were reported in the Group.

413: Local Communities

413-1: Operations with local community engagement, impact assessments and development programmes

See: “5.2. Our social value"
The figures relating to the number of institutions supported in 2024, already disclosed in the previous report, were reviewed and updated.

414-1: New suppliers selected based on social criteria

See: “5.4. Our Governance Value"

418: Customer Privacy

418-1: Substantiated complaints concerning breaches of customer privacy and losses of customer data

Crédito Agrícola Group				Caixa Central			
No.	2023	2024	**2025**	**No.**	2023	2024	**2025**

Cases of leakage, theft or loss of information	11	6	**3**	Cases of leakage, theft or loss of information	1	0	**2**
Complaints from regulatory agencies	0	0	**0**	Complaints from regulatory agencies	0	0	**0**
Complaints received from external parties and verified by the organisation	8	3	**1**	Complaints received from external parties and verified by the organisation	1	0	**1**

7.6. CSRD TABLE

ESRS	Requirement	Description	Content / Location in the Report
ESRS 2	**BP-1**	General framework for preparation of sustainability declarations	4. Sustainability within the Crédito Agrícola Group: A Commitment to the Future
ESRS 2	**BP-2**	Disclosures in relation to specific circumstances	4. Sustainability within the Crédito Agrícola Group: A Commitment to the Future
ESRS 2	**GOV-1**	Role of the administrative, management and supervisory bodies	4.4. Our government model for sustainability: Role of the administrative, management and supervisory bodies; Information provided and sustainability issues addressed by the company's administrative, management and supervisory bodies.5.2. Our social value (Coverage of collective bargaining and social dialog)
ESRS 2	**GOV-2**	Information provided and sustainability issues addressed by the company's administrative, management and supervisory bodies	4.4. Our government model for sustainability: Information provided and sustainability issues addressed by the company's administrative, management and supervisory bodies
ESRS 2	**GOV-3**	Integration of sustainability performance into incentive schemes	4.4. Our government model for sustainability: Integration of sustainability performance into incentive schemes
ESRS 2	**GOV-4**	Statement on due diligence	4.4. Our government model for sustainability: Statement on due diligence
ESRS 2	**GOV-5**	Risk management and internal controls for sustainability reporting	4.4. Our government model for sustainability: Risk management and internal controls for sustainability reporting
ESRS 2	**SBM-1**	Strategy, business model and value chain	4.3. Strategy and Business Model 4.6 Sustainable financing 5.2 Our social value: Employees
ESRS 2	**SBM-2**	Stakeholders' perspectives and interests	4.3. Strategy and Business Model: Interests and views of our stakeholders
ESRS 2	**SBM-3**	Material impacts, risks and opportunities and their interaction with strategy and the business model	7.3. Material impacts, risks and opportunities of the CA Group
ESRS 2	**IRO-1**	Description of the processes for identifying and assessing material impacts, risks and opportunities	4.5. Our commitment to sustainability: CA Group's dual materiality analysis 7.3 Material impacts, risks and opportunities of the CA Group 2024 Sustainability Report – 4.1.6. The CA Group's dual materiality analysis Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf

ESRS 2	**IRO-2**	Disclosure requirements under the ESRS covered by the company's sustainability statement	4.5. Our commitment to sustainability The alignment of the CA Group's sustainability reporting with the disclosure requirements set out in the thematic ESRS standards for which material IROs were identified within the Group can be found in this annex. As part of the double materiality assessment, several topics covered by the thematic ESRS were not considered to represent material Impacts, Risks or Opportunities (IROs) for CA Group: Specifically, in relation to **ESRS E2 Pollution** and **ESRS E3 Water and marine resources** , CA Group concluded that the IROs associated with these topics are not material, given the inherently limited impact of its activities on pollution and on water and marine ecosystems. Furthermore, the Bank does not have high exposure to sectors considered intensive in air, water and/or soil pollution in their activities and with considerable impacts on the use of water and marine resources. With regard to **ESRS E5 Resource use and circular economy**, CA Group's internal operations are also characterised by limited impact in this area, as the organisation actively promotes waste reduction and the responsible use of natural resources. In addition, CA Group has implemented the CA Sustainable & Circular 2.0 strategy, an internal sustainable management initiative based on four strategic pillars: clean mobility, circular economy, value chain sustainability, and renewable energy & energy saving, which includes the implementation of over 60 targeted actions. As for its value chain, CA Group offers a Credit Line for Decarbonisation and Circular Economy and a Credit Line for Renewable Energy, both aimed at businesses. With regard to how the Group determined the material information to be disclosed in relation to the identified material IROs, starting from the disclosure requirements set out in each relevant thematic ESRS, the Group has identified a set of information and internal data relevant to the disclosure of the requirements relating to the IROs identified as material. More information can be found in "Our economic value", "Our social value", "Our environmental value", and "Our governance value".
ESRS E1	**GOV-3**	Integration of sustainability-related performance into incentive schemes	4.4. Our government model for sustainability: Integration of sustainability performance into incentive schemes
ESRS E1	**E1-1**	Transition plan for climate change mitigation	5.3. Our environmental value: Transition plan for climate change mitigation
ESRS E1	**SBM-3**	Material impacts, risks and opportunities and their interaction with strategy and the business model	2024 Sustainability Report – 5.1 Our environmental value: Material impacts, risks and opportunities and their interaction with strategy and the business model Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf

ESRS E1	**IRO-1**	Description of the processes for identifying and assessing material climate-related impacts, risks and opportunities	2024 Sustainability Report – 5.1 Our environmental value: Description of the processes for identifying and assessing material climate-related impacts, risks and opportunities Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS E1	**E1-2**	Policies related to climate change mitigation and adaptation	4.8 Our policies 2024 Sustainability Report – 5.1 Our environmental value: Policies related to climate change mitigation and adaptation Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS E1	**E1-3**	Actions and resources related to climate change policies	5.3 Our environmental value: Actions and resources related to climate change policies
ESRS E1	**E1-4**	Targets related to climate change mitigation and adaptation	5.3 Our environmental value: Targets related to climate change mitigation and adaptation
ESRS E1	**E1-5**	Energy consumption and energy mix	5.3. Our environmental value: Energy consumption and energy mix
ESRS E1	**E1-6**	Scope 1, 2, 3 gross GHG emissions and total GHG emissions	5.3. Our environmental value: Carbon footprint
ESRS E1	**E1-7**	GHG removal and mitigation projects financed through carbon credits	5.3. Our environmental value: Targets related to climate change mitigation and adaptation The Group does not use carbon credits in calculating its footprint, nor as a means of achieving its carbon neutrality target.
ESRS E1	**E1-9**	Expected financial effects of material physical and transition risks and potential climate-related opportunities	4.7. Our ESG Risk Management
ESRS E4	**IRO-1**	Description of the processes for identifying and assessing material impacts, risks and opportunities related to biodiversity and ecosystems	2024 Sustainability Report – 5.1 Our environmental value: Description of the processes for identifying and assessing material impacts, risks and opportunities related to biodiversity and ecosystems Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS E4	**E4-2**	Policies related to biodiversity and ecosystems	2024 Sustainability Report – 5.1 Our environmental value: Policies related to biodiversity and ecosystems Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS E4	**E4-3**	Actions and resources related to biodiversity and ecosystems	2024 Sustainability Report – 5.1 Our environmental value: Policies related to biodiversity and ecosystems Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf

ESRS E4	**E4-4**	Targets related to biodiversity and ecosystems	2024 Sustainability Report – 5.1 Our environmental value: Policies related to biodiversity and ecosystems Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS E4	**E4-5**	Impact metrics related to changes in biodiversity and ecosystems	2024 Sustainability Report – 5.1 Our environmental value: Policies related to biodiversity and ecosystems Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS S1	**SBM-2**	Stakeholders' perspectives and interests	5.2. Our social value: Employees; Interests and views of stakeholders
ESRS S1	**SBM-3**	Material impacts, risks and opportunities and their interaction with strategy and the business model	7.3. Material impacts, risks and opportunities of the CA Group 2024 Sustainability Report – 5.2. Our social value: Employees; Employees; Material impacts, risks and opportunities and their interaction with strategy and the business model Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS S1	**S1-1**	Policies related to own workforce	4.8 Our policies 2024 Sustainability Report – 5.2. Our social value: Employees; Policies related to own workforce Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS S1	**S1-2**	Processes for dialoguing with own workforce and workers' representatives about impacts	5.2. Our social value: Employees; Processes for dialoguing with own workforce and with workers' representatives about impacts
ESRS S1	**S1-4**	Taking action on material impacts on own workforce and approaches to mitigating material risks and seeking material opportunities related to own workforce, as well as the effectiveness of these measures	5.2. Our social value: Employees; Measures on the material impacts on own workforce and approaches to managing material risks and seeking material opportunities related to own workforce
ESRS S1	**S1-5**	Goals related to managing negative material impacts, promoting positive impacts and managing material risks and opportunities	The process of simplifying European sustainability legislation, known as the Omnibus Package, has introduced a heightened context of uncertainty for organisations, particularly with regard to defining the requirements, processes and adaptations that may be needed in future. This regulatory development has raised doubts about the framework and practical application of the new guidelines, and the Crédito Agrícola Group has been no exception to this uncertain scenario. Accordingly, the Crédito Agrícola Group has not yet developed targets to manage its impacts, risks and opportunities relating to its Own Workforce.
ESRS S1	**S1-6**	Characteristics of the company's employees	5.2. Our social value: Employees; Characteristics of employees and Diversity
ESRS S1	**S1-8**	Coverage of collective bargaining and social dialog	5.2. Our social value: Employees; Coverage of collective bargaining and social dialog

ESRS S1	**S1-9**	Diversity metrics	5.2. Our social value: Employees; - Measures on material impacts on own workforce and approaches to managing material risks and pursuing material opportunities related to own workforce - Characteristics of salaried employees and Diversity
ESRS S1	**S1-10**	Adequate salaries	5.2. Our social value: Employees; Adequate salaries
ESRS S1	**S1-11**	Social protection	5.2. Our social value: Employees; Social protection
ESRS S1	**S1-12**	People with disabilities	5.2. Our social value: Employees; Measures on the material impacts on own workforce and approaches to managing material risks and seeking material opportunities related to own workforce (Sub-theme of Equal treatment and equal opportunities for all)
ESRS S1	**S1-13**	Training and skills development metrics	5.2. Our social value: Employees; Measures on the material impacts on own workforce and approaches to managing material risks and seeking material opportunities related to own workforce (Sub-theme of Equal treatment and equal opportunities for all)
ESRS S1	**S1-15**	Metrics for balancing professional and private life	Family assistance Employees of the Crédito Agrícola Group are entitled to family leave, enabling a balance between work and family life to ensure harmonious coexistence in both personal and professional spheres. With regard to parental leave, this right is enshrined in Article 35 of the Labour Code and further reinforced by the Group's Collective Bargaining Agreement (ACT), which establishes a Special Maternity and Paternity Regime. In addition, Article 252 of the same law enshrines the Employee's right to be absent from work to care for a family member. Article 50 also provides for the possibility of absence to care for grandchildren. The support granted to Employees in the context of family care is regulated by the General Social Security Scheme, which sets out the applicable guidelines and conditions for these situations.
ESRS S1	**S1-16**	Compensation metrics (pay gap and total compensation)	The Group does not have consolidated information on the gender pay gap. Regarding the ratio between the highest remuneration and the median remuneration of Employees, the information can be found in the GRI table under indicator 2-21

ESRS S2	**SBM-2**	Stakeholders' perspectives and interests	5.2. Our social value: Workers in the Value Chain; Stakeholders' perspectives and interests
ESRS S2	**SBM-3**	Material impacts, risks and opportunities and their interaction with strategy and the business model	7.3. Material impacts, risks and opportunities of the CA Group 2024 Sustainability Report – 5.2. Our social value: Workers in the Value Chain; Stakeholders' perspectives and interests Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS S2	**S2-1**	Policies relating to workers in the value chain	4.8 Our policies 2024 Sustainability Report – 5.2. Our social value: Workers in the Value Chain; Policies related to workers in the value chain Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS S3	**SBM-2**	Stakeholders' perspectives and interests	5.2. Our social value: Community; Stakeholders' perspectives and interests
ESRS S3	**SBM-3**	Material impacts, risks and opportunities and their interaction with strategy and the business model	7.3. Material impacts, risks and opportunities of the CA Group 2024 Sustainability Report – 5.2. Our social value: Community; Material impacts, risks and opportunities and their interaction with strategy and the business model Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS S3	**S3-1**	Policies related to affected communities	4.8 Our policies 2024 Sustainability Report – 5.2. Our social value: Community; Policies related to affected communities Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS S3	**S3-2**	Processes for dialoguing with affected communities about impacts	The Crédito Agrícola Group does not currently have any channels for dialog with affected communities. However, the Group has several partnerships with Associations and other types of Institutions through which it learns about the main needs of the communities.
ESRS S3	**S3-4**	Taking action on material impacts on affected communities and approaches to managing material risks and pursuing material opportunities related to affected communities, as well as the effectiveness of these actions	5.2. Our social value: Community; Adoption of measures on material impacts on affected communities
ESRS S4	**SBM-2**	Stakeholders' perspectives and interests	5.2. Our social value: Customers; Stakeholders' perspectives and interests
ESRS S4	**SBM-3**	Material impacts, risks and opportunities and their interaction with strategy and the business model	7.3. Material impacts, risks and opportunities of the CA Group 2024 Sustainability Report – 5.2. Our social value: Customers; Material impacts, risks and opportunities and their interaction with strategy and the business model Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS S4	**S4-1**	Policies relating to consumers and end users	4.8 Our policies 2024 Sustainability Report – 5.2. Our social value: Customers; Policies relating to consumers and end users Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf

ESRS S4	**S4-2**	Processes for dialoguing with consumers and end users about impacts	5.2. Our social value: Customers; Process for dialoguing with consumers and end users about impacts
ESRS S4	**S4-4**	Adoption of measures on significant impacts on consumers and end-users, and approaches to manage material risks and seek material opportunities related to consumers and end-users, and effectiveness of these actions	5.2. Our social value: Customers; Adoption of measures and acknowledgements regarding significant impacts on consumers and end users
ESRS G1	**GOV-1**	The role of the administrative, supervisory and management bodies	5.4. Our governance value: The role of the administrative, management and supervisory bodies
ESRS G1	**IRO-1**	Description of the processes for identifying and assessing material impacts, risks and opportunities	7.3. Material impacts, risks and opportunities of the CA Group 2024 Sustainability Report – 5.4. Our governance value: Description of the processes for identifying and assessing material impacts, risks and opportunities Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS G1	**G1-1**	Business conduct policies and corporate culture	4.8 Our policies 2024 Sustainability Report – 5.4. Our governance value: Business conduct policies and corporate culture Available at: https://www.creditoagricola.pt/-/media/cabullet/sustentabilidade/relatorios-pt/rs2024_102025.pdf
ESRS G1	**G1-2**	Supplier relationship management	5.4. Our governance value: Supplier relationship management
ESRS G1	**G1-3**	Prevention and detection of corruption and bribery	5.4. Our governance value: Prevention and detection of corruption and bribery
ESRS G1	**G1-6**	Payment practices	5.4. Our governance value: Payment practices

7.7. LIST OF ABBREVIATIONS

APB - Portuguese Banking Association

ATM - Automated Teller Machine

BECX - Best European Customer Experience

CA - Crédito Agrícola

CA Group – Crédito Agrícola Group

CAE - Executive Board of Directors

CCAM - Caixa de Crédito Agrícola Mútuo (or Associated Caixa)

CCCAM (or **CC**) - Caixa Central de Crédito Agrícola Mútuo (or Caixa Central)

COP - Conference of the Parties

CSDDD – Corporate Sustainability Due Diligence Directive

CSRD - Corporate Sustainability Reporting Directive

EBA - European Banking Authority

ECB European Central Bank

EFRAG – European Financial Reporting Advisory Group

ENI – Sole proprietors

ESG - Environmental, Social and Governance

ESRS - European Sustainability Reporting Standards

GDP - Gross Domestic Product

GHG – Greenhouse Gases

GRI - Global Reporting Initiative

ICAAP - *Internal Capital Adequacy Assessment Process*

ILAAP - Internal Liquidity Adequacy Assessment Process

IPCC - Intergovernmental Panel on Climate Change

IROs - Impacts, Risks and Opportunities

KPI - Key Performance Indicator

PCAF - Partnership for Carbon Accounting Financials

SFDR – Sustainable Finance Disclosure Regulation

SICAM – Crédito Agrícola Mútuo Integrated System

SME - Small and Medium-sized Enterprises

STP - Straight Through Processing

UNEP - United Nations Environment Programme

UNEP FI - United Nations Environment Programme Finance Initiative

7.8. ISOLATED BRANCH LOCATIONS

Table 44 – Isolated branches by CCAM

CCAM MÉDIO AVE C.R.L.
Nine
Bente
Fradelos
São Martinho do Campo
CCAM VILA VERDE E TERRAS DE BOURO C.R.L.
Moure
Atães
Cervães
Rio Caldo
CCAM TERRAS SOUSA, AVE, BASTO E TÂMEGA CRL
Barrosas
CCAM VALE DE SOUSA E BAIXO TÂMEGA CRL
Oldrões
Rio Mau
Abragão
Escapães

CCAM CANTANHEDE E MIRA C.R.L.
Cadima
Praia de Mira
Covões
Ançã
CCAM COIMBRA C.R.L.
Almalaguês
Adémia
Antanhol
São Silvestre
Souselas
Taveiro
CCAM OLIVEIRA AZEMEIS E ESTARREJA C.R.L.
Loureiro
Carregosa
CCAM CENTRO LITORAL C.R.L.
Louriçal

CCAM ALENQUER C.R.L.
Olhalvo
Abrigada
Merceana
Santana da Carnota
CCAM AZAMBUJA C.R.L.
Alcoentre
Manique do Intendente
Aveiras de Cima
CCAM BATALHA C.R.L.
São Mamede
CCAM CADAVAL C.R.L.
Painho
Vilar
CCAM C. RAINHA, ÓBIDOS E PENICHE C.R.L.
Ferrel
Usseira

CCAM GUADIANA INTERIOR C.R.L.
Pias
Amareleja
Alcáçovas
Sobral da Adiça
Vila Nova da Baronia
Vila Verde de Ficalho
Vila Nova de São Bento
CCAM COSTA AZUL C.R.L.
Cercal
Alfarim
Ciborro
Ermidas
Melides
Torrão
Alvalade
Comporta

Rio Mau	Meirinhas	Alvorninha	Carvalhal
Sanguedo	Redinha	A-dos-Francos	Porto Covo
Nespereira	Ilha	Foz do Arelho	Santiago de Escoural
Penhalonga	Abiul	Santa Catarina	**CCAM SÃO TEOTÓNIO C.R.L.**
Rio Moinhos	Almagreira	Serra d'el Rei	Saboia
Paço de Sousa	Vila Nova de Anços	Atouguia da Baleia	Odeceixe
Santa Marinha do Zêzere	Vila da Rainha	**CCAM LOURES, SINTRA E LITORAL C.R.L.**	São Luis
CCAM PAREDES C.R.L.	Carriço	Lousa	**CCAM NORTE ALENTEJANO C.R.L.**
Frazão	Carnide	Almargem do Bispo	Gáfete
Recarei	Santiago da Guarda	Malveira da Serra	Cabeço de Vide
CCAM DO NOROESTE C.R.L.	Camporês	São João das Lampas	**CCAM ALENTEJO CENTRAL C.R.L.**
Darque	**CCAM DE TERRAS DE SANTA MARIA C.R.L.**	**CCAM CORUCHE C.R.L.**	São Manços
Arcozelo	Escariz	Biscainho	Montoito
Silveiros	**CCAM OLIVEIRA DO BAIRRO, ALBERG. E SEVER**	**CCAM LOURINHÃ C.R.L.**	Monte de Trigo
Carapeços	Palhaça	Atalaia	Cano
Vila Seca	Porto Clérigo	Ribamar	Corval
S. J. Freixo	**CCAM BAIXO VOUGA C.R.L.**	Vimeiro	Santiago Maior
S. M. Gandra	Eixo	Marteleira	Casa Branca
Castelo do Neiva	Torreira	Cabeça Gorda	S. Romão
Macieira de Rates	**CCAM VAGOS C.R.L**	Reguengo Grande	**CCAM ALBUFEIRA C.R.L.**
CCAM P.VARZIM, V.CONDE, ESPOSENDE C.R.L.	Ouca	Moita dos Ferreiros	Guia
Mindelo	Calvão	**CCAM DE PERNES E ALCANHÕES CRL**	Paderne
Forjães	Gafanha da Vagueira	Pernes	Ferreiras

Marinhas	**CCAM DA BAIRRADA E AGUIEIRA C.R.L.**	Alcanhões	Olhos de Água
Vilarinho	Barcouço	**CCAM PORTO DE MÓS C.R.L.**	**CCAM TERRAS DO ARADE C.R.L.**
Aver-o-Mar	São Pedro de Alva	Juncal	Algoz
Vilar do Pinheiro	Vilarinho do Bairro	Serra de Santo António	Parchal
CCAM ALTO DOURO C.R.L	**CCAM BEIRA CENTRO C.R.L.**	Mendiga	Alcantarilha
Torre Dona Chama	Coja	Alqueidão da Serra	São Marcos da Serra
Izeda	S. Martinho da Cortiça	**CCAM SALVATERRA DE MAGOS C.R.L.**	**CCAM SOTAVENTO ALGARVIO C.R.L**
Pinhão	Midões	Foros de Salvaterra	Vila Nova de Cacela
Parada	**CCAM TERRAS DE VIRIATO C.R.L.**	Glória do Ribatejo	Altura
Rebordelo	Cabanas	Marinhais	Luz de Tavira
Favaios	Silgueiros	**CCAM SOBRAL DE MONTE AGRAÇO C.R.L.**	Santa Catarina da Fonte do Bispo
Vilarandelo	**CCAM REGIÃO DO FUNDÃO E SABUGAL C.R.L.**	Sapataria	Cabanas
CCAM BEIRA DOURO E LAFÕES C.R.L.	Almeida	**CCAM VILA FRANCA DE XIRA E ARRUDA CRL DOS VINHOS**	Santa Luzia
Mões	Silvares	Arranhó	Monte Gordo
Campia	Alpedrinha	Castanheira do Ribatejo	Martinlongo
Cambres	**CCAM BEIRA BAIXA (SUL) C.R.L.**	**CCAM RIBATEJO NORTE E TRAMAGAL C.R.L.**	**CCAM ALGARVE C.R.L**
Britiande	Ladoeiro	Pego	Luz
Ribeiradio	Benquerença	Riachos	Alte
Santa Cruz da Trapa	Monsanto	Bemposta	Alvor
CCAM DOURO E CÔA C.R.L.	**CCAM SERRA DA ESTRELA C.R.L**	Tramagal	Estoi
Trevões	Avô	**CCAM ENTRE TEJO E SADO C.R.L.**	Fuseta

Freixo Numão	Loriga	Águas Moura	Sagres
Ervedosa do Douro	Trinta	**CCAM RIBATEJO SUL C.R.L.**	Odiáxere
CCAM DO VALE DO TÁVORA E DOURO C.R.L.	Pínzio	Benfica do Ribatejo	Montenegro
Leomil	Freixedas	Fazendas de Almeirim	Moncarapacho
Sendim	São Romão	**CCAM ALJUSTREL E ALMODÔVAR C.R.L.**	Mexilhoeira Grande
Mosteiro	Ervedal da Beira	Montes Velhos	Alvor
Ferreirim	Venda de Galizes	**CCAM DO ALENTEJO SUL C.R.L.**	**CCAM AÇORES C.R.L.**
Alvite	Arcozelo da Serra	Beringel	Santana
CCAM TRÁS-OS-MONTES E ALTO DOURO C.R.L.	Paranhos da Beira	Cabeça Gorda	Lomba da Maia
Campeã	Vila Nova de Tazém	**CCAM NORDESTE ALENTEJANO C.R.L.**	São Sebastião
Guiães	**CCAM ZONA DO PINHAL C.R.L.**	Montargil	**CCAM TERRA QUENTE C.R.L**
CCAM DOURO E SABOR C.R.L.	Orvalho	**CCAM DE ELVAS, CAMPO MAIOR E BORBA, CRL**	Carviçais
Palaçoulo	Cabaços	Rio Moinhos	**CCAM COSTA VERDE C.R.L**
CCAM BAIXO MONDEGO C.R.L.	Cardigos	**CCAM ESTREMOZ, MONFORTE E ARRONCHES CRL**	Lever
Arazede	**CCAM ALCOBAÇA CARTAXO NAZARÉ RIO MAIOR E SANTARÉM**	Arcos	Válega
Maiorca	Valado Frades	Veiros	
Abrunheira	Vila Marmeleira	Evoramonte	
Ferreira-a-Nova	Alcobertas	**CCAM MORAVIS C.R.L.**	
Pereira do Campo	Turquel	Cabeção	

Pataias
Amiais de Baixo
Pontével
Vila Chã de Ourique

Pavia (Cabeção Branch Extension)

7.9 EUROPEAN UNION TAXONOMY ALIGNMENT TABLES

The Taxonomy metrics are presented below, using the information presented on a mandatory basis:

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

Ano 2025		Total dos ativos sustentáveis do ponto de vista ambiental (Milhões EUR)	ICD Volume de Negócios (****)	ICD CAPEX (*****)	% de cobertura (em relação ao total dos ativos) (***)	% de ativos excluídos do numerador do RAE (artigo 7.o , n.os 2 e 3, e anexo V, secção 1.1.2)	% de ativos excluídos do denominador do RAE (artigo 7.o , n.o 1, e anexo V, secção 1.2.4)
ICD principal	**Rácio dos ativos ecológicos (RAE) dos stocks**	73 022 746,7	0,41%	0,63%	31,91%	29,85%	38,24%

		Total das atividades sustentáveis do ponto de vista ambiental (Milhões EUR)	ICD Volume de negócios	ICD CAPEX	% de cobertura (em relação ao total dos ativos)	% de ativos excluídos do numerador do RAE (artigo 7.o , n.os 2 e 3, e anexo V, secção 1.1.2)	% de ativos excluídos do denominador do RAE (artigo 7.o , n.o 1, e anexo V, secção 1.2.4)
ICD adicionais	*RAE (fluxos)*	14 251 964,6	0,42%	0,35%	48,0%	52,0%	0,0%
	Carteira de negociação (*)						
	Garantias financeiras	-	0,00%	0,00%			
	Ativos sob gestão	-	0,00%	0,00%			
	Receitas de taxas e comissões (**)						

*Relativamente às instituições de crédito que não cumprem as condições estabelecidas no artigo 94.º, n.º 1, do CRR ou as condições estabelecidas no artigo 325.º-A, n.º 1, do CRR

** Receitas de taxas e comissões provenientes de serviços distintos da concessão de empréstimos e da gestão de ativos

As instituições devem divulgar informações prospetivas relativamente a estes ICD, incluindo informações em termos de metas, em conjunto com explicações pertinentes sobre a metodologia aplicada.

*** % de ativos abrangidos pelo ICD em relação ao total dos ativos dos bancos

**** com base no ICD do volume de negócios da contraparte

***** com base no ICD CapEx da contraparte, exceto para atividades de concessão de empréstimos em que se utilize o ICD do volume de negócios para a concessão de empréstimos gerais

Nota 1: Aplicável a todos os modelos de relato: as células a negro não devem ser comunicadas.

Nota 2: Os ICD relativos às taxas e comissões (folha 6) e à carteira de negociação (folha 7) só são aplicáveis a partir de 2026. A inclusão das PME nesses ICD só será aplicável sob reserva de uma avaliação de impacto com resultado positivo.

1. Assets for the calculation of GAR based on Turnover

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	aa	ab	ac	ad	ae	af
			Mitigação das alterações climáticas [MAC]					Adaptação às alterações climáticas [AAC]				Recursos hídricos e marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e Ecossistemas [BIO]				TOTAL [MAC - AAC - RHM - EC - PCP - BIO]				
Milhões de EUR		Total da quantia escriturada [bruta]	Das quais, para setores particulares para a taxonomia [elegível para a taxonomia]					Das quais, para setores particulares para a taxonomia [elegível para a taxonomia]				Das quais, para setores particulares para a taxonomia [elegível para a taxonomia]				Das quais, para setores particulares para a taxonomia [elegível para a taxonomia]				Das quais, para setores particulares para a taxonomia [elegível para a taxonomia]				Das quais, para setores particulares para a taxonomia [elegível para a taxonomia]				Das quais, para setores particulares para a taxonomia [elegível para a taxonomia]				
				Das quais, ambientalmente sustentáveis da quota de ativos ambientais [alinhados pela taxonomia]						Das quais, ambientalmente sustentáveis da quota de ativos ambientais [alinhados pela taxonomia]				Das quais, ambientalmente sustentáveis da quota de ativos ambientais [alinhados pela taxonomia]				Das quais, ambientalmente sustentáveis da quota de ativos ambientais [alinhados pela taxonomia]				Das quais, ambientalmente sustentáveis da quota de ativos ambientais [alinhados pela taxonomia]				Das quais, ambientalmente sustentáveis da quota de ativos ambientais [alinhados pela taxonomia]				
					Das quais, utilização de receitas	Das quais, de transição	Das quais, capacitadoras				Das quais, utilização de receitas	Das quais, capacitadoras				Das quais, utilização de receitas	Das quais, capacitadoras				Das quais, utilização de receitas	Das quais, capacitadoras				Das quais, utilização de receitas	Das quais, capacitadoras				Das quais, utilização de receitas	Das quais, de transição	Das quais, capacitadoras	
	RAE - ativos abrangidos tanto no numerador como no denominador																														
1,00	Empréstimos e adiantamentos, títulos de dívida e instrumentos de capital não elegíveis detidos para a consecução para efeitos do RAE	3 283 854 913,21	4 846 891 664,91	72 538 535,53	-	1 651 928,91	7 483 381,23	35 828 782,63	112 765,83	-	12 285,54	183 329,26	1 355,53	-	-	1 745 429,48	286 678,61	-	-	138 835,66	2 643,14	-	-	43 283,75	-	-	-	4 885 163 833,82	79 822 745,71	-	1 651 928,91	7 581 584,77
2,00	**Empresas financeiras**	2 566 748 686,28	263 353 951,63	23 878 753,83	-	1 651 928,91	5 915 145,58	6 343 316,40	112 765,83	-	12 285,54	58 155,48	1 355,53	-	-	346 843,44	4 751,33	-	-	138 835,66	2 643,14	-	-	43 283,75	-	-	-	279 884 886,87	29 288 557,53	-	1 651 928,91	6 925 429,10
3,00	Instituições de crédito	2 342 188 651,68	247 388 653,79	24 235 864,48	-	1 534 575,47	3 414 837,88	5 312 536,26	111 421,83	-	12 285,54	58 815,88	1 353,53	-	-	343 338,31	4 751,33	-	-	126 555,84	2 643,14	-	-	42 348,35	-	-	-	254 854 668,43	24 415 577,83	-	1 534 575,47	3 427 188,54
4,00	Empréstimos e adiantamentos	93 883 818,83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5,00	Títulos de dívida, incluindo unidades de participação	2 227 298 333,43	247 388 653,79	24 235 864,48	-	1 534 575,47	3 414 837,88	5 312 536,26	111 421,83	-	12 285,541	58 815,88	1 353,531	-	-	343 338,31	4 751,33	-	-	126 555,84	2 643,14	-	-	42 348,35	-	-	-	254 854 668,43	24 415 577,83	-	1 534 575,47	3 427 188,54
6,00	Instrumentos de capital	847 188,68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7,00	Outras empresas financeiras	254 551 974,68	15 974 291,98	4 782 891,63	-	36 346,44	3 458 248,58	35 618,14	1 343,88	-	-	1 343,88	-	-	-	26 858,48	-	-	-	3 479,82	-	-	-	1 343,88	-	-	-	16 848 145,34	4 784 248,58	-	36 346,44	3 458 248,58
8,00	dos quais, empresas de investimento	251 682 972,62	15 974 291,98	4 782 891,63	-	36 346,44	3 458 248,58	35 618,14	1 343,88	-	-	1 343,88	-	-	-	26 858,48	-	-	-	3 479,82	-	-	-	1 343,88	-	-	-	16 848 145,34	4 784 248,58	-	36 346,44	3 458 248,58
9,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10,00	Títulos de dívida, incluindo unidades de participação	251 386 149,12	15 974 291,98	4 782 891,63	-	36 346,44	3 458 248,58	35 618,14	1 343,88	-	-	1 343,88	-	-	-	26 858,48	-	-	-	3 479,82	-	-	-	1 343,88	-	-	-	16 848 145,34	4 784 248,58	-	36 346,44	3 458 248,58
11,00	Instrumentos de capital	296 825,56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12,00	dos quais, sociedades gestoras	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14,00	Títulos de dívida, incluindo unidades de participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16,00	dos quais, empresas de seguros	3 823 691,38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18,00	Títulos de dívida, incluindo unidades de participação	3 823 691,38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20,00	**Empresas não financeiras**	455 644 155,27	55 575 538,20	45 643 942,44	-	-	576 155,65	28 629 388,29	-	-	-	123 757,78	-	-	-	1 398 573,35	284 886,68	-	-	-	-	-	-	-	-	-	-	85 778 248,18	43 824 823,12	-	-	576 155,65
21,00	Empréstimos e adiantamentos	83 311 370,88	12 782 845,13	3 273 124,16	-	-	-	8 813 588,76	-	-	-	182 438,27	-	-	-	353 158,84	1 443,33	-	-	-	-	-	-	-	-	-	-	22 518 455,74	3 274 567,49	-	-	-
22,00	Títulos de dívida, incluindo unidades de participação	363 726 184,43	42 872 853,93	40 948 818,28	-	-	576 155,65	19 853 487,67	-	-	-	24 267,84	-	-	-	488 229,14	208 443,35	-	-	-	-	-	-	-	-	-	-	59 159 751,67	40 547 264,43	-	-	576 155,65
23,00	Instrumentos de capital	8 594,98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24,00	**Pro Rata**	5 587 899 598,32	4 588 748 428,57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 588 748 428,57	-	-	-	-
25,00	dos quais, empréstimos concedidos por imóvel de habitação	4 956 226 824,64	4 956 226 824,64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 956 226 824,64	-	-	-	-
26,00	dos quais, empréstimos para a renovação de edifícios	22 827 881,35	22 827 881,35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22 827 881,35	-	-	-	-
27,00	dos quais, empréstimos colaterais	38 455 419,34	38 455 419,34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38 455 419,34	-	-	-	-
28,00	**Financiamento do setor público local**	457 883 233,57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29,00	Financiamento à habitação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30,00	Outras financiamentos do setor público local	457 883 233,57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31,00	**Canções obtidas por aquisição de ganhos bens imóveis residenciais e comerciais**	197 785 833,38	197 785 833,38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	197 785 833,38	-	-	-	-
32,00	**Ativos reais (ou numerador para efeitos do cálculo do RAE) abrangidos no denominador**	8 618 455 805,88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33,00	**Empresas financeiras e não financeiras**	7 855 578 885,25																													
34,00	PME e empresas não financeiras (filiais de PME) não sujeitas às obrigações de divulgação do NFRD	7 855 316 587,42																													
35,00	Empréstimos e adiantamentos	3 687 228 802,84																													
36,00	dos quais, empréstimos concedidos por imóvel comercial	3 137 257 785,02																													
37,00	dos quais, empréstimos para a renovação de edifícios	-																													
38,00	Títulos de dívida, incluindo unidades de participação	558 734 186,55																													
39,00	Instrumentos de capital	177 382 378,48																													
40,00	Contrapartes de pequenas empresas não sujeitas às obrigações de divulgação do NFRD	82 297,88																													
41,00	Empréstimos e adiantamentos	82 297,88																													
42,00	Títulos de dívida, incluindo unidades de participação	-																													
43,00	Instrumentos de capital	-																													
44,00	**Derivados**	684 895 678,52																													
45,00	**Empréstimos interbancários à vista**	42 588 455,34																													
46,00	**Ativos de comércio e equivalentes a**	158 727 345,45																													
47,00	**Outras categorias de ativos [p. ex.: goodwill, produtos de base, etc.]**	672 824 155,26																													
48,00	**RAE total dos ativos**	17 015 523 384,26	4 846 891 664,91	72 538 535,53	-	1 651 928,91	7 483 381,23	35 828 782,63	112 765,83	-	12 285,54	183 329,26	1 355,53	-	-	1 745 429,48	286 678,61	-	-	138 835,66	2 643,14	-	-	43 283,75	-	-	-	4 885 163 833,82	79 822 745,71	-	1 651 928,91	7 581 584,77
49,00	**Ativos não abrangidos para efeitos do cálculo do RAE**	11 823 573 388,10																													
50,00	**Administrações centrais e emissores**	3 423 442 554,81																													
51,00	**Empresas não sujeitas às obrigações de divulgação do NFRD**	1 421 585 154,81																													
52,00	**Carteira de negociação**	178 552 888,67																													
53,00	**Total dos ativos**	28 842 389 852,04	4 846 891 664,91	72 538 535,53	-	1 651 928,91	7 483 381,23	35 828 782,63	112 765,83	-	12 285,54	183 329,26	1 355,53	-	-	1 745 429,48	286 678,61	-	-	138 835,66	2 643,14	-	-	43 283,75	-	-	-	4 885 163 833,82	79 822 745,71	-	1 651 928,91	7 581 584,77
Passivos contingentes - empresas sujeitas às obrigações de divulgação do NFRD																															
54,00	Garantias financeiras	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55,00	Ativos sob gestão	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56,00	Das quais, títulos de dívida	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57,00	Das quais, instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

1. Assets for the calculation of GAR based on Capex

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	ab	ac	ad	ae	af
		31 Dezembro 2025																														
			Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas (AAC)				Recursos hídricos e marinhos				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossistemas				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)				
			Das quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Das quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Das quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Das quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Das quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Das quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)								
				Das quais, rurtentáveis da pantade vista ambiental (alinhadas pela taxonomia)					Das quais, rurtentáveis da pantade vista ambiental (alinhadas pela taxonomia)				Das quais, rurtentáveis da pantade vista ambiental (alinhadas pela taxonomia)				Das quais, rurtentáveis da pantade vista ambiental (alinhadas pela taxonomia)				Das quais, rurtentáveis da pantade vista ambiental (alinhadas pela taxonomia)				Das quais, rurtentáveis da pantade vista ambiental (alinhadas pela taxonomia)								
Milhões de EUR		Total da quantia escriturada (bruta)			Das quais, utilização de receitas	Das quais, de transição	Das quais, capacitantes			Das quais, utilização de receitas	Das quais, capacitantes			Das quais, utilização de receitas	Das quais, capacitantes			Das quais, utilização de receitas	Das quais, capacitantes			Das quais, utilização de receitas	Das quais, capacitantes			Das quais, utilização de receitas	Das quais, capacitantes					Das quais, utilização de receitas	Das quais, de transição	Das quais, capacitantes
	RAE - ativos abrangidos (conta ao numerador) como % dos ativos abrangidos (conta ao denominador)																															
1,00	Empréstimos e adiantamentos, títulos de dívida e instrumentos de capital não elegíveis detidos para negociação para o cálculo do RAE	9 203 064 919,26	4 880 834 844,69	110 722 248,19	-	4 793 350,17	8 078 326,92	13 978 684,63	132 344,02	-	2 376,19	155 595,51	7 236,35	-	1 766,09	1 890 505,38	758 867,43	-	1 766,09	55 124,56	2 649,14	-	1 766,09	14 563,65	2 986,30	-	1 766,09	4 896 929 318,42	111 626 331,43	-	4 793 350,17	8 087 767,49
2,00	**Empresas financeiras**	2 566 740 606,20	254 155 180,27	44 950 175,96	-	4 793 350,17	7 627 300,12	10 116 047,36	132 344,02	-	2 376,19	92 845,09	7 236,35	-	1 766,09	290 369,54	2 376,19	-	1 766,09	55 124,56	2 649,14	-	1 766,09	14 563,65	2 986,30	-	1 766,09	264 724 120,47	45 097 767,97	-	4 793 350,17	7 626 740,69
3,00	Instituições de crédito	2 312 108 631,60	240 569 725,18	39 208 686,28	-	4 785 528,04	2 720 399,94	10 108 225,23	######	-	2 376,19	92 845,09	7 236,35	-	1 766,09	290 369,54	2 376,19	-	1 766,09	55 124,56	#####	-	1 766,09	######	#####	-	1 766,09	251 130 853,25	39 356 278,29	-	4 785 528,04	2 729 840,51
4,00	Empréstimos e adiantamentos	38 968 881,09	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5,00	Títulos de dívida, incluindo unidades de participação	2 272 798 993,43	240 569 725,18	39 208 686,28	-	4 785 528,04	2 720 399,94	10 108 225,23	######	-	2 376,19	92 845,09	7 236,35	-	1 766,09	290 369,54	2 376,19	-	1 766,09	55 124,56	#####	-	1 766,09	######	#####	-	1 766,09	251 130 853,25	39 356 278,29	-	4 785 528,04	2 729 840,51
6,00	Instrumentos de capital	647 188,60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7,00	Outras empresas financeiras	254 631 974,60	13 585 455,09	5 741 489,68	-	7 822,13	4 906 900,18	7 822,13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13 593 277,22	5 741 489,68	-	7 822,13	4 906 900,18
8,00	das quais, empresas de investimento	251 602 372,62	13 585 455,09	5 741 489,68	-	7 822,13	4 906 900,18	7 822,13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13 593 277,22	5 741 489,68	-	7 822,13	4 906 900,18
9,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10,00	Títulos de dívida, incluindo unidades de participação	251 386 143,12	13 585 455,09	5 741 489,68	-	7 822,13	4 906 900,18	7 822,13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13 593 277,22	5 741 489,68	-	7 822,13	4 906 900,18
11,00	Instrumentos de capital	216 229,50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12,00	das quais, sociedades gestoras	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14,00	Títulos de dívida, incluindo unidades de participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16,00	das quais, empresas de seguros	3 029 601,98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18,00	Títulos de dívida, incluindo unidades de participação	3 029 601,98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20,00	**Empresas não financeiras**	433 641 135,27	100 183 649,95	65 772 072,23	-	-	451 026,80	3 862 637,27	-	-	-	62 750,42	-	-	-	1 600 135,84	756 491,23	-	-	-	-	-	-	-	-	-	-	105 709 173,48	66 528 563,46	-	-	451 026,80
21,00	Empréstimos e adiantamentos	63 911 378,80	10 790 289,29	4 883 647,89	-	-	-	3 198 867,00	-	-	-	51 967,15	-	-	-	1 325 162,41	626 492,91	-	-	-	-	-	-	-	-	-	-	15 366 285,86	5 510 140,79	-	-	-
22,00	Títulos de dívida, incluindo unidades de participação	369 726 161,49	89 393 360,66	60 888 424,24	-	-	451 026,80	663 770,27	-	-	-	10 783,27	-	-	-	274 973,42	129 998,32	-	-	-	-	-	-	-	-	-	-	90 342 887,62	61 018 422,67	-	-	451 026,80
23,00	Instrumentos de capital	3 594,98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24,00	**Familiar**	5 607 893 990,32	4 388 710 120,57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 388 710 120,57	-	-	-	-
25,00	das quais, empréstimos caucionados por imóveis de habitação	4 336 226 824,64	4 336 226 824,64																									4 336 226 824,64				
26,00	das quais, empréstimos para a renovação de edifícios	22 027 881,99	22 027 881,99	-	-	-	-	-	-	-	-																	22 027 881,99	-	-	-	-
27,00	das quais, empréstimos automóveis	30 455 413,94	30 455 413,94																									30 455 413,94	-	-	-	-
28,00	**Financiamento do setor público local**	457 003 293,57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29,00	Financiamento à habitação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30,00	Outros financiamentos do setor público local	457 003 293,57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31,00	**Coberto obtido por aquisição de penhor: bens imóveis residenciais e comerciais**	137 785 893,90	137 785 893,90	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	137 785 893,90	-	-	-	-
32,00	**Ativos excluídos do numerador para efeitos do cálculo do RAE (abrangidos no denominador)**	8 610 465 065,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33,00	**Empresas financeiras e não financeiras**	7 055 978 805,33																														
34,00	PME e empresas não financeiras (distintas de PME) não sujeitas às obrigações de divulgação da NFRD	7 055 916 587,47																														
35,00	Empréstimos e adiantamentos	6 487 220 022,04																														
36,00	das quais, empréstimos caucionados por imóveis comerciais	4 197 257 703,32																														
37,00	das quais, empréstimos para a renovação de edifícios	-																														
38,00	Títulos de dívida, incluindo unidades de participação	390 794 186,95																														
39,00	Instrumentos de capital	177 902 378,48																														
40,00	Contrapartes do setor não sujeitas às obrigações de divulgação da NFRD	62 217,86																														
41,00	Empréstimos e adiantamentos	62 217,86																														
42,00	Títulos de dívida, incluindo unidades de participação	-																														
43,00	Instrumentos de capital	-																														
44,00	**Derivados**	681 035 678,52																														
45,00	**Empréstimos interbancários à vista**	42 698 496,34																														
46,00	**Ativos de negociação e equivalentes**	158 727 945,45																														
47,00	**Outras categorias de ativos (p. ex.: goodwill, produtos de base, etc.)**	672 024 139,36																														
48,00	**RAE total dos ativos**	17 813 929 984,24	4 880 834 844,69	110 722 248,19	-	4 793 350,17	8 078 326,92	13 978 684,63	132 344,02	-	2 376,19	155 595,51	7 236,35	-	1 766,09	1 890 505,38	758 867,43	-	1 766,09	55 124,56	2 649,14	-	1 766,09	14 563,65	2 986,30	-	1 766,09	4 896 929 318,42	111 626 331,43	-	4 793 350,17	8 087 767,49
49,00	**Ativos não abrangidos para efeitos do cálculo do RAE**	11 029 379 905,68																														
50,00	**Administrações centrais e bancos centrais**	9 429 442 634,01																														
51,00	**Parcelas em risco sobre bancos centrais**	1 421 585 194,00																														
52,00	**Carteira de negociação**	178 352 080,67																														
53,00	**Total dos ativos**	28 842 909 892,94	4 880 834 844,69	110 722 248,19	-	4 793 350,17	8 078 326,92	13 978 684,63	132 344,02	-	2 376,19	155 595,51	7 236,35	-	1 766,09	1 890 505,38	758 867,43	-	1 766,09	55 124,56	2 649,14	-	1 766,09	14 563,65	2 986,30	-	1 766,09	4 896 929 318,42	111 626 331,43	-	4 793 350,17	8 087 767,49
	Parcelas em risco extrapatrimonial - empresas sujeitas às obrigações de divulgação da NFRD																															
54,00	Garantias financeiras	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55,00	Ativos sob gestão	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56,00	Das quais, títulos de dívida	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57,00	Das quais, instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

1. Assets for the calculation of GAR based on Turnover

1. Assets for the calculation of GAR based on Turnover

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	ab	ac	ad	ae	af
			31 Dezembro 2025																													
	Milhões de EUR		Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas (AAC)				Recursos hídricos e marinhos (RHM)				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossistemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)				
			Dos quais, para efeitos pertinentes para a taxonomia (elegíveis para taxonomia)					Dos quais, para efeitos pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para efeitos pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para efeitos pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para efeitos pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para efeitos pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para efeitos pertinentes para a taxonomia (elegíveis para taxonomia)				
		Total da quantia escriturada [bruta]		Dos quais, ambientalmente sustentáveis (alinhados pela taxonomia)					Dos quais, ambientalmente sustentáveis (alinhados pela taxonomia)				Dos quais, ambientalmente sustentáveis (alinhados pela taxonomia)				Dos quais, ambientalmente sustentáveis (alinhados pela taxonomia)				Dos quais, ambientalmente sustentáveis (alinhados pela taxonomia)				Dos quais, ambientalmente sustentáveis (alinhados pela taxonomia)				Dos quais, ambientalmente sustentáveis (alinhados pela taxonomia)				
					Dos quais, utilização do recoitar	Dos quais, do transição	Dos quais, capacitantes				Dos quais, capacitantes				Dos quais, capacitantes				Dos quais, capacitantes				Dos quais, capacitantes				Dos quais, capacitantes				
	RAE - ativos abrangidos tanto no numerador como no denominador																															
1,00	Emprestimos e adiantamentos, títulos de dívida e instrumentos de capital não detidos para negociação para o RAE	1643 727 516,49	895 279 214,48	14 103 722,07	-	48 462,61	872 845,26	16 245 088,57	143 408,90	-	124 044,57	171 261,22	3 347,69	-	-	2 843 251,36	#####	-	-	10 811,77	-	-	-	849,08	-	-	-	914 550 476,48	14 251 964,60	-	48 462,61	996 889,83
2,00	**Empresas financeiras**	232 513 462,31	24 883 917,39	2 722 174,31	-	48 462,61	301 645,57	148 814,35	21 210,20	-	1 853,86	4 245,39	-	-	-	20 774,46	-	-	-	10 811,77	-	-	-	849,08	-	-	-	25 069 412,43	2 743 392,51	-	48 462,61	303 499,44
3,00	Instituições de crédito	232 513 462,31	24 883 917,39	2 722 174,31	-	48 462,61	301 645,57	148 814,35	21 210,20	-	1 853,86	4 245,39	-	-	-	20 774,46	-	-	-	10 811,77	-	-	-	849,08	-	-	-	25 069 412,43	2 743 392,51	-	48 462,61	303 499,44
4,00	Empréstimos e adiantamentos	20 000 000,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5,00	Títulos de dívida, incluindo unidades de participação	212 513 462,31	24 883 917,39	2 722 174,31	-	48 462,61	301 645,57	148 814,35	21 210,20	-	1 853,86	4 245,39	-	-	-	20 774,46	-	-	-	10 811,77	-	-	-	849,08	-	-	-	25 069 412,43	2 743 392,51	-	48 462,61	303 499,44
6,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7,00	Outras empresas financeiras	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8,00	das quais, empresas de investimento	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10,00	Títulos de dívida, incluindo unidades de participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12,00	das quais, sociedades gestoras	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14,00	Títulos de dívida, incluindo unidades de participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16,00	das quais, empresas de seguros	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18,00	Títulos de dívida, incluindo unidades de participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20,00	**Empresas não financeiras**	275 806 436,86	22 481 661,59	11 381 547,76	-	-	571 199,69	16 096 274,22	122 190,70	-	122 190,70	167 015,83	3 347,69	-	-	2 822 476,90	#####	-	-	-	-	-	-	-	-	-	-	41 567 428,55	11 508 572,10	-	-	693 390,39
21,00	Empréstimos e adiantamentos	40 622 436,47	3 070 309,93	66 317,35	-	-	-	3 039 330,26	-	-	-	35 317,68	-	-	-	342 233,30	497,43	-	-	-	-	-	-	-	-	-	-	6 487 171,17	66 814,78	-	-	-
22,00	Títulos de dívida, incluindo unidades de participação	235 184 000,39	19 411 351,66	11 315 230,41	-	-	571 199,69	13 056 943,96	122 190,70	-	122 190,70	131 698,15	3 347,69	-	-	2 480 243,60	988,51	-	-	-	-	-	-	-	-	-	-	35 080 257,38	11 441 757,32	-	-	693 390,39
23,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24,00	**Famílias**	1102 044 828,25	841 422 626,14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	841 422 626,14	-	-	-	-
25,00	das quais, empréstimos caucionados por imóveis de habitação	834 526 568,39	834 526 568,39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	834 526 568,39	-	-	-	-
26,00	das quais, empréstimos para renovação de edifícios	2 350 085,83	2 350 085,83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 350 085,83	-	-	-	-
27,00	das quais, empréstimos automóveis	4 745 971,92	4 745 971,92	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 745 971,92	-	-	-	-
28,00	**Financiamento do setor público local**	27 071 579,71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29,00	Financiamento à habitação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30,00	Outros financiamentos do setor público local	27 071 579,71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31,00	**Coberturas obtidas por aquisição de penhores: bens imóveis residenciais e comerciais**	6 291 009,36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 291 009,36	-	-	-	-
32,00	**Ativos excluídos do numerador para efeitos do cálculo do RAE (abrangidos no denominador)**	1782 729 090,57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33,00	**Empresas financeiras e não financeiras**	1680 702 641,53																														
34,00	PME e empresas não financeiras (distintas de PME) não sujeitas às obrigações de divulgação da NFRD	1680 702 641,53																														
35,00	Empréstimos e adiantamentos	1680 702 641,53																														
36,00	das quais, empréstimos caucionados por imóveis comerciais	916 500 582,45																														
37,00	das quais, empréstimos para renovação de edifícios	-																														
38,00	Títulos de dívida, incluindo unidades de participação	-																														
39,00	Instrumentos de capital	-																														
40,00	Contrapartes de países terceiros não sujeitas às obrigações de divulgação da NFRD	-																														
41,00	Empréstimos e adiantamentos	-																														
42,00	Títulos de dívida, incluindo unidades de participação	-																														
43,00	Instrumentos de capital	-																														
44,00	**Derivados**	102 026 449,04																														
45,00	**Empréstimos interbancários à vista**	-																														
46,00	**Ativos em numerário e equivalentes a numerário**	-																														
47,00	**Outras categorias de ativos (p. ex.: goodwill, produtos de base, etc.)**	-																														
48,00	**RAE total dos ativos**	3 426 456 607,06	895 279 214,48	14 103 722,07	-	48 462,61	872 845,26	16 245 088,57	143 408,90	-	124 044,57	171 261,22	3 347,69	-	-	2 843 251,36	#####	-	-	10 811,77	-	-	-	849,08	-	-	-	914 550 476,48	14 251 964,60	-	48 462,61	996 889,83

2. GAR sector information based on Turnover

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	ab	ac	ad	ae	af
			31Dezembro2025																													
	Milhões de EUR	Total da quantia escriturada (bruta)	Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas (AAC)				Recursos hídricos e marinhos (RHM)				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossistemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)				
			Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)								
				Dos quais, ambientalmente sustentáveis segundo a taxonomia					Dos quais, ambientalmente sustentáveis segundo a taxonomia				Dos quais, ambientalmente sustentáveis segundo a taxonomia				Dos quais, ambientalmente sustentáveis segundo a taxonomia				Dos quais, ambientalmente sustentáveis segundo a taxonomia				Dos quais, ambientalmente sustentáveis segundo a taxonomia				Dos quais, ambientalmente sustentáveis segundo a taxonomia			
					Dos quais, utilização do receitar	Dos quais, de transição	Dos quais, capacitantes			Dos quais, utilização do receitar	Dos quais, capacitantes			Dos quais, utilização do receitar	Dos quais, capacitantes			Dos quais, utilização de	Dos quais, capacitantes			Dos quais, utilização de	Dos quais, capacitantes			Dos quais, utilização do receitar	Dos quais, capacitantes			Dos quais, utilização do receitar	Dos quais, de transição	Dos quais, capacitantes
	RAE - ativos abrangidos tanto no numerador como no denominador																															
1,00	Empréstimos a adiantamentos, títulos de dívida e instrumentos de capital não elegíveis para qualificação para [...] RAE	1643 727 516,49	895 469 684,84	11 154 651,26	-	121 794,71	309 595,51	6 101 883,31	51 193,00	-	1673,85	112 175,81	418,46	-	-	22 059 520,36	644 899,66	-	-	4556,81	-	-	-	-	-	-	-	923 747 821,13	11 851 162,38	-	121 794,71	311 269,35
2,00	**Empresas financeiras**	232 513 462,31	24 484 998,41	2 865 295,78	-	121 794,71	229 250,94	155 357,73	37 519,15	-	-	6 792,62	-	-	-	23 633,11	-	-	-	4556,81	-	-	-	-	-	-	-	24 675 338,67	2 902 814,93	-	121 794,71	229 250,94
3,00	Instituições de crédito	232 513 462,31	24 484 998,41	********	-	******	229 250,94	155 357,73	37 519,15	-	-	6 792,62	-	-	-	23 633,11	-	-	-	****	-	-	-	-	-	-	-	24 675 338,67	2 902 814,93	-	121 794,71	229 250,94
4,00	Empréstimos e adiantamentos	20 000 000,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5,00	Títulos de dívida, incluindo as unidades de participação	212 513 462,31	24 484 998,41	2 865 295,78	-	121 794,71	229 250,94	155 357,73	37 519,15	-	-	6 792,62	-	-	-	23 633,11	-	-	-	4556,81	-	-	-	-	-	-	-	24 675 338,67	2 902 814,93	-	121 794,71	229 250,94
6,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7,00	Outras empresas financeiras	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8,00	das quais, empresas de investimento	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10,00	Títulos de dívida, incluindo as unidades de participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11,00	Instrumentos de capital	-	-	-	[redacted]	-	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-
12,00	das quais, sociedades gestoras	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14,00	Títulos de dívida, incluindo as unidades de participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15,00	Instrumentos de capital	-	-	-	[redacted]	-	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-
16,00	das quais, empresas de seguros	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18,00	Títulos de dívida, incluindo as unidades de participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19,00	Instrumentos de capital	-	-	-	[redacted]	-	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-
20,00	**Empresas não financeiras**	275 806 436,86	23 071 050,94	8 289 359,48	-	-	80 344,57	5 946 525,58	13 673,85	-	1673,85	105 383,18	418,46	-	-	22 035 887,26	644 899,66	-	-	-	-	-	-	-	-	-	-	51 150 846,96	8 948 347,45	-	-	82 018,42
21,00	Empréstimos e adiantamentos	40 622 436,47	1 349 072,11	263 417,13	-	-	-	1 192 309,58	-	-	-	17 907,56	-	-	-	456 642,69	215 885,54	-	-	-	-	-	-	-	-	-	-	2 924 931,94	479 502,67	-	-	-
22,00	Títulos de dívida, incluindo as unidades de participação	235 184 000,39	21 722 978,82	8 025 738,35	-	-	80 344,57	4 844 216,00	13 673,85	-	1673,85	87 475,63	418,46	-	-	21 579 244,57	429 014,12	-	-	-	-	-	-	-	-	-	-	48 232 915,02	8 468 844,78	-	-	82 018,42
23,00	Instrumentos de capital	-	-	-	[redacted]	-	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-	-	[redacted]	-	-
24,00	**Famílias**	1102 044 828,25	841 622 626,14	-	-	-	-	-	-	-	-	[redacted]				[redacted]				-	-	-	-	-	-	-	-	841 622 626,14	-	-	-	-
25,00	recursos tudo mar tem atenção que hábpreo	834 526 568,39	834 526 568,39	-	-	-	-	-	-	-	-																	**********	-	-	-	-
26,00	das quais, empréstimos para a renovação de edifícios	2 350 085,83	2 350 085,83	-	-	-	-	-	-	-	-																	2 350 085,83	-	-	-	-
27,00	das quais, empréstimos automóveis	4 745 971,92	4 745 971,92	-	-	-	-	[redacted]																				4 745 971,92	-	-	-	-
28,00	**Financiamento do setor público local**	27 071 579,71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29,00	Financiamento à habitação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30,00	Outro financiamento do setor público local	27 071 579,71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31,00	**Coberturas obtidas por aquisição de posse: bens imóveis residenciais e comerciais**	6 291 009,36	6 291 009,36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 291 009,36	-	-	-	-
32,00	**Ativos excluídos do numerador para efeitos do cálculo do RAE (abrangidos no denominador)**	1782 729 090,57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33,00	**Empresas financeiras e não financeiras**	1680 702 641,53	[redacted]																													
34,00	PME e empresas não financeiras (diferentes de PME) não sujeitas à obrigação de divulgação da NFRD	1680 702 641,53																														
35,00	Empréstimos e adiantamentos	1680 702 641,53																														
36,00	das quais, empréstimos com garantia por imóveis comerciais	916 500 582,45																														
37,00	das quais, empréstimos para a renovação de edifícios	-																														
38,00	Títulos de dívida, incluindo as unidades de participação	-																														
39,00	Instrumentos de capital	-																														
40,00	Contrapartes do setor não financeiro não sujeitas à obrigação de divulgação da NFRD	-																														
41,00	Empréstimos e adiantamentos	-																														
42,00	Títulos de dívida, incluindo as unidades de participação	-																														
43,00	Instrumentos de capital	-																														
44,00	**Derivados**	102 026 449,04																														
45,00	**Empréstimos interbancários à vista**	-																														
46,00	**Ativos em numerário e equivalentes a numerário**	-																														
47,00	**Outra categoria de ativos (p. ex.: goodwill, produtos de bens, etc.)**	-																														
48,00	**RAE total dos ativos**	3 426 456 607,06	895 469 684,84	11 154 651,26	-	121 794,71	309 595,51	6 101 883,31	51 193,00	-	1673,85	112 175,81	418,46	-	-	22 059 520,36	644 899,66	-	-	4556,81	-	-	-	-	-	-	-	923 747 821,13	11 851 162,38	-	121 794,71	311 269,35

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
		Mitigação das alterações climáticas [MAC]				Adaptação às alterações climáticas [AAC]				Recursos hídricos e marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e ecossistemas [BIO]				TOTAL [MAC - AAC - RHM - EC - PCP - BIO]			
Discriminação por setor - nível de 4 dígitos da NACE [código e título]		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD	
		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]	
		Milhão de EUR	Dos quais, contratário do pacto de sinta ambiental [MAC]	Milhão de EUR	Dos quais, contratário do pacto de sinta ambiental [MAC]	Milhão de EUR	Dos quais, contratário do pacto de sinta ambiental [AAC]	Milhão de EUR	Dos quais, contratário do pacto de sinta ambiental [AAC]	Milhão de EUR	Dos quais, contratário do pacto de sinta ambiental [RHM]	Milhão de EUR	Dos quais, contratário do pacto de sinta ambiental [RHM]	Milhão de EUR	Dos quais, contratário do pacto de sinta ambiental [EC]	Milhão de EUR	Dos quais, contratário do pacto de sinta ambiental [EC]	Milhão de EUR	Dos quais, contratário do pacto de sinta ambiental [PCP]	Milhão de EUR	Dos quais, contratário do pacto de sinta ambiental [PCP]	Milhão de EUR	Dos quais, contratário do pacto de sinta ambiental [BIO]	Milhão de EUR	Dos quais, contratário do pacto de sinta ambiental [BIO]	Milhão de EUR	Dos quais, contratário do pacto de sinta ambiental [MAC - AAC - RHM - EC - PCP - BIO]	Milhão de EUR	Dos quais, contratário do pacto de sinta ambiental [MAC - AAC - RHM - EC - PCP - BIO]
1,00	02.10 Silvicultura e outras atividades florestais	.	.			.	.																					.	
2,00	02.20 Exploração florestal	.	.			.	.																					.	
3,00	02.30 Colheita de cortiça, resina e seiva de outros produtos florestais, exceto madeira	.	.			.	.																					.	
4,00	02.40 Atividades dos serviços relacionados com a silvicultura e exploração florestal	.	.			.	.																					.	
5,00	03.10 Atividades dos serviços relacionados com a extração de petróleo e gás, exceto a prospeção	.	.			.	.																					.	
6,00	16.10 Serração, aplainamento e impregnação de madeira	.	.			.	.																					.	
7,00	16.21 Fabricação de folheados e painéis à base de madeira	.	.			.	.																					.	
8,00	16.22 Parqueteria	.	.			.	.																					.	
9,00	16.23 Fabricação de outras obras de carpintaria para a construção	.	.			.	.																					.	
10,00	16.24 Fabricação de embalagens de madeira	.	.			.	.																					.	
11,00	16.29 Fabricação de outras obras de madeira, de cestaria e espartaria; indústria da cortiça	.	.			.	.																					.	
12,00	17.11 Fabricação de pasta	.	.			.	.																					.	
13,00	17.12 Fabricação de papel e de cartão [exceto canelado]	.	.			.	.																					.	
14,00	17.21 Fabricação de papel e de cartão canelados e de embalagens de papel e cartão	.	.			.	.																					.	
15,00	17.22 Fabricação de artigos de papel para uso doméstico e sanitário	.	.			.	.																					.	
16,00	17.23 Fabricação de artigos de papel para papelaria	.	.			.	.																					.	
17,00	17.24 Fabricação de papel de parede	.	.			.	.																					.	
18,00	17.29 Fabricação de outros artigos de pasta de papel, de papel e de cartão	.	.			.	.																					.	
19,00	20.11 Fabricação de gases industriais	.	.			.	.																					.	
20,00	20.13 Fabricação de outros produtos químicos inorgânicos de base	.	.			.	.																					.	
21,00	20.14 Fabricação de outros produtos químicos orgânicos de base	2 874 538,38	.			2 874 538,38	.			2 874 538,38	.			2 874 538,38	.			2 874 538,38	.			2 874 538,38	.			2 874 538,38	.		
22,00	20.15 Fabricação de adubos e de compostos azotados	.	.			.	.																					.	
23,00	20.16 Fabricação de matérias plásticas sob formas primárias	.	.			.	.																					.	
24,00	22.11 Fabricação de pneus e câmaras de ar; recauchutagem de pneus	.	.			.	.																					.	
25,00	22.19 Fabricação de outros produtos de borracha	.	.			.	.																					.	
26,00	22.21 Fabricação de chapas, folhas, tubos e perfis de plásticos	.	.			.	.																					.	
27,00	22.22 . Fabricação de embalagens de plásticos	.	.			.	.																					.	
28,00	22.23 Fabricação de artigos de plásticos para a construção	.	.			.	.																					.	
29,00	22.29 Fabricação de outros artigos de plásticos	.	.			.	.																					.	
30,00	23.11 Fabricação de vidro plano	.	.			.	.																					.	
31,00	23.12 Moldagem e transformação de vidro plano	.	.			.	.																					.	
32,00	23.13 Fabricação de vidro de embalagem e variolaria [vidro oco]	.	.			.	.																					.	
33,00	23.14 Fabricação de fibras de vidro	.	.			.	.																					.	
34,00	23.19 Fabricação e transformação de outro vidro [incluindo vidro técnico]	.	.			.	.																					.	
35,00	23.20 Fabricação de produtos cerâmicos refratários	.	.			.	.																					.	
36,00	23.31 Fabricação de azulejos, ladrilhos, mosaicos e placas de cerâmica	.	.			.	.																					.	
37,00	23.32 Fabricação de tijolos, telhas e de outros produtos cerâmicos para a construção	.	.			.	.																					.	
38,00	23.41 Fabricação de artigos cerâmicos de uso doméstico e ornamental	.	.			.	.																					.	
39,00	23.42 Fabricação de artigos cerâmicos para uso sanitário	.	.			.	.																					.	
40,00	23.43 Fabricação de isoladores e peças isolantes em cerâmica	.	.			.	.																					.	
41,00	23.44 Fabricação de outros produtos cerâmicos para uso técnico	.	.			.	.																					.	
42,00	23.49 Fabricação de outros produtos cerâmicos não refratários	.	.			.	.																					.	
43,00	23.51 Fabricação de cimento	.	.			.	.																					.	
44,00	23.52 Fabricação de cal e gesso	.	.			.	.																					.	
45,00	23.61 Fabricação de produtos de betão para a construção	.	.			.	.																					.	
46,00	23.62 Fabricação de produtos de gesso para a construção	.	.			.	.																					.	
47,00	23.63 Fabricação de betão pronto	.	.			.	.																					.	
48,00	23.64 Fabricação de argamassas	.	.			.	.																					.	
49,00	23.65 Fabricação de produtos de fibrocimento	.	.			.	.																					.	
50,00	23.69 Fabricação de outros produtos de betão, gesso e cimento	.	.			.	.																					.	
51,00	23.70 Serragem, corte e acabamento de rochas ornamentais e de outras pedras de construção	.	.			.	.																					.	
52,00	23.91 Fabricação de produtos abrasivos	.	.			.	.																					.	
53,00	23.99 Fabricação de outros produtos minerais não metálicos, n.e.	.	.			.	.																					.	
54,00	24.10 Siderurgia e fabricação de ferroligas	.	.			.	.																					.	
55,00	24.20 Fabricação de tubos, condutas, perfis ocos e respetivos acessórios, de aço	.	.			.	.																					.	
56,00	24.31 Estiragem a frio	.	.			.	.																					.	
57,00	24.32 Laminagem a frio de tiras em banda	.	.			.	.																					.	
58,00	24.33 Perfilagem a frio	.	.			.	.																					.	
59,00	24.34 Trefilagem a frio	.	.			.	.																					.	
60,00	24.42 Obtenção e primeira transformação de alumínio	.	.			.	.																					.	
61,00	24.51 Fundição de ferro fundido	.	.			.	.																					.	
62,00	24.52 Fundição de aço	.	.			.	.																					.	
63,00	24.53 Fundição de metais leves	.	.			.	.																					.	
64,00	25.11 Fabricação de estruturas de canalizações metálicas	3 115,26	158,88			3 115,26	.			3 115,26	.			3 115,26	.			3 115,26	.			3 115,26	.			3 115,26	158,88		
65,00	25.12 Fabricação de portas, janelas e elementos similares em metal	.	.			.	.																					.	
66,00	25.21 Fabricação de caldeiras e radiadores para aquecimento central	.	.			.	.																					.	
67,00	25.29 Fabricação de outros reservatórios e recipientes metálicos	.	.			.	.																					.	
68,00	25.30 Fabricação de geradores de vapor [exceto caldeiras para aquecimento central]	.	.			.	.																					.	
69,00	25.40 Fabricação de armas e munições	.	.			.	.																					.	
70,00	25.50 Fabricação de produtos forjados, estampados e laminados; metalurgia dos pós	.	.			.	.																					.	
71,00	25.61 Tratamento e revestimento de metais	.	.			.	.																					.	
72,00	25.62 Atividades de mecânica geral	.	.			.	.																					.	
73,00	25.71 Fabricação de cutelaria	.	.			.	.																					.	
74,00	25.72 Fabricação de fechaduras, dobradiças e de outras ferragens	.	.			.	.																					.	
75,00	25.73 Fabricação de ferramentas	.	.			.	.																					.	
76,00	25.91 Fabricação de embalagens metálicas pesadas	.	.			.	.																					.	
77,00	25.92 Fabricação de embalagens metálicas ligeiras	.	.			.	.																					.	
78,00	25.93 Fabricação de produtos de arame, cordoalha e molas metálicas	.	.			.	.																					.	

	Discriminação por setor - nível de 4 dígitos da NACE (código e título)	Mitigação das alterações climáticas [MAC]				Adaptação às alterações climáticas [AAC]				Recursos hídricos e marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e Ecossistemas [BIO]				TOTAL [MAC - AAC - RHM - EC - PCP - BIO]			
		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não cotadas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não cotadas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não cotadas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não cotadas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não cotadas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não cotadas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não cotadas não financeiras não sujeitas a NFRD	
		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]		Quantia reembolsada [brata]	
		Milhões de EUR	Dos quais, contratáveis da quota do ciclo ambiental [MAC]	Milhões de EUR	Dos quais, contratáveis da quota do ciclo ambiental [MAC]	Milhões de EUR	Dos quais, contratáveis da quota do ciclo ambiental [AAC]	Milhões de EUR	Dos quais, contratáveis da quota do ciclo ambiental [AAC]	Milhões de EUR	Dos quais, contratáveis da quota do ciclo ambiental [RHM]	Milhões de EUR	Dos quais, contratáveis da quota do ciclo ambiental [RHM]	Milhões de EUR	Dos quais, contratáveis da quota do ciclo ambiental [EC]	Milhões de EUR	Dos quais, contratáveis da quota do ciclo ambiental [EC]	Milhões de EUR	Dos quais, contratáveis da quota do ciclo ambiental [PCP]	Milhões de EUR	Dos quais, contratáveis da quota do ciclo ambiental [PCP]	Milhões de EUR	Dos quais, contratáveis da quota do ciclo ambiental [BIO]	Milhões de EUR	Dos quais, contratáveis da quota do ciclo ambiental [BIO]	Milhões de EUR	Dos quais, contratáveis da quota do ciclo ambiental [MAC - AAC - RHM - EC - PCP - BIO]	Milhões de EUR	Dos quais, contratáveis da quota do ciclo ambiental [MAC - AAC - RHM - EC - PCP - BIO]
79,00	25.94 Fabricação de rebites, parafusos e porcas	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
80,00	25.99 Fabricação de outros produtos metálicos, n.e.	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
81,00	26.11 Fabricação de componentes eletrónicos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
82,00	26.12 Fabricação de placas de circuitos eletrónicos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
83,00	26.20 Fabricação de computadores e de equipamento periférico	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
84,00	26.30 Fabricação de aparelhos e de equipamentos para comunicações	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
85,00	26.40 Fabricação de eletrónica de rádio e de televisão e bens de consumo similares	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
86,00	26.51 Fabricação de instrumentos e aparelhos de medida, verificação e navegação	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
87,00	26.52 Fabricação de relógios e material de relojoaria	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
88,00	26.60 Fabricação de equipamentos de radiação, eletroterapêuticos e eletromedicinais	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
89,00	26.70 Fabricação de instrumentos e de equipamentos óticos e fotográficos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
90,00	26.80 Fabricação de suportes de informação magnéticos e óticos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
91,00	27.11 Fabricação de motores, geradores e transformadores elétricos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
92,00	27.12 Fabricação de material de distribuição e de controlo para instalações elétricas	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
93,00	27.20 Fabricação de acumuladores e pilhas	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
94,00	27.31 Fabricação de cabos de fibra ótica	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
95,00	27.32 Fabricação de outros fios e cabos elétricos e eletrónicos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
96,00	27.33 Fabricação de dispositivos e acessórios para instalações elétricas, de baixa tensão	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
97,00	27.40 Fabricação de lâmpadas elétricas e de outro equipamento de iluminação	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
98,00	27.51 Fabricação de eletrodomésticos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
99,00	27.52 Fabricação de aparelhos não elétricos para uso doméstico	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
100,00	27.90 Fabricação de outros equipamentos elétricos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
101,00	28.11 Fabricação de motores e turbinas, exceto motores para aeronaves, automóveis e motociclos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
102,00	28.12 Fabricação de equipamento hidráulico e pneumático	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
103,00	28.13 Fabricação de outras bombas e compressores	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
104,00	28.14 Fabricação de outras torneiras e válvulas	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
105,00	28.15 Fabricação de rolamentos, de engrenagens e de outros órgãos de transmissão	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
106,00	28.21 Fabricação de fornos e queimadores	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
107,00	28.22 Fabricação de equipamento de elevação e de movimentação	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
108,00	28.23 Fabricação de máquinas e equipamento de escritório, exceto computadores e equipamento periférico	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
109,00	28.24 Fabricação de ferramentas portáteis com motor	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
110,00	28.25 Fabricação de equipamento não doméstico para refrigeração e ventilação	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
111,00	28.29 Fabricação de outras máquinas para uso geral, n.e.	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
112,00	28.30 Fabricação de máquinas e de tratores para a agricultura, pecuária e silvicultura	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
113,00	28.41 Fabricação de máquinas-ferramentas para metais	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
114,00	28.49 Fabricação de outras máquinas-ferramentas	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
115,00	28.91 Fabricação de máquinas para a metalurgia	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
116,00	28.92 Fabricação de máquinas para as indústrias extrativas e para a construção	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
117,00	28.93 Fabricação de máquinas para as indústrias alimentares, das bebidas e do tabaco	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
118,00	28.94 Fabricação de máquinas para as indústrias têxtil, do vestuário e do couro	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
119,00	28.95 Fabricação de máquinas para as indústrias do papel e do cartão	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
120,00	28.96 Fabricação de máquinas para as indústrias do plástico e da borracha	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
121,00	28.99 Fabricação de outras máquinas e equipamento para uso específico, n.e.	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
122,00	29.10 Fabricação de automóveis, camionetas	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
123,00	29.20 Fabricação de carroçarias, reboques e semi-reboques	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
124,00	29.31 Fabricação de equipamento elétrico e eletrónico para os veículos automóveis	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
125,00	29.32 Fabricação de outros componentes e acessórios para os veículos automóveis	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
126,00	30.11 Construção de embarcações e estruturas flutuantes, exceto de recreio e desporto	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
127,00	30.12 Construção de embarcações de recreio e desporto	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
128,00	30.20 Fabricação de material circulante para caminhos-de-ferro	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
129,00	30.30 - Fabricação de aeronaves, de veículos espaciais e equipamento relacionado	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
130,00	30.91 Fabricação de motociclos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
131,00	30.92 Fabricação de bicicletas e de veículos para invalidos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
132,00	30.99 Fabricação de outro equipamento de transporte, n.e.	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
133,00	33.12 Reparação e manutenção de máquinas e equipamentos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
134,00	33.13 Reparação e manutenção de equipamento eletrónico e ótico	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
135,00	33.14 Reparação e manutenção de equipamento elétrico	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
136,00	33.15 Reparação e manutenção de embarcações	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
137,00	33.16 Reparação e manutenção de aeronaves e de veículos espaciais	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
138,00	33.17 Reparação e manutenção de outro equipamento de transporte	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
139,00	33.20 Instalação de máquinas e de equipamentos industriais	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
140,00	35.11 Produção de eletricidade	33 762 446,45	33 886 953,97			33 762 446,45	-			33 762 446,45				33 762 446,45				33 762 446,45				33 762 446,45				33 762 446,45	33 886 953,97		
141,00	35.12 Transporte de eletricidade	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
142,00	35.13 Distribuição de eletricidade	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
143,00	35.21 Produção de gás	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
144,00	35.22 Distribuição de combustíveis gasosos por condutas	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
145,00	35.30 Produção e distribuição de vapor, água quente e fria e ar frio por condutas; produção de gelo	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
146,00	36.00 Captação, tratamento e distribuição de água	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
147,00	37.00 Recolha, drenagem e tratamento de águas residuais	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
148,00	38.11 Recolha de resíduos não perigosos	4 629 589,87	61 575,55			4 629 589,87	-			4 629 589,87				4 629 589,87	462,96			4 629 589,87				4 629 589,87				4 629 589,87	62 896,58		
149,00	38.21 Tratamento e eliminação de resíduos não perigosos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
150,00	38.32 Valorização de resíduos não triados	12 795 458,72	178 175,68			12 795 458,72	-			12 795 458,72				12 795 458,72	1 279,55			12 795 458,72				12 795 458,72				12 795 458,72	179 455,15		
151,00	39.00 Descontaminação e atividades similares	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
152,00	41.10 Promoção imobiliária (desenvolvimento de projetos de edifícios)	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
153,00	41.20 Construção de edifícios (residenciais e não residenciais)	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
154,00	42.11 Construção de estradas e pistas de aeroportos	5 625,88	74,81			5 625,88	-			5 625,88				5 625,88	8,58			5 625,88				5 625,88				5 625,88	75,38		
155,00	42.12 Construção de vias férreas	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
156,00	42.13 Construção de pontes e túneis	-	-			-	-			-	-			-	-			-	-			-	-			-	-		

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
		Mitigação das alterações climáticas [MAC]				Adaptação às alterações climáticas [AAC]				Recursos hídricos e marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e Ecossistemas [BIO]				TOTAL [MAC - AAC - RHM - EC - PCP - BIO]			
	Discriminação por setor - a sel de 4 dígitos da NACE [código e título]	Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD	
		Quantia reembolsada [Receita]		Quantia reembolsada [Receita]		Quantia reembolsada [Receita]		Quantia reembolsada [Receita]		Quantia reembolsada [Receita]		Quantia reembolsada [Receita]		Quantia reembolsada [Receita]		Quantia reembolsada [Receita]		Quantia reembolsada [Receita]		Quantia reembolsada [Receita]		Quantia reembolsada [Receita]		Quantia reembolsada [Receita]		Quantia reembolsada [Receita]	
		Milhão de EUR	Dos quais, nomeadamente da parte de ativos ambientais [MAC]	Milhão de EUR	Dos quais, nomeadamente da parte de ativos ambientais [MAC]	Milhão de EUR	Dos quais, nomeadamente da parte de ativos ambientais [AAC]	Milhão de EUR	Dos quais, nomeadamente da parte de ativos ambientais [AAC]	Milhão de EUR	Dos quais, nomeadamente da parte de ativos ambientais [RHM]	Milhão de EUR	Dos quais, nomeadamente da parte de ativos ambientais [RHM]	Milhão de EUR	Dos quais, nomeadamente da parte de ativos ambientais [EC]	Milhão de EUR	Dos quais, nomeadamente da parte de ativos ambientais [EC]	Milhão de EUR	Dos quais, nomeadamente da parte de ativos ambientais [PCP]	Milhão de EUR	Dos quais, nomeadamente da parte de ativos ambientais [PCP]	Milhão de EUR	Dos quais, nomeadamente da parte de ativos ambientais [BIO]	Milhão de EUR	Dos quais, nomeadamente da parte de ativos ambientais [BIO]	Milhão de EUR	Dos quais, nomeadamente da parte de ativos ambientais [MAC - AAC - RHM - EC - PCP - BIO]	Milhão de EUR	Dos quais, nomeadamente da parte de ativos ambientais [MAC - AAC - RHM - EC - PCP - BIO]
157,88	42.21 Canalização de redes de hidrocarbonetos, de esgotos, de esgotos e de outros fluidos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
158,88	42.22 Canalização de redes de hidrocarbonetos e distribuição de eletricidade e redes de telecomunicações	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
159,88	42.91 Engenharia hidráulica	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
160,88	42.99 Construção de outras obras de engenharia civil, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
161,88	43.11 Demolição	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
162,88	43.12 Preparação dos locais de construção	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
163,88	43.13 Perfurações e sondagens	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
164,88	43.21 Instalação elétrica	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
165,88	43.22 Instalação de canalizações e de climatização	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
166,88	43.29 Outras instalações em construções	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
167,88	43.31 Estucagem	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
168,88	43.32 Montagem de trabalhos de carpintaria e de caixilharia	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
169,88	43.33 Revestimento de pavimentos e de paredes	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
170,88	43.34 Pintura e colocação de vidros	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
171,88	43.39 Outras atividades de acabamento em edifícios	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
172,88	43.91 Atividades de cobertura	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
173,88	43.99 Outras atividades especializadas de construção, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
174,88	49.10 Transporte interurbano de passageiros por caminho-de-ferro	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
175,88	49.20 Transporte de mercadorias por caminho-de-ferro	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
176,88	49.31 Transporte ferroviário, urbano e suburbano, de passageiros	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
177,88	49.32 Transporte ocasional de passageiros em automóveis ligeiros	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
178,88	49.39 Outros transportes ferroviários de passageiros, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
179,88	49.41 Transportes rodoviários de mercadorias	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
180,88	49.42 Transporte por atividades de mudanças	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
181,88	50.10 Transportes marítimos de passageiros	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
182,88	50.20 Transportes marítimos de mercadorias	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
183,88	50.30 Transportes de passageiros por vias navegáveis interiores	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
184,88	50.40 Transportes de mercadorias por vias navegáveis interiores	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
185,88	51.10 Transportes aéreos de passageiros	34 372 438,76	455 194,23			34 372 438,76	.			34 372 438,76	.			34 372 438,76	5 457,25			34 372 438,76	.			34 372 438,76	.			34 372 438,76	460 651,48		
186,88	51.21 Transportes aéreos de mercadorias	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
187,88	52.21 Atividades auxiliares e de gestão de infraestruturas dos transportes terrestres	58 855 192,88	.			58 855 192,88	.			58 855 192,88	.			58 855 192,88	.			58 855 192,88	.			58 855 192,88	.			58 855 192,88	.		
188,88	52.22 Atividades auxiliares dos transportes por água	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
189,88	52.23 Atividades auxiliares dos transportes aéreos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
190,88	52.24 Movimentação de cargas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
191,88	52.25 Atividades dos agentes transitários, alfandegários e de outras atividades de apoio ao transporte	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
192,88	53.10 Atividades postais sujeitas a obrigações de serviço universal	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
193,88	53.20 Outras atividades postais e de correio	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
194,88	55.11 Produção de filmes, de vídeos e de programas de televisão	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
195,88	59.12 Atividades técnicas de pós-produção para filmes, vídeos e programas de televisão	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
196,88	59.13 Distribuição de filmes, de vídeos e de programas de televisão	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
197,88	59.14 Projeção de filmes cinematográficos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
198,88	59.20 Atividades de gravação de som e edição de música	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
199,88	60.10 Atividades de rádio	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
200,88	60.20 Atividades de televisão	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
201,88	61.10 Atividades de telecomunicações por fio	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
202,88	61.20 Atividades de telecomunicações sem fio	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
203,88	61.30 Atividades de telecomunicações por satélite	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
204,88	61.90 Outras atividades de telecomunicações	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
205,88	62.01 Atividades de programação informática	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
206,88	62.02 Atividades de consultoria em informática	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
207,88	62.03 Gestão e exploração de equipamentos informáticos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
208,88	62.09 Outras atividades relacionadas com as tecnologias da informação e informática	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
209,88	63.11 Atividades de processamento de dados, domiciliação de informação e atividades relacionadas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
210,88	65.12 Seguros não vida	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
211,88	65.20 Resseguros	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
212,88	68.10 Compra e venda de bens imobiliários	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
213,88	68.20 Arrendamento de bens imobiliários	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
214,88	68.31 Mediação e avaliação imobiliário	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
215,88	68.32 Administração de imóveis por conta de outrem; administração de condomínios	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
216,88	71.11 Atividades de arquitetura	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
217,88	71.12 Atividades de engenharia e técnicas afins	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
218,88	71.20 Atividades de ensaios e análises técnicas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
219,88	72.11 Investigação e desenvolvimento em biotecnologia	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
220,88	72.19 Outra investigação e desenvolvimento das ciências físicas e naturais	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
221,88	74.30 Outras atividades de consultoria, nível físico, técnicas e similares, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
222,88	77.11 Aluguer de ar sobre automóveis ligeiros	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
223,88	77.12 Aluguer de ar sobre automóveis pesados	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
224,88	77.21 Aluguer de bens recreativos e desportivos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
225,88	77.34 Aluguer de meios de transporte marítimo e fluvial	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
226,88	77.35 Aluguer de meios de transporte aéreo	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
227,88	77.39 Aluguer de outras máquinas e equipamentos, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
228,88	80.20 Atividades relacionadas com sistemas de segurança	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
229,88	84.11 Administração Pública em geral	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
230,88	84.12 Administração Pública: atividades de saúde, educação, cultura e serviços, exceto segurança social obrigatória	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
231,88	84.13 Administração Pública: atividades económicas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
232,88	84.21 Negócios Estrangeiros	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
233,88	84.22 Atividades de Defesa	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
234,88	84.23 Atividades de Justiça	.	.			.	.			.	.			.	.			.	.			.	.			.	.		

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
		Mitigação das alterações climáticas [CCM]				Adaptação às alterações climáticas [CCA]				Recursos hídricos e marinhos [WTR]				Economia circular [CE]				Poluição [PPC]				Biodiversidade e Ecossistemas [BIO]				TOTAL [CCM + CCA + WTR + CE + PPC + BIO]			
	Discriminação por setor - a sel de 4 dígitos do NACE [código e título]	Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD	
		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]	
		Milhão de EUR	Dos quais, contribuição do ponto de vista ambiental [CCM]	Milhão de EUR	Dos quais, contribuição do ponto de vista ambiental [CCM]	Milhão de EUR	Dos quais, contribuição do ponto de vista ambiental [CCA]	Milhão de EUR	Dos quais, contribuição do ponto de vista ambiental [CCA]	Milhão de EUR	Dos quais, contribuição do ponto de vista ambiental [WTR]	Milhão de EUR	Dos quais, contribuição do ponto de vista ambiental [WTR]	Milhão de EUR	Dos quais, contribuição do ponto de vista ambiental [CE]	Milhão de EUR	Dos quais, contribuição do ponto de vista ambiental [CE]	Milhão de EUR	Dos quais, contribuição do ponto de vista ambiental [PPC]	Milhão de EUR	Dos quais, contribuição do ponto de vista ambiental [PPC]	Milhão de EUR	Dos quais, contribuição do ponto de vista ambiental [BIO]	Milhão de EUR	Dos quais, contribuição do ponto de vista ambiental [BIO]	Milhão de EUR	Dos quais, contribuição do ponto de vista ambiental [CCM - CCA - WTR - CE - PPC - BIO]	Milhão de EUR	Dos quais, contribuição do ponto de vista ambiental [CCM - CCA - WTR - CE - PPC - BIO]
235,88	84.24 Atividades de Segurança e Ordem Pública	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
236,88	84.25 Atividades de Proteção Civil	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
237,88	84.30 Atividades de Segurança Social Obrigatória	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
238,88	85.10 Educação pré-escolar	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
239,88	85.20 Ensino básico [1.º e 2.º Ciclos]	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
240,88	85.31 Ensino básico [3.º Ciclo] e secundário geral	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
241,88	85.32 Ensino secundário tecnológico, artístico e profissional	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
242,88	85.41 Ensino pós-secundário não superior	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
243,88	85.42 Ensino superior	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
244,88	85.51 Ensino desportivo e recreativo	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
245,88	85.52 Ensino de atividades culturais	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
246,88	85.53 Escolas de condução e pilotagem	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
247,88	85.59 Formação profissional, escolas de línguas e outras atividades educativas	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
248,88	85.60 Atividades de serviços de apoio à educação	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
249,88	86.10 Atividades dos estabelecimentos de saúde com internamento	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
250,88	86.90 Outras atividades de saúde humana	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
251,88	87.10 Atividades dos estabelecimentos de assistência social com alojamento, exceto para cuidados de saúde	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
252,88	87.20 Atividades dos estabelecimentos para pessoas com doença do foro mental e de abuso de drogas, com alojamento	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
253,88	87.30 Atividades de apoio social para pessoas idosas e com deficiência, com alojamento	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
254,88	87.90 Outras atividades de apoio social com alojamento	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
255,88	88.99 Outras atividades de apoio social sem alojamento, n.e.	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
256,88	90.01 Atividades das artes do espetáculo	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
257,88	90.02 Atividades de apoio às artes do espetáculo	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
258,88	90.03 Criação artística e literária	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
259,88	90.04 Exploração de salas de espetáculos e atividades anexas	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
260,88	91.01 Atividades das bibliotecas e arquivos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
261,88	91.02 Atividades dos museus	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
262,88	91.03 Atividades dos sítios e monumentos históricos	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
263,88	91.04 Atividades dos jardins zoológicos, botânicos e equídeos e das parques e reservas naturais	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
264,88	95.24 Reparação de bicicletas e de outras lojas de consumo similares	-	-			-	-			-	-			-	-			-	-			-	-			-	-		
265,88	95.22 Reparação de eletrodomésticos e de outros equipamentos de uso doméstico e para jardim	-	-			-	-			-	-			-	-			-	-			-	-			-	-		

Nota: os montantes totais dos ativos resultantes dos ativos elegíveis e alinhados, respetivos aos ativos [%], são correspondem aos totais reportados no Template 1 linha 28 colunas [ab] desenvolvido de avaliação dos montantes elegíveis e alinhados para cada capítulo com código de atividade CAE 41.10, 42.22, 43.21, 34.11, 37.21, 38.11, 38.12, 74.33. Estas operações foram classificadas como de financiamento geral, pelo que foi em utilizadas as ratios globais de elegibilidade e alinhamento reportadas pelas contrapartes que reportar com montante de €MM.

2. GAR sector information based on CapEx

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
		Mitigação das alterações climáticas [MAC]				Adaptação às alterações climáticas [AAC]				Recursos hídricos e marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e Ecossistemas [BIO]				TOTAL [MAC - AAC - RHM - EC - PCP - BIO]			
	Discriminação por setor - nível de 4 dígitos da NACE [código e título]	Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD	
		Quocilio cocrilorado [kcal/a]		Quocilio cocrilorado [kcal/a]		Quocilio cocrilorado [kcal/a]		Quocilio cocrilorado [kcal/a]		Quocilio cocrilorado [kcal/a]		Quocilio cocrilorado [kcal/a]		Quocilio cocrilorado [kcal/a]		Quocilio cocrilorado [kcal/a]		Quocilio cocrilorado [kcal/a]		Quocilio cocrilorado [kcal/a]		Quocilio cocrilorado [kcal/a]		Quocilio cocrilorado [kcal/a]		Quocilio cocrilorado [kcal/a]		Quocilio cocrilorado [kcal/a]	
		Milhão de EUR	Dos quais, contributário da pauta de sicla ambiental [MAC]	Milhão de EUR	Dos quais, contributário da pauta de sicla ambiental [MAC]	Milhão de EUR	Dos quais, contributário da pauta de sicla ambiental [AAC]	Milhão de EUR	Dos quais, contributário da pauta de sicla ambiental [AAC]	Milhão de EUR	Dos quais, contributário da pauta de sicla ambiental [RHM]	Milhão de EUR	Dos quais, contributário da pauta de sicla ambiental [RHM]	Milhão de EUR	Dos quais, contributário da pauta de sicla ambiental [EC]	Milhão de EUR	Dos quais, contributário da pauta de sicla ambiental [EC]	Milhão de EUR	Dos quais, contributário da pauta de sicla ambiental [PCP]	Milhão de EUR	Dos quais, contributário da pauta de sicla ambiental [PCP]	Milhão de EUR	Dos quais, contributário da pauta de sicla ambiental [BIO]	Milhão de EUR	Dos quais, contributário da pauta de sicla ambiental [BIO]	Milhão de EUR	Dos quais, contributário da pauta de sicla ambiental [MAC - AAC - RHM - EC - PCP - BIO]	Milhão de EUR	Dos quais, contributário da pauta de sicla ambiental [MAC - AAC - RHM - EC - PCP - BIO]
1	02.10 Silviscultura e outras atividades florestais	.				.				.				.				.				.				.			
2	02.20 Exploração florestal	.				.				.				.				.				.				.			
3	02.30 Colheita de sortilho, cortiça e sposho de outros produtos florestais, exceto madeira	.				.				.				.				.				.				.			
4	02.40 Atividades dos serviços relacionados com a silviscultura e exploração florestal	.				.				.				.				.				.				.			
5	03.10 Atividades dos serviços relacionados com a colheita de peixe e ação, exceto a preservação	.				.				.				.				.				.				.			
6	16.10 Serração, aplainamento e impregnação da madeira	.				.				.				.				.				.				.			
7	16.21 Fabricação de folhas para pasinfia à base de madeira	.				.				.				.				.				.				.			
8	16.22 Parqueteria	.				.				.				.				.				.				.			
9	16.23 Fabricação de outras obras de carpintaria para a construção	.				.				.				.				.				.				.			
10	16.24 Fabricação de embalagens de madeira	.				.				.				.				.				.				.			
11	16.29 Fabricação de outras obras de madeira, de utensílios e respetivas; indústria de cortiça	.				.				.				.				.				.				.			
12	17.11 Fabricação de pasta	.				.				.				.				.				.				.			
13	17.12 Fabricação de papel e de cartão [exceto acartão]	.				.				.				.				.				.				.			
14	17.21 Fabricação de papel e de cartão ondulados e de embalagens de papel e cartão	.				.				.				.				.				.				.			
15	17.22 Fabricação de artigos de papel para uso doméstico e sanitário	.				.				.				.				.				.				.			
16	17.23 Fabricação de artigos de papel para papelaria	.				.				.				.				.				.				.			
17	17.24 Fabricação de papel de parede	.				.				.				.				.				.				.			
18	17.29 Fabricação de outros artigos de pasta de papel, de papel e de cartão	.				.				.				.				.				.				.			
19	28.11 Fabricação de quase industriais	.				.				.				.				.				.				.			
20	28.15 Fabricação de outros produtos químicos inorgânicos de base	.				.				.				.				.				.				.			
21	28.16 Fabricação de outros produtos químicos orgânicos de base	2 871 538,38				2 871 538,38				2 871 538,38				2 871 538,38				2 871 538,38				2 871 538,38				2 871 538,38			
22	28.15 Fabricação de adubos e de compostos azotados	.				.				.				.				.				.				.			
23	28.16 Fabricação de matérias plásticas sob formas primárias	.				.				.				.				.				.				.			
24	22.11 Fabricação de pneus e câmaras-de-ar; reconstrução de pneus	.				.				.				.				.				.				.			
25	22.19 Fabricação de outros produtos de borracha	.				.				.				.				.				.				.			
26	22.21 Fabricação de chapas, folhas, tubos e perfis de plásticos	.				.				.				.				.				.				.			
27	22.22 . Fabricação de embalagens de plásticos	.				.				.				.				.				.				.			
28	22.23 Fabricação de artigos de plásticos para a construção	.				.				.				.				.				.				.			
29	22.29 Fabricação de outros artigos de plásticos	.				.				.				.				.				.				.			
30	23.11 Fabricação de vidro plano	.				.				.				.				.				.				.			
31	23.12 Moldagem e transformação de vidro plano	.				.				.				.				.				.				.			
32	23.13 Fabricação de vidro de embalagem e artefactos de vidro [vidro oco]	.				.				.				.				.				.				.			
33	23.14 Fabricação de fibras de vidro	.				.				.				.				.				.				.			
34	23.19 Fabricação e transformação de outro vidro [incluí vidro técnico]	.				.				.				.				.				.				.			
35	23.20 Fabricação de produtos refratários	.				.				.				.				.				.				.			
36	23.31 Fabricação de azulejos, ladrilhos, mosaicos e placas de cerâmica	.				.				.				.				.				.				.			
37	23.32 Fabricação de tijolos, telhas e de outros produtos cerâmicos para a construção	.				.				.				.				.				.				.			
38	23.41 Fabricação de artigos cerâmicos de uso doméstico e ornamental	.				.				.				.				.				.				.			
39	23.42 Fabricação de artigos cerâmicos para uso sanitário	.				.				.				.				.				.				.			
40	23.43 Fabricação de isoladores e peças isolantes em cerâmica	.				.				.				.				.				.				.			
41	23.44 Fabricação de outros produtos em cerâmica para uso técnico	.				.				.				.				.				.				.			
42	23.49 Fabricação de outros produtos cerâmicos não refratários	.				.				.				.				.				.				.			
43	23.51 Fabricação de cimento	.				.				.				.				.				.				.			
44	23.52 Fabricação de cal e gesso	.				.				.				.				.				.				.			
45	23.61 Fabricação de produtos de betão para a construção	.				.				.				.				.				.				.			
46	23.62 Fabricação de produtos de gesso para a construção	.				.				.				.				.				.				.			
47	23.63 Fabricação de betão pronto	.				.				.				.				.				.				.			
48	23.64 Fabricação de argamassas	.				.				.				.				.				.				.			
49	23.65 Fabricação de produtos de fibrocimento	.				.				.				.				.				.				.			
50	23.69 Fabricação de outros produtos de betão, gesso e cimento	.				.				.				.				.				.				.			
51	23.70 Serragem, moldo e acabamento de rochas ornamentais e de outras pedras de construção	.				.				.				.				.				.				.			
52	23.91 Fabricação de produtos abrasivos	.				.				.				.				.				.				.			
53	23.99 Fabricação de outros produtos minerais não metálicos, n.e.	.				.				.				.				.				.				.			
54	24.10 Siderurgia e fabricação de ferro-ligas	.				.				.				.				.				.				.			
55	24.20 Fabricação de tubos, condutas, perfis ocos e respetivos acessórios, de aço	.				.				.				.				.				.				.			
56	24.31 Estiragem a frio	.				.				.				.				.				.				.			
57	24.32 Laminagem a frio de tiras ou bandas	.				.				.				.				.				.				.			
58	24.33 Perfilagem a frio	.				.				.				.				.				.				.			
59	24.34 Trefilagem a frio	.				.				.				.				.				.				.			
60	24.42 Obtenção e primeira transformação de alumínio	.				.				.				.				.				.				.			
61	24.51 Fundição de ferro fundido	.				.				.				.				.				.				.			
62	24.52 Fundição de aço	.				.				.				.				.				.				.			
63	24.53 Fundição de metais leves	.				.				.				.				.				.				.			
64	25.11 Fabricação de estruturas de construções metálicas	3 115,28	1 478,48			3 115,28				3 115,28				3 115,28				3 115,28				3 115,28				3 115,28	1 478,48		
65	25.12 Fabricação de portas, janelas e elementos similares em metal	.				.				.				.				.				.				.			
66	25.21 Fabricação de caldeiras e radiadores para aquecimento central	.				.				.				.				.				.				.			
67	25.29 Fabricação de outros reservatórios e recipientes metálicos	.				.				.				.				.				.				.			
68	25.30 Fabricação de geradores de vapor [exceto caldeiras para aquecimento central]	.				.				.				.				.				.				.			
69	25.40 Fabricação de armas e munições	.				.				.				.				.				.				.			
70	25.50 Fabricação de produtos forjados, estampados e laminados; metalurgia dos pós	.				.				.				.				.				.				.			
71	25.61 Tratamento e revestimento de metais	.				.				.				.				.				.				.			
72	25.62 Mecânica de precisão geral	.				.				.				.				.				.				.			
73	25.71 Fabricação de cutelaria	.				.				.				.				.				.				.			
74	25.72 Fabricação de fechaduras, dobradiças e de outras ferragens	.				.				.				.				.				.				.			
75	25.73 Fabricação de ferramentas	.				.				.				.				.				.				.			
76	25.91 Fabricação de embalagens metálicas e pesadas	.				.				.				.				.				.				.			
77	25.92 Fabricação de embalagens metálicas ligeiras	.				.				.				.				.				.				.			
78	25.93 Fabricação de produtos de arame, cordoalha e malha metálicas	.				.				.				.				.				.				.			

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
		Mitigação das alterações climáticas [MAC]				Adaptação às alterações climáticas [AAC]				Recursos hídricos e recursos marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e Ecossistemas [BIO]				TOTAL [MAC - AAC - RHM - EC - PCP - BIO]			
	Discriminação por setor - nace de 4 dígitos de NACE [código e título]	Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD	
		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]	
		Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [MAC]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [MAC]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [AAC]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [AAC]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [RHM]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [RHM]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [EC]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [EC]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [PCP]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [PCP]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [BIO]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [BIO]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [MAC - AAC - RHM - EC - PCP - BIO]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [MAC - AAC - RHM - EC - PCP - BIO]
79	25.94 Fabricação de rebites, parafusos e porcas	.				.				.				.				.				.				.			
80	25.99 Fabricação de outros produtos metálicos, n.e.	.				.				.				.				.				.				.			
81	26.11 Fabricação de componentes eletrónicos	.				.				.				.				.				.				.			
82	26.12 Fabricação de placas de circuitos eletrónicos	.				.				.				.				.				.				.			
83	26.20 Fabricação de computadores e de equipamento periférico	.				.				.				.				.				.				.			
84	26.30 Fabricação de aparelhos e de equipamentos para a comunicações	.				.				.				.				.				.				.			
85	26.40 Fabricação de receptores de rádio e de televisão e bens de consumo similares	.				.				.				.				.				.				.			
86	26.51 Fabricação de instrumentos e aparelhos de medida, verificação e navegação	.				.				.				.				.				.				.			
87	26.52 Fabricação de relógios e material de relojoaria	.				.				.				.				.				.				.			
88	26.60 Fabricação de equipamentos de radiação, eletromedicina e eletroterapêuticos	.				.				.				.				.				.				.			
89	26.70 Fabricação de instrumentos e de equipamentos óticos e fotográficos	.				.				.				.				.				.				.			
90	26.80 Fabricação de suportes de informação magnéticos e óticos	.				.				.				.				.				.				.			
91	27.11 Fabricação de motores, geradores e transformadores elétricos	.				.				.				.				.				.				.			
92	27.12 Fabricação de material de distribuição e de aparelhos para instalações elétricas	.				.				.				.				.				.				.			
93	27.20 Fabricação de acumuladores e pilhas	.				.				.				.				.				.				.			
94	27.31 Fabricação de cabos de fibra ótica	.				.				.				.				.				.				.			
95	27.32 Fabricação de outros fios e cabos elétricos e eletrónicos	.				.				.				.				.				.				.			
96	27.33 Fabricação de dispositivos e acessórios para instalações elétricas, de baixa tensão	.				.				.				.				.				.				.			
97	27.40 Fabricação de lâmpadas elétricas e de outros equipamentos de iluminação	.				.				.				.				.				.				.			
98	27.51 Fabricação de eletrodomésticos	.				.				.				.				.				.				.			
99	27.52 Fabricação de aparelhos não elétricos para uso doméstico	.				.				.				.				.				.				.			
100	27.90 Fabricação de outros equipamentos elétricos	.				.				.				.				.				.				.			
101	28.11 Fabricação de motores e turbinas, exceto motores para aeronaves, automóveis e motociclos	.				.				.				.				.				.				.			
102	28.12 Fabricação de equipamento hidráulico e pneumático	.				.				.				.				.				.				.			
103	28.13 Fabricação de outras bombas e compressores	.				.				.				.				.				.				.			
104	28.14 Fabricação de outras torneiras e válvulas	.				.				.				.				.				.				.			
105	28.15 Fabricação de rolamentos, de engrenagens e de outros órgãos de transmissão	.				.				.				.				.				.				.			
106	28.21 Fabricação de fornos e queimadores	.				.				.				.				.				.				.			
107	28.22 Fabricação de equipamento de elevação e de movimentação	.				.				.				.				.				.				.			
108	28.23 Fabricação de máquinas e equipamento de escritório, exceto computadores e equipamento periférico	.				.				.				.				.				.				.			
109	28.24 Fabricação de máquinas-ferramentas portáteis com motor	.				.				.				.				.				.				.			
110	28.25 Fabricação de equipamento não doméstico para refrigeração e ventilação	.				.				.				.				.				.				.			
111	28.29 Fabricação de outras máquinas para uso geral, n.e.	.				.				.				.				.				.				.			
112	28.30 Fabricação de máquinas e de tratores para a agricultura, pecuária e silvicultura	.				.				.				.				.				.				.			
113	28.41 Fabricação de máquinas-ferramentas para o metais	.				.				.				.				.				.				.			
114	28.49 Fabricação de outras máquinas-ferramentas	.				.				.				.				.				.				.			
115	28.91 Fabricação de máquinas para a metalurgia	.				.				.				.				.				.				.			
116	28.92 Fabricação de máquinas para as indústrias extrativas e para a construção	.				.				.				.				.				.				.			
117	28.93 Fabricação de máquinas para as indústrias alimentares, das bebidas e do tabaco	.				.				.				.				.				.				.			
118	28.94 Fabricação de máquinas para as indústrias têxtil, do vestuário e do couro	.				.				.				.				.				.				.			
119	28.95 Fabricação de máquinas para as indústrias do papel e do cartão	.				.				.				.				.				.				.			
120	28.96 Fabricação de máquinas para as indústrias do plástico e da borracha	.				.				.				.				.				.				.			
121	28.99 Fabricação de outras máquinas e equipamento para uso especial, n.e.	.				.				.				.				.				.				.			
122	29.10 Fabricação de automóveis ligeiros	.				.				.				.				.				.				.			
123	29.20 Fabricação de carroçarias, reboques e semi-reboques	.				.				.				.				.				.				.			
124	29.31 Fabricação de equipamento elétrico e eletrónico para os veículos automóveis	.				.				.				.				.				.				.			
125	29.32 Fabricação de outros componentes e acessórios para os veículos automóveis	.				.				.				.				.				.				.			
126	30.11 Construção de embarcações e estruturas flutuantes, exceto de recreio e desporto	.				.				.				.				.				.				.			
127	30.12 Construção de embarcações de recreio e desporto	.				.				.				.				.				.				.			
128	30.20 Fabricação de material circulante para caminhos-de-ferro	.				.				.				.				.				.				.			
129	30.30 . Fabricação de aeronaves, de veículos espaciais e equipamento relacionado	.				.				.				.				.				.				.			
130	30.91 Fabricação de motociclos	.				.				.				.				.				.				.			
131	30.92 Fabricação de bicicletas e de veículos para invalidos	.				.				.				.				.				.				.			
132	30.99 Fabricação de outro equipamento de transporte, n.e.	.				.				.				.				.				.				.			
133	33.12 Reparação e manutenção de máquinas e equipamentos	.				.				.				.				.				.				.			
134	33.13 Reparação e manutenção de equipamento eletrónicos e óticos	.				.				.				.				.				.				.			
135	33.14 Reparação e manutenção de equipamento elétricos	.				.				.				.				.				.				.			
136	33.15 Reparação e manutenção de embarcações	.				.				.				.				.				.				.			
137	33.16 Reparação e manutenção de aeronaves e de veículos espaciais	.				.				.				.				.				.				.			
138	33.17 Reparação e manutenção de outro equipamento de transporte	.				.				.				.				.				.				.			
139	33.20 Instalação de máquinas e de equipamentos industriais	.				.				.				.				.				.				.			
140	35.11 Produção de eletricidade	33 762 445,45	33 564 824,33			33 762 445,45				33 762 445,45				33 762 445,45				33 762 445,45				33 762 445,45				33 762 445,45	33 564 824,33		
141	35.12 Transporte de eletricidade	.				.				.				.				.				.				.			
142	35.13 Distribuição de eletricidade	.				.				.				.				.				.				.			
143	35.21 Produção de gás	.				.				.				.				.				.				.			
144	35.22 Distribuição de combustíveis gasosos por condutas	.				.				.				.				.				.				.			
145	35.30 Produção e distribuição de vapor, água quente e fria e ar frio por condutas; produção de gelo	.				.				.				.				.				.				.			
146	36.00 Captação, tratamento e distribuição de água	.				.				.				.				.				.				.			
147	37.00 Recolha, drenagem e tratamento de águas residuais	.				.				.				.				.				.				.			
148	38.11 Recolha de resíduos não perigosos	4 629 589,87	249 979,33			4 629 589,87				4 629 589,87				4 629 589,87	288 924,28			4 629 589,87				4 629 589,87				4 629 589,87	444 983,59		
149	38.21 Tratamento e eliminação de resíduos não perigosos	.				.				.				.				.				.				.			
150	38.32 Valorização de resíduos selecionados	12 795 458,72	674 928,67			12 795 458,72				12 795 458,72				12 795 458,72	555 922,91			12 795 458,72				12 795 458,72				12 795 458,72	1 229 645,58		
151	39.00 Descontaminação e atividades similares	.				.				.				.				.				.				.			
152	41.10 Promoção imobiliária [desenvolvimento de projetos de edifícios]	.				.				.				.				.				.				.			
153	41.20 Construção de edifícios [residenciais e não residenciais]	.				.				.				.				.				.				.			
154	42.11 Construção de rodovias e pistas de aeroportos	5 625,88	295,44			5 625,88				5 625,88				5 625,88	244,13			5 625,88				5 625,88				5 625,88	548,56		
155	42.12 Construção de vias férreas	.				.				.				.				.				.				.			
156	42.13 Construção de pontes e túneis	.				.				.				.				.				.				.			

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
		Mitigação das alterações climáticas [MAC]				Adaptação às alterações climáticas [AAC]				Recursos hídricos e recursos marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e Ecossistemas [BIO]				TOTAL [MAC - AAC - RHM - EC - PCP - BIO]			
	Discriminação por setor - nace de 4 dígitos da NACE [público e total]	Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD	
		Quantia reembolsada [total]		Quantia reembolsada [total]		Quantia reembolsada [total]		Quantia reembolsada [total]		Quantia reembolsada [total]		Quantia reembolsada [total]		Quantia reembolsada [total]		Quantia reembolsada [total]		Quantia reembolsada [total]		Quantia reembolsada [total]		Quantia reembolsada [total]		Quantia reembolsada [total]		Quantia reembolsada [total]		Quantia reembolsada [total]	
		Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [MAC]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [MAC]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [AAC]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [AAC]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [RHM]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [RHM]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [EC]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [EC]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [PCP]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [PCP]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [BIO]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [BIO]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [MAC - AAC - RHM - EC - PCP - BIO]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [MAC - AAC - RHM - EC - PCP - BIO]
157	42.21 Construção de redes de transporte de fluxos, de esgotos e de outros fluidos	.				.				.				.				.				.				.			
158	42.22 Construção de redes de transporte e distribuição de eletricidade e redes de telecomunicações	.				.				.				.				.				.				.			
159	42.91 Engenharia hidráulica	.				.				.				.				.				.				.			
160	42.99 Construção de outras obras de engenharia civil, n.e.	.				.				.				.				.				.				.			
161	43.11 Demolição	.				.				.				.				.				.				.			
162	43.12 Preparação dos locais de construção	.				.				.				.				.				.				.			
163	43.13 Perfurações e sondagens	.				.				.				.				.				.				.			
164	43.21 Instalação elétrica	.				.				.				.				.				.				.			
165	43.22 Instalações de canalização e de climatização	.				.				.				.				.				.				.			
166	43.29 Outras instalações em construções	.				.				.				.				.				.				.			
167	43.31 Estucagem	.				.				.				.				.				.				.			
168	43.32 Montagem de trabalhos de carpintaria e de serralharia	.				.				.				.				.				.				.			
169	43.33 Revestimento de pavimentos e de paredes	.				.				.				.				.				.				.			
170	43.34 Pintura e envidraçado de vidros	.				.				.				.				.				.				.			
171	43.39 Outras atividades de acabamento em edifícios	.				.				.				.				.				.				.			
172	43.91 Atividades de cobertura de telhados	.				.				.				.				.				.				.			
173	43.99 Outras atividades especializadas de construção, n.e.	.				.				.				.				.				.				.			
174	49.10 Transporte interurbano de passageiros por caminho-de-ferro	.				.				.				.				.				.				.			
175	49.20 Transporte de mercadorias por caminho-de-ferro	.				.				.				.				.				.				.			
176	49.31 Transportes ferroviários, urbanos e suburbanos, de passageiros	.				.				.				.				.				.				.			
177	49.32 Transporte ocasional de passageiros em ou por outros tipos de	.				.				.				.				.				.				.			
178	49.39 Outros transportes ferroviários de passageiros, n.e	.				.				.				.				.				.				.			
179	49.41 Transportes rodoviários de mercadorias	.				.				.				.				.				.				.			
180	49.50 Transportes por oleodutos ou gasodutos	.				.				.				.				.				.				.			
181	50.10 Transportes marítimos de passageiros	.				.				.				.				.				.				.			
182	50.20 Transportes marítimos de mercadorias	.				.				.				.				.				.				.			
183	50.30 Transportes de passageiros por vias navegáveis interiores	.				.				.				.				.				.				.			
184	50.40 Transportes de mercadorias por vias navegáveis interiores	.				.				.				.				.				.				.			
185	51.10 Transportes aéreos de passageiros	94 372 458,76	1 849 858,68			94 372 458,76				94 372 458,76				94 372 458,76	1 547 886,45			94 372 458,76				94 372 458,76				94 372 458,76	3 369 857,13		
186	51.21 Transportes aéreos de mercadorias	.				.				.				.				.				.				.			
187	52.21 Atividades auxiliares e de gestão de infraestruturas dos transportes terrestres	58 855 192,88				58 855 192,88				58 855 192,88				58 855 192,88				58 855 192,88				58 855 192,88				58 855 192,88	-		
188	52.22 Atividades auxiliares dos transportes por água	.				.				.				.				.				.				.			
189	52.23 Atividades auxiliares dos transportes aéreos	.				.				.				.				.				.				.			
190	52.24 Manuseamento de carga	.				.				.				.				.				.				.			
191	52.29 Atividades dos agentes transitários, aduaneiros e de outras atividades de apoio aos transportes	.				.				.				.				.				.				.			
192	53.10 Atividades postais sujeitas a obrigações de serviço universal	.				.				.				.				.				.				.			
193	53.20 Outras atividades postais e de correio	.				.				.				.				.				.				.			
194	59.11 Produção de filmes, de vídeos e de programas de televisão	.				.				.				.				.				.				.			
195	59.12 Atividades técnicas de pós-produção para filmes, vídeos e programas de televisão	.				.				.				.				.				.				.			
196	59.13 Distribuição de filmes, de vídeos e de programas de televisão	.				.				.				.				.				.				.			
197	59.14 Projeção de filmes e de vídeos	.				.				.				.				.				.				.			
198	59.20 Atividades de gravação de som e edição de música	.				.				.				.				.				.				.			
199	60.10 Atividades de rádio	.				.				.				.				.				.				.			
200	60.20 Atividades de televisão	.				.				.				.				.				.				.			
201	61.10 Atividades de telecomunicações por fio	.				.				.				.				.				.				.			
202	61.20 Atividades de telecomunicações sem fio	.				.				.				.				.				.				.			
203	61.30 Atividades de telecomunicações por satélite	.				.				.				.				.				.				.			
204	61.90 Outras atividades de telecomunicações	.				.				.				.				.				.				.			
205	62.01 Atividades de programação informática	.				.				.				.				.				.				.			
206	62.02 Atividades de consultoria em informática	.				.				.				.				.				.				.			
207	62.03 Gestão e exploração de equipamento informático	.				.				.				.				.				.				.			
208	62.09 Outras atividades relacionadas com as tecnologias de informação e informática	.				.				.				.				.				.				.			
209	63.11 Atividades de processamento de dados, domiciliação de informação e atividades relacionadas	.				.				.				.				.				.				.			
210	65.12 Seguros não vida	.				.				.				.				.				.				.			
211	65.20 Resseguros	.				.				.				.				.				.				.			
212	68.10 Compra e venda de bens imobiliários	.				.				.				.				.				.				.			
213	68.20 Arrendamento de bens imobiliários	.				.				.				.				.				.				.			
214	68.31 Mediação e avaliação imobiliária	.				.				.				.				.				.				.			
215	68.32 Administração de imóveis por conta de outrem; administração de condomínios	.				.				.				.				.				.				.			
216	71.11 Atividades de arquitetura	.				.				.				.				.				.				.			
217	71.12 Atividades de engenharia e técnicas afins	.				.				.				.				.				.				.			
218	71.20 Atividades de ensaios e análises técnicas	.				.				.				.				.				.				.			
219	72.11 Investigação e desenvolvimento em biotecnologia	.				.				.				.				.				.				.			
220	72.19 Outra investigação e desenvolvimento das ciências físicas e naturais	.				.				.				.				.				.				.			
221	74.30 Outras atividades de consultoria, ciências físicas, técnicas e similares, n.e.	.				.				.				.				.				.				.			
222	77.11 Aluguer de car sabes automóveis ligeiros	.				.				.				.				.				.				.			
223	77.12 Aluguer de car sabes automóveis pesados	.				.				.				.				.				.				.			
224	77.21 Aluguer de bens recreativos e desportivos	.				.				.				.				.				.				.			
225	77.34 Aluguer de meios de transporte marítimo e fluvial	.				.				.				.				.				.				.			
226	77.35 Aluguer de meios de transporte aéreo	.				.				.				.				.				.				.			
227	77.39 Aluguer de outras máquinas e equipamentos, n.e.	.				.				.				.				.				.				.			
228	88.10 Atividades relacionadas com sistemas de segurança	.				.				.				.				.				.				.			
229	84.11 Administração Pública em geral	.				.				.				.				.				.				.			
230	84.12 Administração Pública: atividades de saúde, educação, cultura e outras, exceto seguro social obrigatório	.				.				.				.				.				.				.			
231	84.13 Administração Pública: atividades económicas	.				.				.				.				.				.				.			
232	84.21 Negócios Estrangeiros	.				.				.				.				.				.				.			
233	84.22 Atividades de Defesa	.				.				.				.				.				.				.			
234	84.23 Atividades de Justiça	.				.				.				.				.				.				.			

	Discriminação por setor - nace de 4 dígitos do NACE [código e título]	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af	ag	ah
		Mitigação das alterações climáticas [MAC]			Adaptação às alterações climáticas [AAC]				Recursos hídricos e marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e Ecossistemas [BIO]				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)					
		Empresas não financeiras sujeitas a NFRD		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD					Empresas não financeiras sujeitas a NFRD				Empresas não financeiras sujeitas a NFRD				Empresas não financeiras sujeitas a NFRD				Empresas não financeiras sujeitas a NFRD				Empresas não financeiras sujeitas a NFRD					
		Quantia escriturada (bruta)		Quantia escriturada (bruta)					Quantia escriturada (bruta)				Quantia escriturada (bruta)				Quantia escriturada (bruta)				Quantia escriturada (bruta)				Quantia escriturada (bruta)					
		Milhões de EUR	Dos quais, exposições do ponto de vista ambiental [MAC]	Milhões de EUR	Dos quais, exposições do ponto de vista ambiental [MAC]	Milhões de EUR	Dos quais, exposições do ponto de vista ambiental [AAC]	Milhões de EUR	Milhões de EUR	Dos quais, exposições do ponto de vista ambiental [RHM]	Milhões de EUR	Dos quais, exposições do ponto de vista ambiental [RHM]	Milhões de EUR	Dos quais, exposições do ponto de vista ambiental [EC]	Milhões de EUR	Dos quais, exposições do ponto de vista ambiental [EC]	Milhões de EUR	Dos quais, exposições do ponto de vista ambiental [PCP]	Milhões de EUR	Dos quais, exposições do ponto de vista ambiental [PCP]	Milhões de EUR	Dos quais, exposições do ponto de vista ambiental [BIO]	Milhões de EUR	Dos quais, exposições do ponto de vista ambiental [BIO]	Milhões de EUR	Dos quais, exposições do ponto de vista ambiental [MAC - AAC - RHM - EC - PCP - BIO]	Milhões de EUR	Dos quais, exposições do ponto de vista ambiental [MAC - AAC - RHM - EC - PCP - BIO]		
235	84.24 Atividades de Segurança e Ordem Pública	.			.				.				.				.				.				.				.			
236	84.25 Atividades de Proteção Civil	.			.				.				.				.				.				.				.			
237	84.30 Atividades de Segurança Social Obrigatória	.			.				.				.				.				.				.				.			
238	85.10 Educação pré-escolar	.			.				.				.				.				.				.				.			
239	85.20 Ensino básico [1.º + 2.º Ciclos]	.			.				.				.				.				.				.				.			
240	85.31 Ensino básico [3.º Ciclo] e secundário geral	.			.				.				.				.				.				.				.			
241	85.32 Ensino secundário tecnológico, artístico e profissional	.			.				.				.				.				.				.				.			
242	85.41 Ensino pós-secundário não superior	.			.				.				.				.				.				.				.			
243	85.42 Ensino superior	.			.				.				.				.				.				.				.			
244	85.51 Ensinos desportivos e recreativos	.			.				.				.				.				.				.				.			
245	85.52 Ensino de atividades culturais	.			.				.				.				.				.				.				.			
246	85.53 Escolas de condução e pilotagem	.			.				.				.				.				.				.				.			
247	85.59 Formação profissional, escolas de línguas e outros atividades educativas	.			.				.				.				.				.				.				.			
248	85.60 Atividades de serviços de apoio à educação	.			.				.				.				.				.				.				.			
249	86.10 Atividades dos estabelecimentos de saúde com internamento	.			.				.				.				.				.				.				.			
250	86.90 Outras atividades de saúde humana	.			.				.				.				.				.				.				.			
251	87.10 Atividades dos estabelecimentos de cuidados auxiliados integrados, com alojamento	.			.				.				.				.				.				.				.			
252	87.20 Atividades dos estabelecimentos para pessoas com doença do foro mental e do abuso de drogas, com alojamento	.			.				.				.				.				.				.				.			
253	87.30 Atividades de apoio social para pessoas idosas e com deficiência, com alojamento	.			.				.				.				.				.				.				.			
254	87.90 Outras atividades de apoio social com alojamento	.			.				.				.				.				.				.				.			
255	88.99 Outras atividades de apoio social sem alojamento, n.e.	.			.				.				.				.				.				.				.			
256	90.01 Atividades das artes do espetáculo	.			.				.				.				.				.				.				.			
257	90.02 Atividades de apoio às artes do espetáculo	.			.				.				.				.				.				.				.			
258	90.03 Criação artística e literária	.			.				.				.				.				.				.				.			
259	90.04 Exploração de salas de espetáculos e atividades conexas	.			.				.				.				.				.				.				.			
260	91.01 Atividades das bibliotecas e arquivos	.			.				.				.				.				.				.				.			
261	91.02 Atividades dos museus	.			.				.				.				.				.				.				.			
262	91.03 Atividades dos sítios e monumentos históricos	.			.				.				.				.				.				.				.			
263	91.04 Atividades dos jardins zoológicos, botânicos e aquários e dos parques e reservas naturais	.			.				.				.				.				.				.				.			
264	95.24 Reparação de latoaria e de outras obras de caracter similares	.			.				.				.				.				.				.				.			
265	95.32 Reparação de eletrodomésticos e de outros equipamentos de uso doméstico e para jardim	.			.				.				.				.				.				.				.			

Nota: os montantes latoria dos setores recolhidos dos totais elegíveis, respetivos aos setores [g], são correspondem aos latoria respetivos ao Template 1 linha 29 colunas [a,b] do exercício de avaliação dos montantes elegíveis divididos para cada setor para um código de atividade CAE 46.38, 62.20, 64.20, 64.91, 87.20, 88.40, 78.10, 74.90. Estas operações foram classificadas como de financiamento geral, pelo que foram utilizadas as cláusulas globais de elegibilidade e alinhamento respetivos pelo montante que equivale a um montante de 22MB.

3. GAR KPI stock based on Turnover

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
		31 Dezembro 2025																														
		Mitigação das alterações climáticas					Adaptação às alterações				Recursos hídricos e				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossitemas				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)					
	% (em comparação com o total de ativos abrangidos no denominador)	Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Proporção do total dos ativos abrangidos
			Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					
			Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes		
	RAE – ativos abrangidos tanto no numerador																															
1	Empréstimos e adiantamentos, títulos de dívida e instrumentos de capital não elegíveis detidos para	52,66%	0,79%	0,00%	0,02%	0,08%	0,38%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,02%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	53,06%	0,79%	0,00%	0,02%	0,08%	31,91%
2	**Empresas financeiras**	10,28%	1,13%	0,00%	0,06%	0,27%	0,25%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	10,55%	1,14%	0,00%	0,06%	0,27%	8,90%
3	Instituições de crédito	10,73%	1,05%	0,00%	0,07%	0,15%	0,27%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	11,02%	1,06%	0,00%	0,07%	0,15%	8,02%
4	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,14%
5	Títulos de dívida, incluindo unidades de participação	10,91%	1,07%	0,00%	0,07%	0,15%	0,28%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	11,21%	1,07%	0,00%	0,07%	0,15%	7,88%
6	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
7	Outras empresas financeiras	6,27%	1,88%	0,00%	0,01%	1,37%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	6,30%	1,88%	0,00%	0,01%	1,37%	0,88%
8	das quais, empresas de investimento	6,35%	1,90%	0,00%	0,01%	1,39%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	6,38%	1,90%	0,00%	0,01%	1,39%	0,87%
9	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
10	Títulos de dívida, incluindo unidades de	6,35%	1,90%	0,00%	0,01%	1,39%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	6,38%	1,90%	0,00%	0,01%	1,39%	0,87%
11	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
12	das quais, sociedades gestoras	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
13	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
14	Títulos de dívida, incluindo unidades de	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
15	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
16	das quais, empresas de seguros	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%
17	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
18	Títulos de dívida, incluindo unidades de	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%
19	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
20	**Empresas não financeiras**	12,82%	10,06%	0,00%	0,00%	0,13%	6,61%	0,00%	0,00%	0,00%	0,03%	0,00%	0,00%	0,00%	0,32%	0,05%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	19,78%	10,11%	0,00%	0,00%	0,13%	1,50%
21	Empréstimos e adiantamentos	19,88%	5,12%	0,00%	0,00%	0,00%	13,80%	0,00%	0,00%	0,00%	0,16%	0,00%	0,00%	0,00%	1,55%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	35,39%	5,12%	0,00%	0,00%	0,00%	0,22%
22	Títulos de dívida, incluindo unidades de participação	11,60%	10,91%	0,00%	0,00%	0,16%	5,37%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,11%	0,05%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	17,08%	10,97%	0,00%	0,00%	0,16%	1,28%
23	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
24	**Famílias**	78,26%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									78,26%	0,00%	0,00%	0,00%	0,00%	19,44%
25	dos quais, empréstimos caucionados por imóveis de	100,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									100,00%	0,00%	0,00%	0,00%	0,00%	15,03%
26	dos quais, empréstimos para a renovação de	100,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									100,00%	0,00%	0,00%	0,00%	0,00%	0,08%
27	dos quais, empréstimos automóveis	100,00%	0,00%	0,00%	0,00%	0,00%																										
28	**Financiamento do setor público local**	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	1,58%
29	Financiamento à habitação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
30	Outros finaciamentos do setor público local	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	1,58%
31	**Cauções obtidas por aquisição da posse: bens imóveis residênciais e comerciais**	100,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	100,00%	0,00%	0,00%	0,00%	0,00%	0,48%
32	**RAE total dos ativos**	27,20%	0,41%	0,00%	0,01%	0,04%	0,20%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	27,41%	0,41%	0,00%	0,01%	0,04%	31,91%

3. GAR KPI stock based on CapEx

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
	% (em comparação com o total de ativos abrangidos no denominador)	31 Dezembro 2024																														
		Mitigação das alterações climáticas					Adaptação às alterações				Recursos hídricos e				Economia circular (EC)				Poluição (PCP)				Biodiversidade e				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)					
		Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Proporção do total dos ativos abrangidos
			Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					
				Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes		
	RAE – ativos abrangidos tanto no numerador como no denominador																															
1	Empréstimos e adiantamentos, títulos de dívida e instrumentos de capital não elegíveis detidos para negociação para cálculo do RAE	53,0%	1,2%	0,0%	0,1%	0,1%	0,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	53,2%	1,2%	0,0%	0,1%	0,1%	31,91%
2	**Empresas financeiras**	9,9%	1,8%	0,0%	0,2%	0,3%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	10,3%	1,8%	0,0%	0,2%	0,3%	8,90%
3	Instituições de crédito	10,4%	1,7%	0,0%	0,2%	0,1%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	10,9%	1,7%	0,0%	0,2%	0,1%	8,02%
4	Empréstimos e adiantamentos	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,14%
5	Títulos de dívida, incluindo unidades de participação	10,6%	1,7%	0,0%	0,2%	0,1%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	11,0%	1,7%	0,0%	0,2%	0,1%	7,88%
6	Instrumentos de capital	0,0%	0,0%		0,0%	0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,00%
7	Outras empresas financeiras	5,3%	2,3%	0,0%	0,0%	1,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	5,3%	2,3%	0,0%	0,0%	1,9%	0,88%
8	das quais, empresas de investimento	5,4%	2,3%	0,0%	0,0%	2,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	5,4%	2,3%	0,0%	0,0%	2,0%	0,87%
9	Empréstimos e adiantamentos	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,00%
10	Títulos de dívida, incluindo unidades de participação	5,4%	2,3%	0,0%	0,0%	2,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	5,4%	2,3%	0,0%	0,0%	2,0%	0,87%
11	Instrumentos de capital	0,0%	0,0%		0,0%	0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,00%
12	das quais, sociedades gestoras	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,00%
13	Empréstimos e adiantamentos	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,00%
14	Títulos de dívida, incluindo unidades de participação	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,00%
15	Instrumentos de capital	0,0%	0,0%		0,0%	0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,00%
16	das quais, empresas de seguros	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,01%
17	Empréstimos e adiantamentos	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,00%
18	Títulos de dívida, incluindo unidades de participação	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,01%
19	Instrumentos de capital	0,0%	0,0%		0,0%	0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,00%
20	**Empresas não financeiras**	23,1%	15,2%	0,0%	0,0%	0,1%	0,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,4%	0,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	24,4%	15,3%	0,0%	0,0%	0,1%	1,50%
21	Empréstimos e adiantamentos	16,9%	7,6%	0,0%	0,0%	0,0%	5,0%	0,0%	0,0%	0,0%	0,1%	0,0%	0,0%	0,0%	2,1%	1,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	24,0%	8,6%	0,0%	0,0%	0,0%	0,22%
22	Títulos de dívida, incluindo unidades de participação	24,2%	16,5%	0,0%	0,0%	0,1%	0,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	24,4%	16,5%	0,0%	0,0%	0,1%	1,28%
23	Instrumentos de capital	0,0%	0,0%		0,0%	0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,00%
24	**Famílias**	78,3%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%					0,0%	0,0%	0,0%	0,0%									78,3%	0,0%	0,0%	0,0%	0,0%	19,44%
25	dos quais, empréstimos caucionados por imóveis de habitação	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%					0,0%	0,0%	0,0%	0,0%									100,0%	0,0%	0,0%	0,0%	0,0%	15,03%
26	dos quais, empréstimos para a renovação de edifícios	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%					0,0%	0,0%	0,0%	0,0%									100,0%	0,0%	0,0%	0,0%	0,0%	0,08%
27	dos quais, empréstimos automóveis	100,0%	0,0%	0,0%	0,0%	0,0%																										
28	**Financiamento do setor público local**	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	1,58%
29	Financiamento à habitação	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,00%
30	Outros financiamentos do setor público local	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	1,58%
31	**Cauções obtidas por aquisição da posse: bens imóveis residênciais e comerciais**	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	100,0%	0,0%	0,0%	0,0%	0,0%	0,48%
32	**RAE total dos ativos**	27,4%	0,6%	0,0%	0,0%	0,0%	0,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	27,5%	0,6%	0,0%	0,0%	0,0%	31,9%

4. GAR KPI flow based on Turnover

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
		31 Dezembro 2024																														
		Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas (AAC)				Recursos hídricos e marinhos (RHM)				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossitemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)					
	% (em comparação com o fluxo do total dos ativos elegíveis)	Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					
			Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Proporção do total dos ativos abrangidos
				Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes	
	RAE - ativos abrangidos tanto no numerador como no denominador																															
1	Empréstimos e adiantamentos, títulos de dívida e instrumentos de capital não elegíveis detidos para negociação para cálculo do RAE	54,47%	0,86%	0,00%	0,00%	0,05%	0,99%	0,01%	0,00%	0,01%	0,01%	0,00%	0,00%	0,00%	0,17%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	55,64%	0,87%	0,00%	0,00%	0,06%	47,97%
2	**Empresas financeiras**	10,70%	1,17%	0,00%	0,02%	0,13%	0,06%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	10,78%	1,18%	0,00%	0,02%	0,13%	6,79%
3	Instituições de crédito	10,70%	1,17%	0,00%	0,02%	0,13%	0,06%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	10,78%	1,18%	0,00%	0,02%	0,13%	6,79%
4	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,58%
5	Títulos de dívida, incluindo unidades de participação	11,71%	1,28%	0,00%	0,02%	0,14%	0,07%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	11,80%	1,29%	0,00%	0,02%	0,14%	6,20%
6	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
7	Outras empresas financeiras	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
8	das quais, empresas de investimento	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
9	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
10	Títulos de dívida, incluindo unidades de participação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
11	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
12	das quais, sociedades gestoras	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
13	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
14	Títulos de dívida, incluindo unidades de participação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
15	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
16	das quais, empresas de seguros	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
17	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
18	Títulos de dívida, incluindo unidades de participação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
19	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
20	**Empresas não financeiras**	8,15%	4,13%	0,00%	0,00%	0,21%	5,84%	0,04%	0,00%	0,04%	0,06%	0,00%	0,00%	0,00%	1,02%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	15,07%	4,17%	0,00%	0,00%	0,25%	8,05%
21	Empréstimos e adiantamentos	7,56%	0,16%	0,00%	0,00%	0,00%	7,48%	0,00%	0,00%	0,00%	0,09%	0,00%	0,00%	0,00%	0,84%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	15,97%	0,16%	0,00%	0,00%	0,00%	1,19%
22	Títulos de dívida, incluindo unidades de participação	8,25%	4,81%	0,00%	0,00%	0,24%	5,55%	0,05%	0,00%	0,05%	0,06%	0,00%	0,00%	0,00%	1,05%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	14,92%	4,87%	0,00%	0,00%	0,29%	6,86%
23	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
24	**Famílias**	76,37%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									76,37%	0,00%	0,00%	0,00%	0,00%	32,16%
25	dos quais, empréstimos caucionados por imóveis de habitação	100,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									100,00%	0,00%	0,00%	0,00%	0,00%	24,36%
26	dos quais, empréstimos para a renovação de edifícios	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									100,00%	0,00%	0,00%	0,00%	0,00%	0,07%
27	dos quais, empréstimos automóveis	100,00%	0,00%			0,00%																										
28	**Financiamento do setor público local**	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,79%
29	Financiamento à habitação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
30	Outros finaciamentos do setor público local	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,79%
31	**Cauções obtidas por aquisição da posse: bens imóveis**	100,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	100,00%	0,00%	0,00%	0,00%	0,00%	0,18%
32	**RAE total dos ativos**	26,13%	0,41%	0,00%	0,00%	0,03%	0,47%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,08%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	26,69%	0,42%	0,00%	0,00%	0,03%	47,97%

4. GAR KPI flow based on CapEx

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
		31 Dezembro 2024																														
		Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas (AAC)				Recursos hídricos e marinhos (RHM)				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossitemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)					
% (em comparação com o fluxo do total dos ativos elegíveis)		Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Proporção do total dos ativos abrangidos
			Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				
				Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes	
	RAE - ativos abrangidos tanto no numerador como no denominador																															
1	Empréstimos e adiantamentos, títulos de dívida e instrumentos de capital não elegíveis detidos para negociação para cálculo do RAE	54,48%	0,68%	0,00%	0,01%	0,02%	0,37%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	1,34%	0,04%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	56,20%	0,72%	0,00%	0,01%	0,02%	47,97%
2	**Empresas financeiras**	10,53%	1,23%	0,00%	0,05%	0,10%	0,07%	0,02%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	10,61%	1,25%	0,00%	0,05%	0,10%	6,79%
3	Instituições de crédito	10,53%	1,23%	0,00%	0,05%	0,10%	0,07%	0,02%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	10,61%	1,25%	0,00%	0,05%	0,10%	6,79%
4	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,58%
5	Títulos de dívida, incluindo unidades de participação	11,52%	1,35%	0,00%	0,06%	0,11%	0,07%	0,02%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	11,61%	1,37%	0,00%	0,06%	0,11%	6,20%
6	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
7	Outras empresas financeiras	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
8	das quais, empresas de investimento	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
9	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
10	Títulos de dívida, incluindo unidades de participação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
11	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
12	das quais, sociedades gestoras	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
13	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
14	Títulos de dívida, incluindo unidades de participação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
15	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
16	das quais, empresas de seguros	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
17	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
18	Títulos de dívida, incluindo unidades de participação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
19	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
20	**Empresas não financeiras**	8,36%	3,01%	0,00%	0,00%	0,03%	2,16%	0,00%	0,00%	0,00%	0,04%	0,00%	0,00%	0,00%	7,99%	0,23%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	18,55%	3,24%	0,00%	0,00%	0,03%	8,05%
21	Empréstimos e adiantamentos	3,32%	0,85%	0,00%	0,00%	0,00%	2,71%	0,00%	0,00%	0,00%	0,04%	0,00%	0,00%	0,00%	1,12%	0,53%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	7,20%	1,18%	0,00%	0,00%	0,00%	1,19%
22	Títulos de dívida, incluindo unidades de participação	9,24%	3,41%	0,00%	0,00%	0,03%	2,06%	0,01%	0,00%	0,00%	0,04%	0,00%	0,00%	0,00%	9,18%	0,18%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	20,51%	3,60%	0,00%	0,00%	0,03%	6,86%
23	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
24	**Famílias**	76,37%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									76,37%	0,00%	0,00%	0,00%	0,00%	32,16%
25	dos quais, empréstimos caucionados por imóveis de habitação	100,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									100,00%	0,00%	0,00%	0,00%	0,00%	24,36%
26	dos quais, empréstimos para a renovação de edifícios	100,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									100,00%	0,00%	0,00%	0,00%	0,00%	0,07%
27	dos quais, empréstimos automóveis	100,00%	0,00%	0,00%	0,00%	0,00%																										
28	**Financiamento do setor público local**	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,79%
29	Financiamento à habitação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
30	Outros financiamentos do setor público local	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,79%
31	**Cauções obtidas por aquisição da posse: bens imóveis**	100,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	100,00%	0,00%	0,00%	0,00%	0,00%	0,18%
32	**RAE total dos ativos**	26,13%	0,33%	0,00%	0,00%	0,01%	0,18%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,64%	0,02%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	26,96%	0,35%	0,00%	0,00%	0,01%	47,97%

5. KPI off-balance sheet exposures based on Turnover

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae
		31 Dezembro 2025																													
		Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas (AAC)				Recursos hídricos e marinhos (RHM)				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossitemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)				
% (em comparação com o total dos ativos extrapatrimoniais elegíveis)		Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				
			Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)			
				Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes
1	Garantias Financeiras (ICD FinGuar)	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2	Ativos sob gestão (ICD AuM)	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%

5. KPI off-balance sheet exposures based on CapEx

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	aa	ab	ac	ad	ae
		31 Dezembro 2025																													
		Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas				Recursos hídricos e marinhos				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossitemas				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)				
% (em comparação com o total dos ativos extrapatrimoniais elegíveis)		Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				
			Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)			
				Dos quais, utilização de	Dos quais, de transição	Dos quais, capacitantes			Dos quais, utilização de	Dos quais, capacitantes			Dos quais, utilização de	Dos quais, capacitantes			Dos quais, utilização de	Dos quais, capacitantes			Dos quais, utilização de	Dos quais, capacitantes			Dos quais, utilização de	Dos quais, capacitantes			Dos quais, utilização de	Dos quais, de transição	Dos quais, capacitantes
1	Garantias Financeiras (ICD FinGuar)	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2	Ativos sob gestão (ICD AuM)	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%

Disclosures in accordance with Annex XII – Nuclear and fossil gas related activities

Template 1 Nuclear and fossil gas related activities

Linha	Atividades relacionadas com a energia nuclear	
1	A empresa realiza, financia ou tem exposições perante atividades de investigação, desenvolvimento, demonstração e implantação de instalações inovadoras de produção de eletricidade que produzem energia a partir de processos nucleares com um mínimo de resíduos do ciclo do combustível.	Não
2	A empresa realiza, financia ou tem exposições perante a construção e o funcionamento seguro de novas instalações nucleares destinadas a produzir eletricidade ou calor industrial, incluindo para fins de aquecimento urbano ou processos industriais, como a produção de hidrogénio, bem como para a melhoria da sua segurança, utilizando as melhores tecnologias disponíveis.	Não
3	A empresa realiza, financia ou tem exposições perante o funcionamento seguro de instalações nucleares existentes que produzem eletricidade ou calor industrial, incluindo para fins de aquecimento urbano ou processos industriais, como a produção de hidrogénio a partir de energia nuclear, bem como a melhoria da sua segurança.	Não
	Atividades relacionadas com o gás fóssil	
4	A empresa realiza, financia ou tem exposições perante a construção ou exploração de instalações de produção de eletricidade que produzem eletricidade a partir de combustíveis fósseis gasosos.	Não
5	A empresa realiza, financia ou tem exposições perante a construção, renovação ou exploração de instalações de produção combinada de calor/frio e eletricidade que utilizam combustíveis fósseis gasosos.	Não
6	A empresa realiza, financia ou tem exposições perante a construção, renovação ou exploração de instalações de produção de calor que produzem calor/frio a partir de combustíveis fósseis gasosos.	Não

The Taxonomy metrics are presented below, using the information presented on a voluntary basis:

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

Ano 2025		Total dos ativos sustentáveis do ponto de vista ambiental (Milhões EUR)	ICD Volume de Negócios (****)	ICD CAPEX (*****)	% de cobertura (em relação ao total dos ativos) (***)	% de ativos excluídos do numerador do RAE (artigo 7.o , n.os 2 e 3, e anexo V, secção 1.1.2)	% de ativos excluídos do denominador do RAE (artigo 7.o , n.o 1, e anexo V, secção 1.2.4)
ICD principal	**Rácio dos ativos ecológicos (RAE) dos stocks**	83 642 543,9	0,47%	0,68%	31,91%	29,85%	38,24%

		Total das atividades sustentáveis do ponto de vista ambiental (Milhões EUR)	ICD Volume de negócios	ICD CAPEX	% de cobertura (em relação ao total dos ativos)	% de ativos excluídos do numerador do RAE (artigo 7.o , n.os 2 e 3, e anexo V, secção 1.1.2)	% de ativos excluídos do denominador do RAE (artigo 7.o , n.o 1, e anexo V, secção 1.2.4)
ICD adicionais	*RAE (fluxos)*	14 645 782,4	0,43%	0,36%	48,0%	52,0%	0,0%
	Carteira de negociação (*)						
	Garantias financeiras	-	0,00%	0,00%			
	Ativos sob gestão	-	0,00%	0,00%			
	Receitas de taxas e comissões (**)						

*Relativamente às instituições de crédito que não cumprem as condições estabelecidas no artigo 94.º, n.º 1, do CRR ou as condições estabelecidas no artigo 325.º-A, n.º 1, do CRR

** Receitas de taxas e comissões provenientes de serviços distintos da concessão de empréstimos e da gestão de ativos

As instituições devem divulgar informações prospetivas relativamente a estes ICD, incluindo informações em termos de metas, em conjunto com explicações pertinentes sobre a metodologia aplicada.

*** % de ativos abrangidos pelo ICD em relação ao total dos ativos dos bancos

**** com base no ICD do volume de negócios da contraparte

***** com base no ICD CapEx da contraparte, exceto para atividades de concessão de empréstimos em que se utilize o ICD do volume de negócios para a concessão de empréstimos gerais

Nota 1: Aplicável a todos os modelos de relato: as células a negro não devem ser comunicadas.

Nota 2: Os ICD relativos às taxas e comissões (folha 6) e à carteira de negociação (folha 7) só são aplicáveis a partir de 2026. A inclusão das PME nesses ICD só será aplicável sob reserva de uma avaliação de impacto com resultado positivo.

1. Assets for the calculation of GAR based on Turnover

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae	af
																													31 Dezembro 2025				
			Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas (AAC)				Recursos hídricos e marinhos (RHM)				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossistemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)				
	Milhões de EUR	Total da quantia escriturada (bruta)	Dar quair, para ser atorar pertinentor para a taxonamia (aloqúvair para taxonamia)	Dar quair, rurtontóvair da panta do virta ambiental (alinhadar pela taxonamia)				Dar quair, para ser atorar pertinentor para a taxonamia (aloqúvair para taxonamia)	Dar quair, rurtontóvair da panta do virta ambiental (alinhadar pela taxonamia)			Dar quair, para ser atorar pertinentor para a taxonamia (aloqúvair para taxonamia)	Dar quair, rurtontóvair da panta do virta ambiental (alinhadar pela taxonamia)			Dar quair, para ser atorar pertinentor para a taxonamia (aloqúvair para taxonamia)	Dar quair, rurtontóvair da panta do virta ambiental (alinhadar pela taxonamia)			Dar quair, para ser atorar pertinentor para a taxonamia (aloqúvair para taxonamia)	Dar quair, rurtontóvair da panta do virta ambiental (alinhadar pela taxonamia)			Dar quair, para ser atorar pertinentor para a taxonamia (aloqúvair para taxonamia)	Dar quair, rurtontóvair da panta do virta ambiental (alinhadar pela taxonamia)			Dar quair, rurtontóvair da panta do virta ambiental (alinhadar pela taxonamia)			
					Dar quair, utilização do re-ceitar	Dar quair, de tranrição	Dar quair, capacitantor			Dar quair, utilização do re-ceitar	Dar quair, capacitantor			Dar quair, utilização do re-ceitar	Dar quair, capacitantor			Dar quair, utilização do re-ceitar	Dar quair, capacitantor			Dar quair, utilização do re-ceitar	Dar quair, capacitantor			Dar quair, utilização do re-ceitar	Dar quair, de tranrição	Dar quair, capacitantor	
	RAE - ativar abrangidar tanto ao numerador como ao denominador																																
1,00	Emprértimar o adiantamontar, títular de dívida e instrumontar do capital não alogúvair detidar para negociação para cálculo da	9 203 064 919,26	4 846 031 664,31	83 318 492,73	-	1 631 320,91	7 489 301,23	35 028 702,63	112 769,89	-	12 283,54	183 923,26	1 953,53	-	-	1 745 423,40	206 678,61	-	-	130 035,66	2 649,14	-	-	49 289,76	-	-	-	4 883 169 039,02	83 642 543,90	-	1 631 320,91	7 501 584,77
2,00	**Empresar financeirar**	2 566 740 606,20	263 959 951,63	29 078 753,09	-	1 631 320,91	6 913 145,58	6 349 314,40	112 769,89	-	12 283,54	60 165,48	1 953,53	-	-	346 049,44	4 791,93	-	-	130 035,66	2 649,14	-	-	49 289,76	-	-	-	270 894 806,37	29 200 917,59	-	1 631 320,91	6 925 429,12
3,00	Instituição de crédito	2 312 108 631,60	247 988 659,73	24 295 861,40	-	1 594 376,47	3 414 897,00	6 312 696,26	111 421,09	-	12 283,54	58 816,68	1 953,53	-	-	319 990,96	4 791,93	-	-	126 555,84	2 649,14	-	-	47 940,96	-	-	-	254 854 660,43	24 416 677,09	-	1 594 376,47	3 427 180,54
4,00	Emprértimar o adiantamontar	39 009 815,83	-	-		-	-	-	-		-	-	-			-	-			-	-			-	-			-	-		-	-
5,00	Títular de dívida, incluindo unidader do participação	2 272 798 993,43	247 988 659,73	24 295 861,40	-	1 594 376,47	3 414 897,00	6 312 696,26	111 421,09	-	12 283,541	58 816,681	1 953,531	-	-	319 990,96	4 791,93	-	-	126 555,84	2 649,14	-	-	47 940,96	-	-	-	254 854 660,43	24 416 677,09	-	1 594 376,47	3 427 180,54
6,00	Instrumontar do capital	647 188,60	-	-		-	-	-	-		-	-	-			-	-			-	-			-	-			-	-		-	-
7,00	Outrar empresar financeirar	254 631 974,60	15 971 291,90	4 782 891,69	-	36 944,44	3 498 248,58	36 618,14	1 348,80	-	-	1 348,80	-			26 058,48	-			3 479,82	-			1 348,80	-	-	-	16 040 145,94	4 784 240,50	-	36 944,44	3 498 248,58
8,00	dar quair, empresar de investimonta	251 602 372,62	15 971 291,90	4 782 891,69	-	36 944,44	3 498 248,58	36 618,14	1 348,80	-	-	1 348,80	-			26 058,48	-			3 479,82	-			1 348,80	-	-	-	16 040 145,94	4 784 240,50	-	36 944,44	3 498 248,58
9,00	Emprértimar o adiantamontar	-	-	-		-	-	-	-		-	-	-			-	-			-	-			-	-			-	-		-	-
10,00	Títular de dívida, incluindo unidader do participação	251 386 143,12	15 971 291,90	4 782 891,69	-	36 944,44	3 498 248,58	36 618,14	1 348,80	-	-	1 348,80	-			26 058,48	-			3 479,82	-			1 348,80	-	-	-	16 040 145,94	4 784 240,50	-	36 944,44	3 498 248,58
11,00	Instrumontar do capital	216 229,50	-	-		-	-	-	-		-	-	-			-	-			-	-			-	-			-	-		-	-
12,00	dar quair, racio de ator partar	-	-	-		-	-	-	-		-	-	-			-	-			-	-			-	-			-	-		-	-
13,00	Emprértimar o adiantamontar	-	-	-		-	-	-	-		-	-	-			-	-			-	-			-	-			-	-		-	-
14,00	Títular de dívida, incluindo unidader do participação	-	-	-		-	-	-	-		-	-	-			-	-			-	-			-	-			-	-		-	-
15,00	Instrumontar do capital	-	-	-		-	-	-	-		-	-	-			-	-			-	-			-	-			-	-		-	-
16,00	dar quair, empresar de so-quirar	3 029 601,98	-	-		-	-	-	-		-	-	-			-	-			-	-			-	-			-	-		-	-
17,00	Emprértimar o adiantamontar	-	-	-		-	-	-	-		-	-	-			-	-			-	-			-	-			-	-		-	-
18,00	Títular de dívida, incluindo unidader do participação	3 029 601,98	-	-		-	-	-	-		-	-	-			-	-			-	-			-	-			-	-		-	-
19,00	Instrumontar do capital	-	-	-		-	-	-	-		-	-	-			-	-			-	-			-	-			-	-		-	-
20,00	**Empresar não financeirar**	43 364 135,27	55 575 698,22	43 619 942,44	-	-	576 155,65	28 679 388,23	-	-	-	123 757,78	-	-	-	1 399 373,95	201 886,68	-	-	-	-	-	-	-	-	-	-	85 778 218,18	43 821 829,12	-	-	576 155,65
21,00	Emprértimar o adiantamontar	63 911 378,80	12 702 845,13	3 273 124,16	-	-	-	8 819 980,76	-	-	-	102 490,77	-	-	-	993 150,04	1 443,53	-	-	-	-	-	-	-	-	-	-	22 619 466,71	3 274 567,69	-	-	-
22,00	Títular de dívida, incluindo unidader do participação	369 726 161,49	42 872 853,09	40 346 818,28	-	-	576 155,65	19 859 407,47	-	-	-	21 267,01	-	-	-	406 223,91	200 443,15	-	-	-	-	-	-	-	-	-	-	63 159 751,47	40 547 261,43	-	-	576 155,65
23,00	Instrumontar do capital	3 594,98	-	-		-	-	-	-		-	-	-			-	-			-	-			-	-			-	-		-	-
24,00	**Famílias**	5 607 893 990,32	4 388 710 120,57	10 369 471,19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 388 710 120,57	10 369 471,19	-	-	-
25,00	dar quair, emprértimar caucionadar par imávair do habitação	4 336 226 824,64	4 336 226 824,64	9 527 732,23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 336 226 824,64	9 527 732,23	-	-	-
26,00	dar quair, emprértimar para a renovação de odifíciar	22 027 881,99	22 027 881,99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22 027 881,99	-	-	-	-
27,00	dar quair, emprértimar automóvair	30 455 412,94	30 455 412,94	841 738,96	-	-	-																					30 455 412,94	841 738,96	-	-	-
28,00	**Financiamonta do ratar público local**	457 003 293,57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29,00	Financiamonta à habitação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30,00	Outrar finaciamontar da ratar público local	457 003 293,57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31,00	**Cauções obtidar par aquirição de parar: bans imávair raridênciair a comarciair**	137 785 893,90	137 785 893,90	250 326,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	137 785 893,90	250 326,00	-	-	-
32,00	**Ativar excluídar do numerador para efeitar do cálculo da RAE (abrangidar no denominador)**	8 610 465 065,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33,00	**Empresar financeirar e não financeirar**	7 055 978 805,33																														
34,00	PME e empresar não financeirar (dirtintar de PME) não rujeitar à obrigação de divulgação da NFRD	7 055 916 587,47																														
35,00	Emprértimar o adiantamontar	6 487 220 022,04																														
36,00	dar quair, emprértimar caucionadar par imávair comarciair	4 197 257 703,32																														
37,00	dar quair, emprértimar para a renovação de odifíciar	-																														
38,00	Títular de dívida, incluindo unidader do participação	390 794 186,95																														
39,00	Instrumontar do capital	177 902 378,48																														
40,00	Contrap-artar do paísar tarceirar não rujeitar à obrigações de divulgação da NFRD	62 217,86																														
41,00	Emprértimar o adiantamontar	62 217,86																														
42,00	Títular de dívida, incluindo unidader do participação	-																														
43,00	Instrumontar do capital	-																														
44,00	**Deriradar**	691 035 478,52																														
45,00	**Emprértimar interbancários à virta**	42 698 496,34																														
46,00	**Ativar em numerário e equivalentar a**	158 727 945,45																														
47,00	**Outrar catagoriar de ativar (p. ex.: gunduill, produtar de bare, etc.)**	672 024 139,36																														
48,00	**RAE total dar ativar**	17 813 529 984,26	4 846 031 664,31	83 318 492,73	-	1 631 320,91	7 489 301,23	35 028 702,63	112 769,89	-	12 283,54	183 923,26	1 953,53	-	-	1 745 423,40	206 678,61	-	-	130 035,66	2 649,14	-	-	49 289,76	-	-	-	4 883 169 039,02	83 642 543,90	-	1 631 320,91	7 501 584,77
49,00	**Ativar não abrangidar para efeitar do cálculo da**	11 029 379 908,63																														
50,00	**Administrações centrair a emitentar**	9 429 442 624,01																														
51,00	**Purições em rirco rubre bancar centrair**	1 421 515 194,00																														
52,00	**Carteire de negociação**	178 352 090,67																														
53,00	**Total dar ativar**	28 842 909 892,94	4 846 031 664,31	83 318 492,73	-	1 631 320,91	7 489 301,23	35 028 702,63	112 769,89	-	12 283,54	183 923,26	1 953,53	-	-	1 745 423,40	206 678,61	-	-	130 035,66	2 649,14	-	-	49 289,76	-	-	-	4 883 169 039,02	83 642 543,90	-	1 631 320,91	7 501 584,77
	Purições em rirco extrapatrimonialr - empresar rujeitar à obrigações de divulgação da NFRD																															
54,00	Garantiar financeirar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55,00	Ativar rub-gartão	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56,00	Dar quair, títular de dívida	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57,00	Dar quair, instrumontar do capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

1. Assets for the calculation of GAR based on Capex

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae	af
			31 Dezembro 2025																														
			Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas (AAC)				Recursos hídricos e marinhos				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossistemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)				
			Dar quair, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Dar quair, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dar quair, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dar quair, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dar quair, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dar quair, para setores pertinentes para a taxonomia (elegíveis para taxonomia)								
	Milhões de EUR	Total da quantia escriturada [bruta]	Dar quair, cujo ativo subjacente não seja elegível	Dar quair, cujo ativo subjacente seja elegível				Dar quair, cujo ativo subjacente não seja elegível	Dar quair, cujo ativo subjacente seja elegível			Dar quair, cujo ativo subjacente não seja elegível	Dar quair, cujo ativo subjacente seja elegível			Dar quair, cujo ativo subjacente não seja elegível	Dar quair, cujo ativo subjacente seja elegível			Dar quair, cujo ativo subjacente não seja elegível	Dar quair, cujo ativo subjacente seja elegível			Dar quair, cujo ativo subjacente não seja elegível	Dar quair, cujo ativo subjacente seja elegível			Dar quair, cujo ativo subjacente não seja elegível	Dar quair, cujo ativo subjacente seja elegível			
					Dar quair, utilização do receita	Dar quair, de transição	Dar quair, capacitantes			Dar quair, utilização do receita	Dar quair, capacitantes			Dar quair, utilização do receita	Dar quair, capacitantes			Dar quair, utilização do receita	Dar quair, capacitantes			Dar quair, utilização do receita	Dar quair, capacitantes			Dar quair, utilização do receita	Dar quair, capacitantes			Dar quair, utilização do receita	Dar quair, de transição	Dar quair, capacitantes
	RAE - ativos abrangidos (conta no numerador) como no denominador																																
1,00	Empréstimos a instituições de crédito, títulos de dívida e instrumentos de capital não elegíveis detidos para negociação para o cálculo do RAE	9203064919,26	4880834844,69	120500306,42	-	4793350,17	8078326,92	13978684,63	132344,02	-	2376,19	155595,51	7236,35	-	1766,09	1890505,38	758867,43	-	1766,09	55124,56	2649,14	-	1766,09	14563,65	2986,30	-	1766,09	4896929318,42	121404389,67	-	4793350,17	8087767,49
2,00	**Empresas financeiras**	2566740606,20	2541551100,27	44950175,96	-	4793350,17	7627300,12	10116047,36	132344,02	-	2376,19	92845,09	7236,35	-	1766,09	290369,54	2376,19	-	1766,09	55124,56	2649,14	-	1766,09	14563,65	2986,30	-	1766,09	2647241201,47	45097767,97	-	4793350,17	7636740,69
3,00	Instituições de crédito	2312108631,60	2405697251,18	39208686,28	-	4785528,04	2720399,94	10108225,23	132344,02	-	2376,19	92845,09	7236,35	-	1766,09	290369,54	2376,19	-	1766,09	55124,56	2649,14	-	1766,09	14563,65	2986,30	-	1766,09	2511308853,25	39356278,29	-	4785528,04	2729840,51
4,00	Empréstimos e adiantamentos	28968881,09	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5,00	Títulos de dívida, incluindo unidades de participação	2272798993,43	2405697251,18	39208686,28	-	4785528,04	2720399,94	10108225,23	132344,02	-	2376,19	92845,09	7236,35	-	1766,09	290369,54	2376,19	-	1766,09	55124,56	2649,14	-	1766,09	14563,65	2986,30	-	1766,09	2511308853,25	39356278,29	-	4785528,04	2729840,51
6,00	Instrumentos de capital	647188,60	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
7,00	Outras empresas financeiras	254631974,60	135854559,09	5741489,68	-	7822,13	4906900,18	7822,13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13593277,22	5741489,68	-	7822,13	4906900,18
8,00	das quais, empresas de investimento	251402372,62	135854559,09	5741489,68	-	7822,13	4906900,18	7822,13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13593277,22	5741489,68	-	7822,13	4906900,18
9,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10,00	Títulos de dívida, incluindo unidades de participação	251386143,12	135854559,09	5741489,68	-	7822,13	4906900,18	7822,13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13593277,22	5741489,68	-	7822,13	4906900,18
11,00	Instrumentos de capital	216229,50	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
12,00	das quais, sociedades gestoras	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14,00	Títulos de dívida, incluindo unidades de participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15,00	Instrumentos de capital	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
16,00	das quais, empresas de seguros	3029601,98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18,00	Títulos de dívida, incluindo unidades de participação	3029601,98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19,00	Instrumentos de capital	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
20,00	**Empresas não financeiras**	4336641135,27	1001831449,95	65772072,23	-	-	451026,80	3862637,27	-	-	-	62750,42	-	-	-	1600135,84	756491,23	-	-	-	-	-	-	-	-	-	-	-	1057091173,48	66528563,46	-	-	451026,80
21,00	Empréstimos e adiantamentos	63911378,80	10790289,29	4883647,89	-	-	-	3198867,00	-	-	-	51967,15	-	-	-	1325162,41	626492,91	-	-	-	-	-	-	-	-	-	-	-	15366285,86	5510140,79	-	-	-
22,00	Títulos de dívida, incluindo unidades de participação	369726161,49	89393360,66	60888424,34	-	-	451026,80	663770,27	-	-	-	10783,27	-	-	-	274973,42	129998,33	-	-	-	-	-	-	-	-	-	-	-	90342887,62	61018422,67	-	-	451026,80
23,00	Instrumentos de capital	3594,98	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
24,00	**Famílias**	5607893990,32	4388710120,57	10369471,19	-	-	-	-	-	-	-					-	-	-	-									4388710120,57	10369471,19	-	-	-
25,00	das quais, empréstimos caucionados por imóveis de habitação	4336226824,64	4336226824,64	9527732,23	-	-	-	-	-	-	-																	4336226824,64	9527732,23	-	-	-
26,00	das quais, empréstimos para a renovação de edifícios	22027881,99	22027881,99	-	-	-	-	-	-	-	-																	22027881,99	-	-	-	-
27,00	das quais, empréstimos automóveis	30455413,94	30455413,94	841738,96																								30455413,94	841738,96	-	-	-
28,00	**Financiamento ao setor público local**	457003293,57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29,00	Financiamento à habitação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30,00	Outros financiamentos ao setor público local	457003293,57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31,00	**Coleções obtidas por aquisição de ativos: bens imóveis residenciais e comerciais**	137785893,90	137785893,90	250326,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	137785893,90	250326,00	-	-	-
32,00	**Ativos excluídos do numerador para efeitos do cálculo do RAE (abrangidos no denominador)**	8610465065,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33,00	**Empresas financeiras e não financeiras**	7055978805,33																															
34,00	PME e empresas não financeiras (distintas de PME) não sujeitas às obrigações de divulgação do NFRD	7055916587,41																															
35,00	Empréstimos e adiantamentos	6487220022,04																															
36,00	das quais, empréstimos caucionados por imóveis	4197257703,32																															
37,00	das quais, empréstimos para a renovação de edifícios	-																															
38,00	Títulos de dívida, incluindo unidades de participação	390794186,95																															
39,00	Instrumentos de capital	177902378,48																															
40,00	Contrapartes do país ter coisas não sujeitas às obrigações de divulgação do NFRD	62217,86																															
41,00	Empréstimos e adiantamentos	62217,86																															
42,00	Títulos de dívida, incluindo unidades de participação	-																															
43,00	Instrumentos de capital	-																															
44,00	**Derivados**	681035678,52																															
45,00	**Empréstimos interbancários à vista**	42698496,34																															
46,00	**Ativos em numerário e equivalentes a**	158727945,45																															
47,00	**Outras categorias de ativos (p. ex.: goodwill, produtos de base, etc.)**	672024139,36																															
48,00	**RAE total dos ativos**	17813529984,26	4880834844,69	120500306,42	-	4793350,17	8078326,92	13978684,63	132344,02	-	2376,19	155595,51	7236,35	-	1766,09	1890505,38	758867,43	-	1766,09	55124,56	2649,14	-	1766,09	14563,65	2986,30	-	1766,09	4896929318,42	121404389,67	-	4793350,17	8087767,49
49,00	**Ativos não abrangidos para efeitos do cálculo do RAE**	11029379908,68																															
50,00	**Administrações centrais e emitentes**	9429442634,01																															
51,00	**Parições em risco sobre bancos centrais**	1421585194,00																															
52,00	**Carteira de negociação**	178352080,67																															
53,00	**Total dos ativos**	28842909892,94	4880834844,69	120500306,42	-	4793350,17	8078326,92	13978684,63	132344,02	-	2376,19	155595,51	7236,35	-	1766,09	1890505,38	758867,43	-	1766,09	55124,56	2649,14	-	1766,09	14563,65	2986,30	-	1766,09	4896929318,42	121404389,67	-	4793350,17	8087767,49
	Parições em risco extrapatrimoniais - empresas sujeitas às obrigações de divulgação do NFRD																																
54,00	Garantias financeiras	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55,00	Ativos sob gestão	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56,00	Das quais, títulos de dívida	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57,00	Das quais, instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

1. Assets for the calculation of GAR based on Turnover

1. Assets for the calculation of GAR based on Turnover

	Milhões de EUR	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	aa	ab	ac	ad	ae	af
			31 Dezembro 2025																													
			Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas (AAC)				Recursos hídricos e marinhos (RHM)				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossistemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)				
			Dar quais, para efeitos pertinentes para a taxonomia (ela é/será para taxonomia)					Dar quais, para efeitos pertinentes para a taxonomia (ela é/será para taxonomia)				Dar quais, para efeitos pertinentes para a taxonomia (ela é/será para taxonomia)				Dar quais, para efeitos pertinentes para a taxonomia (ela é/será para taxonomia)				Dar quais, para efeitos pertinentes para a taxonomia (ela é/será para taxonomia)				Dar quais, para efeitos pertinentes para a taxonomia (ela é/será para taxonomia)								
				Dar quais, rurtentável da panta do virta ambiental (alinhadar pela taxanamia)					Dar quais, rurtentável da panta do virta ambiental (alinhadar pela taxanamia)				Dar quais, rurtentável da panta do virta ambiental (alinhadar pela taxanamia)				Dar quais, rurtentável da panta do virta ambiental (alinhadar pela taxanamia)				Dar quais, rurtentável da panta do virta ambiental (alinhadar pela taxanamia)				Dar quais, rurtentável da panta do virta ambiental (alinhadar pela taxanamia)				Dar quais, rurtentável da panta do virta ambiental (alinhadar pela taxanamia)				
		Total da quantia escriturada [bruta]			Dar quais, utilização do receitar	Dar quais, da transição	Dar quais, cap-acitantes																										
	RAE - ativar abrasaidar tanta an numaradar cama an danminadar																															
1,00	Emprartimar a adiantamantar, ratirar as ativas instrumantar ac capitar dabitadas para adquirir, darrabar ou para a aperação para a [...] da RAE	1643727516,49	895279214,48	144975539,87	-	48462,61	872845,24	16245088,57	143408,90	-	124044,57	171261,22	3347,69	-	-	2843251,36	1485,94	-	-	10811,77	-	-	-	849,08	-	-	-	914550476,48	14645782,40	-	48462,61	996889,83
2,00	**Empresar financeirar**	232513462,31	24883917,39	2722174,31	-	48462,61	301645,57	148814,35	21218,20	-	1853,86	4245,39	-	-	-	20774,46	-	-	-	10811,77	-	-	-	849,08	-	-	-	25069412,43	2743392,51	-	48462,61	303499,44
3,00	Instituição de crédito	232513462,31	24883917,39	2722174,31	-	48462,61	301645,57	148814,35	21218,20	-	1853,86	4245,39	-	-	-	20774,46	-	-	-	10811,77	-	-	-	849,08	-	-	-	25069412,43	2743392,51	-	48462,61	303499,44
4,00	Emprartimar a adiantamantar	20000000,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5,00	Titular da dívida, incluinda unidadar da participação	212513462,31	24883917,39	2722174,31	-	48462,61	301645,57	148814,35	21218,20	-	1853,86	4245,39	-	-	-	20774,46	-	-	-	10811,77	-	-	-	849,08	-	-	-	25069412,43	2743392,51	-	48462,61	303499,44
6,00	Instrumantar do capital	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-		-	-
7,00	Outrar empresar financeirar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8,00	dar quais, empresar do investimanto	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9,00	Emprartimar a adiantamantar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10,00	Titular da dívida, incluinda unidadar da participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11,00	Instrumantar do capital	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-		-	-
12,00	dar quais, raciadadar quitar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13,00	Emprartimar a adiantamantar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14,00	Titular da dívida, incluinda unidadar da participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15,00	Instrumantar do capital	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-		-	-
16,00	dar quais, empresar de ze-quirar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17,00	Emprartimar a adiantamantar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18,00	Titular da dívida, incluinda unidadar da participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19,00	Instrumantar do capital	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-		-	-
20,00	**Empresar não financeirar**	275806436,86	22481661,59	11381547,76	-	-	571199,69	16096274,22	122190,70	-	122190,70	167015,83	3347,69	-	-	2822476,90	1485,94	-	-	-	-	-	-	-	-	-	-	41567428,55	11500572,10	-	-	693390,39
21,00	Emprartimar a adiantamantar	40622436,47	3070309,93	66317,35	-	-	-	3039310,26	-	-	-	35317,68	-	-	-	342233,30	497,43	-	-	-	-	-	-	-	-	-	-	6487171,17	66814,78	-	-	-
22,00	Titular da dívida, incluinda unidadar da participação	235184000,39	19411351,66	11315230,41	-	-	571199,69	13056963,96	122190,70	-	122190,70	131698,15	3347,69	-	-	2480243,60	988,51	-	-	-	-	-	-	-	-	-	-	35080257,38	11441757,32	-	-	693390,39
23,00	Instrumantar do capital	-	-	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-		-	-
24,00	**Familiar**	1102044828,25	841622626,14	393817,80	-	-	-	-	-	-	-					-	-	-	-									841622626,14	393817,80	-	-	-
25,00	dar quais, emprartimar caucianadar par imóvair da habitação	834526568,39	834526568,39	393817,80	-	-	-	-	-	-	-					-	-	-	-									834526568,39	393817,80	-	-	-
26,00	dar quais, emprartimar para a ranovação da adificiar	2350085,83	2350085,83	-	-	-	-	-	-	-	-					-	-	-	-									2350085,83	-	-	-	-
27,00	dar quais, emprartimar autamóvair	4745971,92	4745971,92	-	-	-	-																					4745971,92	-	-	-	-
28,00	**Financiamanto da satar pública local**	27071579,71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29,00	Financiamanto à habitação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30,00	Outrar financiamantar da satar pública local	27071579,71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31,00	**Canção abtidar par aquisição da puzz: bans imóvais rasidanciais a camarciais**	6291009,36	6291009,36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6291009,36	-	-	-	-
32,00	**Ativas excluídas da numaradar para afaitas do cálculo da RAE (abrangidas na danminadar)**	1782729090,57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33,00	**Empresar financeirar a não financeirar**	1680702641,53																														
34,00	PME a empresar não financeirar (distintar da PME) não sujeitar às abrigações de divulgação da NFRD	1680702641,53																														
35,00	Emprartimar a adiantamantar	1680702641,53																														
36,00	dar quais, emprartimar caucianadar par imóvair camarciair	916500582,45																														
37,00	dar quais, emprartimar para a ranovação da adificiar	-																														
38,00	Titular da dívida, incluinda unidadar da participação	-																														
39,00	Instrumantar do capital	-																														
40,00	Contrapartar de países tarcairas não sujeitas às abrigações de divulgação da NFRD	-																														
41,00	Emprartimar a adiantamantar	-																														
42,00	Titular da dívida, incluinda unidadar da participação	-																														
43,00	Instrumantar do capital	-																														
44,00	**Derivadar**	102026449,04																														
45,00	**Emprartimar interbancários à virta**	-																														
46,00	**Ativar em numerário a equivalantar a numerário**	-																														
47,00	**Outrar catagoriar de ativar (p. ex.: gunduill, produtar de base, etc.)**	-																														
48,00	**RAE total dar ativar**	3426456607,06	895279214,48	144975539,87	-	48462,61	872845,24	16245088,57	143408,90	-	124044,57	171261,22	3347,69	-	-	2843251,36	1485,94	-	-	10811,77	-	-	-	849,08	-	-	-	914550476,48	14645782,40	-	48462,61	996889,83

2. GAR sector information based on Turnover

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae	af
	Milhões de EUR		31 Dezembro 2025																														
			Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas (AAC)				Recursos hídricos e marinhos (RHM)				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossistemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)				
		Total da quantia escriturada [bruta]	Dar quair, para ser atores pertinentes para a taxonamia (elegíveis para taxonamia)					Dar quair, para ser atores pertinentes para a taxonamia (elegíveis para taxonamia)				Dar quair, para ser atores pertinentes para a taxonamia (elegíveis para taxonamia)				Dar quair, para ser atores pertinentes para a taxonamia (elegíveis para taxonamia)				Dar quair, para ser atores pertinentes para a taxonamia (elegíveis para taxonamia)				Dar quair, para ser atores pertinentes para a taxonamia (elegíveis para taxonamia)								
				Dar quair, ruranta vável da panta de vira ambiental (alinhada r pela taxonamia)					Dar quair, ruranta vável da panta de vira ambiental (alinhada r pela taxonamia)				Dar quair, ruranta vável da panta de vira ambiental (alinhada r pela taxonamia)				Dar quair, ruranta vável da panta de vira ambiental (alinhada r pela taxonamia)				Dar quair, ruranta vável da panta de vira ambiental (alinhada r pela taxonamia)				Dar quair, ruranta vável da panta de vira ambiental (alinhada r pela taxonamia)								
					Dar quair, utilização de receitar	Dar quair, de tranzição	Dar quair, cap-acitantes			Dar quair, utilização de receitar	Dar quair, cap-acitantes			Dar quair, utilização de receitar	Dar quair, cap-acitantes			Dar quair, utilização de	Dar quair, cap-acitantes			Dar quair, utilização de	Dar quair, cap-acitantes			Dar quair, utilização de receitar	Dar quair, cap-acitantes			Dar quair, utilização de receitar	Dar quair, de tranzição	Dar quair, cap-acitantes
1,00	**RAE - ativos abrangidos tanto no numerador como no denominador**																																
2,00	Empréstimos e adiantamentos, títulos de dívida e instrumentos de capital não elegíveis para atividades para [...]	1643727516,49	895469684,84	11548469,06	-	121794,71	309595,51	6101883,31	51193,00	-	1673,85	112175,81	410,46	-	-	22059520,36	644899,66	-	-	4556,81	-	-	-	-	-	-	-	-	923747821,13	12244930,18	-	121794,71	311269,35
3,00	**Empresas financeiras**	232513662,31	24484998,41	2865295,78	-	121794,71	229250,94	155357,73	37519,15	-	-	6792,62	-	-	-	23633,11	-	-	-	4556,81	-	-	-	-	-	-	-	-	24675338,67	2902814,93	-	121794,71	229250,94
4,00	Instituições de crédito	232513662,31	24484998,41	********	-	******	229250,94	155357,73	37519,15	-	-	6792,62	-	-	-	23633,11	-	-	-	****	-	-	-	-	-	-	-	-	24675338,67	2902814,93	-	121794,71	229250,94
5,00	Empréstimos e adiantamentos	20000000,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6,00	Títulos de dívida, incluindo títulos de participação	212513662,31	24484998,41	2865295,78	-	121794,71	229250,94	155357,73	37519,15	-	-	6792,62	-	-	-	23633,11	-	-	-	4556,81	-	-	-	-	-	-	-	-	24675338,67	2902814,93	-	121794,71	229250,94
7,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8,00	Outras empresas financeiras	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9,00	dos quais, empresas de investimento	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11,00	Títulos de dívida, incluindo títulos de participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13,00	dos quais, sociedades gestoras	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15,00	Títulos de dívida, incluindo títulos de participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17,00	dos quais, empresas de seguros	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18,00	Empréstimos e adiantamentos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19,00	Títulos de dívida, incluindo títulos de participação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21,00	**Empresas não financeiras**	275806436,86	23071050,94	8299355,48	-	-	80344,57	5946525,58	13673,85	-	1673,85	105383,18	410,46	-	-	22035887,26	644899,66	-	-	-	-	-	-	-	-	-	-	-	51158846,96	8948347,45	-	-	82015,42
22,00	Empréstimos e adiantamentos	40622436,47	1348072,11	263617,13	-	-	-	1102309,58	-	-	-	17907,56	-	-	-	456642,69	215885,54	-	-	-	-	-	-	-	-	-	-	-	2924831,94	479502,67	-	-	-
23,00	Títulos de dívida, incluindo títulos de participação	235184000,39	21722970,82	8025738,35	-	-	80344,57	4844216,00	13673,85	-	1673,85	87475,63	410,46	-	-	21579244,57	429014,12	-	-	-	-	-	-	-	-	-	-	-	48233915,02	8468844,78	-	-	82015,42
24,00	Instrumentos de capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25,00	**Famílias**	1102044828,25	841622626,14	393817,80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	841622626,14	393817,80	-	-	-
26,00	dos quais, empréstimos para renovação de edifícios	834526568,39	834526568,39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**********	-	-	-	-
27,00	dos quais, empréstimos para renovação de edifícios	2350085,83	2350085,83	393817,80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2350085,83	393817,80	-	-	-
28,00	dos quais, empréstimos automóveis	4745971,92	4745971,92	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4745971,92	-	-	-	-
29,00	**Financiamento do setor público local**	27071579,71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30,00	Financiamento à habitação	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31,00	Outras financiamentos do setor público local	27071579,71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32,00	**Coberturas obtidas por aquisição de penhores: bens imóveis residenciais e comerciais**	6291009,36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6291009,36	-	-	-	-
33,00	**Ativos excluídos do numerador para efeitos do cálculo do RAE (abrangidos no denominador)**	1782729090,57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34,00	**Empresas financeiras e não financeiras**	1680702641,53																															
35,00	PME e empresas não financeiras (distintas de PME) não sujeitas às obrigações de divulgação da NFRD	1680702641,53																															
36,00	Empréstimos e adiantamentos	916500592,45																															
37,00	dos quais, empréstimos caucionados por imóveis comerciais	-																															
38,00	dos quais, empréstimos para renovação de edifícios	-																															
39,00	Títulos de dívida, incluindo títulos de participação	-																															
40,00	Instrumentos de capital	-																															
41,00	Empresas de participação financeira não sujeitas às obrigações de divulgação da NFRD	-																															
42,00	Empréstimos e adiantamentos	-																															
43,00	Títulos de dívida, incluindo títulos de participação	-																															
44,00	Instrumentos de capital	-																															
45,00	**Derivados**	102026449,04																															
46,00	**Empréstimos interbancários à vista**	-																															
47,00	**Ativos em numerário e equivalentes a numerário**	-																															
48,00	**Outras categorias de ativos (p. ex.: goodwill, produtos de base, etc.)**	-																															
49,00	**RAE total dos ativos**	3426456607,06	895469684,84	11548469,06	-	121794,71	309595,51	6101883,31	51193,00	-	1673,85	112175,81	410,46	-	-	22059520,36	644899,66	-	-	4556,81	-	-	-	-	-	-	-	-	923747821,13	12244930,18	-	121794,71	311269,35

		c		e		g		i		k		m		o		q		s		u		w		y	
		Mitigação das alterações climáticas [MAC]				Adaptação às alterações climáticas [AAC]				Recursos hídricos e marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e Ecossistemas [B10]				TOTAL [MAC - AAC - RHM - EC - PCP - B10]			
	Discriminação por setor - nível de 4 dígitos da NACE [código e título]	Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD	
		Qualidade creditícia da [brute]		Qualidade creditícia da [brute]		Qualidade creditícia da [brute]		Qualidade creditícia da [brute]		Qualidade creditícia da [brute]		Qualidade creditícia da [brute]		Qualidade creditícia da [brute]		Qualidade creditícia da [brute]		Qualidade creditícia da [brute]		Qualidade creditícia da [brute]		Qualidade creditícia da [brute]		Qualidade creditícia da [brute]	
		Milhão de EUR	Dos quais, exposições da grande de risco subsidiárias [MAC]	Milhão de EUR	Dos quais, exposições da grande de risco subsidiárias [MAC]	Milhão de EUR	Dos quais, exposições da grande de risco subsidiárias [AAC]	Milhão de EUR	Dos quais, exposições da grande de risco subsidiárias [AAC]	Milhão de EUR	Dos quais, exposições da grande de risco subsidiárias [RHM]	Milhão de EUR	Dos quais, exposições da grande de risco subsidiárias [RHM]	Milhão de EUR	Dos quais, exposições da grande de risco subsidiárias [EC]	Milhão de EUR	Dos quais, exposições da grande de risco subsidiárias [EC]	Milhão de EUR	Dos quais, exposições da grande de risco subsidiárias [PCP]	Milhão de EUR	Dos quais, exposições da grande de risco subsidiárias [PCP]	Milhão de EUR	Dos quais, exposições da grande de risco subsidiárias [B10]	Milhão de EUR	Dos quais, exposições da grande de risco subsidiárias [B10]	Milhão de EUR	Dos quais, exposições da grande de risco subsidiárias [MAC - AAC - RHM - EC - PCP - B10]	Milhão de EUR	Dos quais, exposições da grande de risco subsidiárias [MAC - AAC - RHM - EC - PCP - B10]
1,00	02.10 Silvicultura e outras atividades florestais	.	.	[redacted]		.	.	[redacted]		.	.	[redacted]		.	.	[redacted]		.	.	[redacted]		.	.	[redacted]		.	.	[redacted]	
2,00	02.20 Exploração florestal	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
3,00	02.30 Extração de cortiça, resina e goma de outros produtos florestais, exceto madeira	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
4,00	02.40 Atividades dos serviços relacionados com a silvicultura e exploração florestal	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
5,00	05.10 Atividades dos serviços relacionados com a extração de petróleo e gás, exceto a prospeção	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
6,00	16.10 Serração, aplainamento e impregnação de madeira	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
7,00	16.21 Fabricação de folheados e painéis à base de madeira	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
8,00	16.22 Parqueteria	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
9,00	16.23 Fabricação de outras obras de carpintaria para a construção	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
10,00	16.24 Fabricação de embalagens de madeira	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
11,00	16.29 Fabricação de outras obras de madeira; de cestaria e espartaria; indústria da cortiça	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
12,00	17.11 Fabricação de pasta	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
13,00	17.12 Fabricação de papel e de cartão [exceto acartolado]	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
14,00	17.21 Fabricação de papel e de cartão acartolados e de embalagens de papel e cartão	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
15,00	17.22 Fabricação de artigos de papel para uso doméstico e sanitário	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
16,00	17.23 Fabricação de artigos de papel para papelaria	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
17,00	17.24 Fabricação de papel de parede	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
18,00	17.29 Fabricação de outros artigos de pasta de papel, de papel e de cartão	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
19,00	20.11 Fabricação de gases industriais	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
20,00	20.13 Fabricação de outros produtos químicos inorgânicos de base	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
21,00	20.14 Fabricação de outros produtos químicos orgânicos de base	2 871 538,38	.			2 871 538,38	.			2 871 538,38	.			2 871 538,38	.			2 871 538,38	.			2 871 538,38	.			2 871 538,38	.		
22,00	20.15 Fabricação de adubos e de compostos azotados	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
23,00	20.16 Fabricação de matérias plásticas sob formas primárias	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
24,00	22.11 Fabricação de pneus e câmaras-de-ar; recauchutagem de pneus	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
25,00	22.19 Fabricação de outros produtos de borracha	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
26,00	22.21 Fabricação de chapas, folhas, tubos e perfis de plásticos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
27,00	22.22 . Fabricação de embalagens de plásticos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
28,00	22.23 Fabricação de artigos de plásticos para a construção	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
29,00	22.29 Fabricação de outros artigos de plásticos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
30,00	23.11 Fabricação de vidro plano	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
31,00	23.12 Moldagem e transformação de vidro plano	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
32,00	23.13 Fabricação de vidro de embalagem e artefactos de vidro [vidro oco]	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
33,00	23.14 Fabricação de fibras de vidro	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
34,00	23.19 Fabricação e transformação de outro vidro [incluindo vidro técnico]	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
35,00	23.20 Fabricação de produtos cerâmicos refratários	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
36,00	23.31 Fabricação de azulejos, ladrilhos, mosaicos e placas de cerâmica	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
37,00	23.32 Fabricação de tijolos, telhas e de outros produtos cerâmicos para a construção	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
38,00	23.41 Fabricação de artigos cerâmicos de uso doméstico e ornamental	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
39,00	23.42 Fabricação de artigos cerâmicos para uso sanitário	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
40,00	23.43 Fabricação de isoladores e peças isolantes em cerâmica	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
41,00	23.44 Fabricação de outros produtos em cerâmica para uso técnico	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
42,00	23.49 Fabricação de outros produtos cerâmicos não refratários	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
43,00	23.51 Fabricação de cimento	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
44,00	23.52 Fabricação de cal e gesso	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
45,00	23.61 Fabricação de produtos de betão para a construção	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
46,00	23.62 Fabricação de produtos de gesso para a construção	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
47,00	23.63 Fabricação de betão pronto	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
48,00	23.64 Fabricação de argamassas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
49,00	23.65 Fabricação de produtos de fibrocimento	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
50,00	23.69 Fabricação de outros produtos de betão, gesso e cimento	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
51,00	23.70 Serragem, corte e acabamento de rochas ornamentais e de outras pedras de construção	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
52,00	23.91 Fabricação de produtos abrasivos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
53,00	23.99 Fabricação de outros produtos minerais não metálicos, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
54,00	24.10 Siderurgia e fabricação de ferroligas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
55,00	24.20 Fabricação de tubos, condutas, perfis ocos e respetivos acessórios, de aço	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
56,00	24.31 Estiragem a frio	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
57,00	24.32 Laminagem a frio de tiras metálicas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
58,00	24.33 Perfilagem a frio	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
59,00	24.34 Trefilagem a frio	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
60,00	24.42 Obtenção e primeira transformação de alumínio	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
61,00	24.51 Fundição de ferro fundido	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
62,00	24.52 Fundição de aço	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
63,00	24.53 Fundição de metais leves	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
64,00	25.11 Fabricação de estruturas de construções metálicas	3 115,26	158,88			3 115,26	.			3 115,26	.			3 115,26	.			3 115,26	.			3 115,26	.			3 115,26	158,88		
65,00	25.12 Fabricação de portas, janelas e elementos similares em metal	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
66,00	25.21 Fabricação de caldeiras e radiadores para aquecimento central	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
67,00	25.29 Fabricação de outros reservatórios e recipientes metálicos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
68,00	25.30 Fabricação de geradores de vapor [exceto caldeiras para aquecimento central]	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
69,00	25.40 Fabricação de armas e munições	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
70,00	25.50 Fabricação de produtos forjados, estampados e laminados; metalurgia dos pós	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
71,00	25.61 Tratamento e revestimento de metais	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
72,00	25.62 Mecânica de precisão geral	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
73,00	25.71 Fabricação de cutelaria	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
74,00	25.72 Fabricação de fechaduras, dobradiças e de outras ferragens	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
75,00	25.73 Fabricação de ferramentas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
76,00	25.91 Fabricação de embalagens metálicas pesadas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
77,00	25.92 Fabricação de embalagens metálicas ligeiras	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
78,00	25.93 Fabricação de produtos de arame, cordoaria e redes metálicas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
		Mitigação das alterações climáticas [MAC]				Adaptação às alterações climáticas [AAC]				Recursos hídricos e marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e Ecossistemas [BIO]				TOTAL [MAC - AAC - RHM - EC - PCP - BIO]			
	Discriminação por setor - a nível de 4 dígitos da NACE [código e título]	Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD	
		Quantia reembolsada [kwota]		Quantia reembolsada [kwota]		Quantia reembolsada [kwota]		Quantia reembolsada [kwota]		Quantia reembolsada [kwota]		Quantia reembolsada [kwota]		Quantia reembolsada [kwota]		Quantia reembolsada [kwota]		Quantia reembolsada [kwota]		Quantia reembolsada [kwota]		Quantia reembolsada [kwota]		Quantia reembolsada [kwota]		Quantia reembolsada [kwota]		Quantia reembolsada [kwota]	
		Milhões de EUR	Dos quais, montante/rácio do ponto de viragem ambiental [MAC]	Milhões de EUR	Dos quais, montante/rácio do ponto de viragem ambiental [MAC]	Milhões de EUR	Dos quais, montante/rácio do ponto de viragem ambiental [AAC]	Milhões de EUR	Dos quais, montante/rácio do ponto de viragem ambiental [AAC]	Milhões de EUR	Dos quais, montante/rácio do ponto de viragem ambiental [RHM]	Milhões de EUR	Dos quais, montante/rácio do ponto de viragem ambiental [RHM]	Milhões de EUR	Dos quais, montante/rácio do ponto de viragem ambiental [EC]	Milhões de EUR	Dos quais, montante/rácio do ponto de viragem ambiental [EC]	Milhões de EUR	Dos quais, montante/rácio do ponto de viragem ambiental [PCP]	Milhões de EUR	Dos quais, montante/rácio do ponto de viragem ambiental [PCP]	Milhões de EUR	Dos quais, montante/rácio do ponto de viragem ambiental [BIO]	Milhões de EUR	Dos quais, montante/rácio do ponto de viragem ambiental [BIO]	Milhões de EUR	Dos quais, montante/rácio do ponto de viragem ambiental [MAC - AAC - RHM - EC - PCP - BIO]	Milhões de EUR	Dos quais, montante/rácio do ponto de viragem ambiental [MAC - AAC - RHM - EC - PCP - BIO]
79,88	25.94 Fabricação de rebites, parafusos e porcas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
80,88	25.99 Fabricação de outros produtos metálicos, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
81,88	26.11 Fabricação de componentes eletrónicos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
82,88	26.12 Fabricação de placas de circuitos eletrónicos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
83,88	26.20 Fabricação de computadores e de equipamento periférico	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
84,88	26.30 Fabricação de aparelhos e de equipamentos para comunicações	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
85,88	26.40 Fabricação de eletrónica de rádio e de televisão e bens de consumo similares	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
86,88	26.51 Fabricação de instrumentos e aparelhos de medida, verificação e navegação	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
87,88	26.52 Fabricação de relógios e material de relojoaria	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
88,88	26.60 Fabricação de equipamentos de radiação, eletromedicina e eletroterapêuticos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
89,88	26.70 Fabricação de instrumentos e de equipamentos óticos e fotográficos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
90,88	26.80 Fabricação de suportes de informação magnéticos e óticos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
91,88	27.11 Fabricação de motores, geradores e transformadores elétricos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
92,88	27.12 Fabricação de material de distribuição e de controlo para instalações elétricas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
93,88	27.20 Fabricação de acumuladores e pilhas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
94,88	27.31 Fabricação de cabos de fibra ótica	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
95,88	27.32 Fabricação de outros fios e cabos elétricos e eletrónicos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
96,88	27.33 Fabricação de dispositivos e acessórios para instalações elétricas, de baixa tensão	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
97,88	27.40 Fabricação de lâmpadas elétricas e de outro equipamento de iluminação	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
98,88	27.51 Fabricação de eletrodomésticos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
99,88	27.52 Fabricação de aparelhos não elétricos para uso doméstico	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
100,88	27.90 Fabricação de outro equipamento elétrico	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
101,88	28.11 Fabricação de motores e turbinas, exceto motores para aeronaves, automóveis e motociclos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
102,88	28.12 Fabricação de equipamento hidráulico e pneumático	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
103,88	28.13 Fabricação de outras bombas e compressores	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
104,88	28.14 Fabricação de outras torneiras e válvulas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
105,88	28.15 Fabricação de rolamentos, de engrenagens e de outros órgãos de transmissão	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
106,88	28.21 Fabricação de fornos e queimadores	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
107,88	28.22 Fabricação de equipamento de elevação e de movimentação	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
108,88	28.23 Fabricação de máquinas e equipamento de escritório, exceto computadores e equipamento periférico	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
109,88	28.24 Fabricação de máquinas-ferramenta portáteis com motor	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
110,88	28.25 Fabricação de equipamento não doméstico para refrigeração e ventilação	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
111,88	28.29 Fabricação de outras máquinas para uso geral, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
112,88	28.30 Fabricação de máquinas e de tratores para a agricultura, pecuária e silvicultura	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
113,88	28.41 Fabricação de máquinas-ferramenta para metais	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
114,88	28.49 Fabricação de outras máquinas-ferramenta	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
115,88	28.91 Fabricação de máquinas para a metalurgia	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
116,88	28.92 Fabricação de máquinas para as indústrias extrativas e para a construção	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
117,88	28.93 Fabricação de máquinas para as indústrias alimentares, das bebidas e do tabaco	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
118,88	28.94 Fabricação de máquinas para as indústrias têxtil, do vestuário e do couro	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
119,88	28.95 Fabricação de máquinas para as indústrias do papel e do cartão	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
120,88	28.96 Fabricação de máquinas para as indústrias do plástico e da borracha	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
121,88	28.99 Fabricação de outras máquinas e equipamento para uma vasta gama de fins, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
122,88	29.10 Fabricação de veículos automóveis	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
123,88	29.20 Fabricação de carroçarias, reboques e semi-reboques	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
124,88	29.31 Fabricação de equipamento elétrico e eletrónico para veículos automóveis	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
125,88	29.32 Fabricação de outros componentes e acessórios para veículos automóveis	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
126,88	30.11 Construção de embarcações e estruturas flutuantes, exceto de recreio e desporto	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
127,88	30.12 Construção de embarcações de recreio e desporto	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
128,88	30.20 Fabricação de material circulante para caminhos-de-ferro	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
129,88	30.30 . Fabricação de aeronaves, de veículos espaciais e equipamento relacionado	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
130,88	30.91 Fabricação de motociclos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
131,88	30.92 Fabricação de bicicletas e de veículos para invisuais	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
132,88	30.99 Fabricação de outro equipamento de transporte, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
133,88	33.12 Reparação e manutenção de máquinas e equipamentos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
134,88	33.13 Reparação e manutenção de equipamento eletrónico e ótico	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
135,88	33.14 Reparação e manutenção de equipamento elétrico	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
136,88	33.15 Reparação e manutenção de embarcações	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
137,88	33.16 Reparação e manutenção de aeronaves e de veículos espaciais	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
138,88	33.17 Reparação e manutenção de outro equipamento de transporte	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
139,88	33.20 Instalação de máquinas e de equipamentos industriais	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
140,88	35.11 Produção de eletricidade	33 762 445,45	33 886 959,37			33 762 445,45	.			33 762 445,45	.			33 762 445,45	.			33 762 445,45	.			33 762 445,45	.			33 762 445,45	33 886 959,37		
141,88	35.12 Transporte de eletricidade	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
142,88	35.13 Distribuição de eletricidade	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
143,88	35.21 Produção de gás	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
144,88	35.22 Distribuição de combustíveis gasosos por condutas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
145,88	35.30 Produção e distribuição de vapor, água quente e frio e ar frio por condutas; produção de gelo	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
146,88	36.00 Captação, tratamento e distribuição de água	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
147,88	37.00 Recolha, drenagem e tratamento de águas residuais	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
148,88	38.11 Recolha de resíduos não perigosos	4 629 589,87	54 579,55			4 629 589,87	.			4 629 589,87	.			4 629 589,87	462,96			4 629 589,87	.			4 629 589,87	.			4 629 589,87	62 856,58		
149,88	38.21 Tratamento e eliminação de resíduos não perigosos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
150,88	38.32 Valorização de resíduos não triados	12 735 458,72	178 173,88			12 735 458,72	.			12 735 458,72	1 274,55			12 735 458,72	.			12 735 458,72	.			12 735 458,72	.			12 735 458,72	179 453,15		
151,88	39.00 Descontaminação e atividades similares	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
152,88	41.10 Promoção imobiliária (desenvolvimento de projetos de edifícios)	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
153,88	41.20 Construção de edifícios (residenciais e não residenciais)	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
154,88	42.11 Construção de estradas e pistas de aeroportos	5 825,88	74,81			5 825,88	.			5 825,88	.			5 825,88	0,58			5 825,88	.			5 825,88	.			5 825,88	75,38		
155,88	42.12 Construção de vias férreas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
156,88	42.13 Construção de pontes e túneis	.	.			.	.			.	.			.	.			.	.			.	.			.	.		

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
		Mitigação das alterações climáticas [MAC]				Adaptação às alterações climáticas [AAC]				Recursos hídricos e marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e Ecossistemas [BIO]				TOTAL [MAC - AAC - RHM - EC - PCP - BIO]			
Discriminação por setor - nível de 4 dígitos da NACE [código e título]		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD	
		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]	
		Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [MAC]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [MAC]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [AAC]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [AAC]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [RHM]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [RHM]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [EC]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [EC]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [PCP]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [PCP]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [BIO]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [BIO]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [MAC - AAC - RHM - EC - PCP - BIO]	Milhão de EUR	Dos quais, contributário do ponto de vista ambiental [MAC - AAC - RHM - EC - PCP - BIO]
157,00	42.24 Construção de redes de transporte de água, de esgotos e de outros fluidos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
158,00	42.22 Construção de redes de transporte e distribuição de eletricidade e redes de telecomunicações	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
159,00	42.91 Engenharia hidráulica	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
160,00	42.99 Construção de outras obras de engenharia civil, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
161,00	43.11 Demolição	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
162,00	43.12 Preparação do terreno de construção	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
163,00	43.13 Perfurações e sondagens	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
164,00	43.21 Instalação elétrica	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
165,00	43.22 Instalação de canalização e de climatização	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
166,00	43.29 Outras instalações em construções	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
167,00	43.31 Estucagem	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
168,00	43.32 Montagem de trabalhos de carpintaria e de caixilharia	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
169,00	43.33 Revestimento de pavimentos e de paredes	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
170,00	43.34 Pintura e colocação de vidros	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
171,00	43.35 Outras atividades de acabamento em edifícios	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
172,00	43.91 Atividades de colocação de coberturas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
173,00	43.99 Outras atividades especializadas de construção, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
174,00	49.10 Transporte interurbano de passageiros por caminho-de-ferro	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
175,00	49.20 Transporte de mercadorias por caminho-de-ferro	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
176,00	49.31 Transportes ferroviários, urbanos e suburbanos, de passageiros	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
177,00	49.32 Transporte ocasional de passageiros em automóveis ligeiros	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
178,00	49.39 Outros transportes ferroviários de passageiros, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
179,00	49.41 Transportes rodoviários de mercadorias	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
180,00	49.50 Transportes por abastecimento de condutas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
181,00	50.10 Transportes marítimos de passageiros	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
182,00	50.20 Transportes marítimos de mercadorias	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
183,00	50.30 Transportes de passageiros por vias navegáveis interiores	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
184,00	50.40 Transportes de mercadorias por vias navegáveis interiores	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
185,00	51.10 Transportes aéreos de passageiros	34 372 458,76	465 154,29			34 372 458,76	.			34 372 458,76	.			34 372 458,76	3 457,25			34 372 458,76	.			34 372 458,76	.			34 372 458,76	468 634,48		
186,00	51.21 Transportes aéreos de mercadorias	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
187,00	52.21 Atividades auxiliares e de gestão de infraestruturas dos transportes terrestres	58 855 152,88	.			58 855 152,88	.			58 855 152,88	.			58 855 152,88	.			58 855 152,88	.			58 855 152,88	.			58 855 152,88	.		
188,00	52.22 Atividades auxiliares dos transportes por água	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
189,00	52.23 Atividades auxiliares dos transportes aéreos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
190,00	52.24 Movimentação de carga	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
191,00	52.29 Atividades dos agentes transitórios, aduaneiros e de outras atividades de apoio aos transportes	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
192,00	53.10 Atividades postais sujeitas a obrigações de serviço universal	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
193,00	53.20 Outras atividades postais e de correio	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
194,00	59.11 Produção de filmes, de vídeos e de programas de televisão	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
195,00	59.12 Atividades técnicas de pós-produção para filmes, vídeos e programas de televisão	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
196,00	59.13 Distribuição de filmes, de vídeos e de programas de televisão	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
197,00	59.14 Projeção de filmes e de vídeos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
198,00	59.20 Atividades de gravação de som e edição de música	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
199,00	60.10 Atividades de rádio	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
200,00	60.20 Atividades de televisão	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
201,00	61.10 Atividades de telecomunicações por fio	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
202,00	61.20 Atividades de telecomunicações sem fio	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
203,00	61.30 Atividades de telecomunicações por satélite	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
204,00	61.90 Outras atividades de telecomunicações	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
205,00	62.01 Atividades de programação informática	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
206,00	62.02 Atividades de consultoria em informática	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
207,00	62.03 Gestão e exploração de equipamento informático	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
208,00	62.09 Outras atividades relacionadas com as tecnologias da informação e informática	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
209,00	63.11 Atividades de processamento de dados, domiciliação de informação e atividades relacionadas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
210,00	65.12 Seguros não vida	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
211,00	65.20 Resseguros	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
212,00	68.10 Compra e venda de bens imobiliários	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
213,00	68.20 Arrendamento de bens imobiliários	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
214,00	68.31 Mediação e avaliação imobiliária	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
215,00	68.32 Administração de imóveis por conta de outrem; administração de condomínios	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
216,00	71.11 Atividades de arquitetura	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
217,00	71.12 Atividades de engenharia e técnicas afins	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
218,00	71.20 Atividades de ensaios e análises técnicas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
219,00	72.11 Investigação e desenvolvimento em biotecnologia	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
220,00	72.19 Outra investigação e desenvolvimento das ciências físicas e naturais	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
221,00	74.30 Outras atividades de consultoria, nível físicas, técnicas e similares, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
222,00	77.11 Aluguer de ou outros automóveis ligeiros	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
223,00	77.12 Aluguer de ou outros automóveis pesados	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
224,00	77.21 Aluguer de bens recreativos e desportivos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
225,00	77.34 Aluguer de meios de transporte marítimo e fluvial	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
226,00	77.35 Aluguer de meios de transporte aéreo	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
227,00	77.39 Aluguer de outras máquinas e equipamentos, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
228,00	88.10 Atividades relacionadas com sistema de segurança	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
229,00	84.11 Administração Pública em geral	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
230,00	84.12 Administração Pública: atividades de saúde, educação, cultura e serviços, exceto segurança social obrigatória	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
231,00	84.13 Administração Pública: atividades económicas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
232,00	84.24 Negócios Estrangeiros	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
233,00	84.22 Atividades de Defesa	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
234,00	84.23 Atividades de Justiça	.	.			.	.			.	.			.	.			.	.			.	.			.	.		

		c		e		g		i		k		m		o		q		s		u		w		y		aa	ab
		Mitigação das alterações climáticas [MAC]				Adaptação às alterações climáticas [AAC]				Recursos hídricos e marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e Ecossistemas [BIO]				TOTAL [MAC - AAC - RHM - EC - PCP - BIO]			
Discriminação por setor - nível de 4 dígitos da NACE [código e título]		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas a NFRD	
		Quantia reconhecida [bruta]		Quantia reconhecida [bruta]		Quantia reconhecida [bruta]		Quantia reconhecida [bruta]		Quantia reconhecida [bruta]		Quantia reconhecida [bruta]		Quantia reconhecida [bruta]		Quantia reconhecida [bruta]		Quantia reconhecida [bruta]		Quantia reconhecida [bruta]		Quantia reconhecida [bruta]		Quantia reconhecida [bruta]		Quantia reconhecida [bruta]		Quantia reconhecida [bruta]	
		Milhões de EUR	Dos quais, ecossistémico do ponto de vista ambiental [MAC]	Milhões de EUR	Dos quais, ecossistémico do ponto de vista ambiental [MAC]	Milhões de EUR	Dos quais, ecossistémico do ponto de vista ambiental [AAC]	Milhões de EUR	Dos quais, ecossistémico do ponto de vista ambiental [AAC]	Milhões de EUR	Dos quais, ecossistémico do ponto de vista ambiental [RHM]	Milhões de EUR	Dos quais, ecossistémico do ponto de vista ambiental [RHM]	Milhões de EUR	Dos quais, ecossistémico do ponto de vista ambiental [EC]	Milhões de EUR	Dos quais, ecossistémico do ponto de vista ambiental [EC]	Milhões de EUR	Dos quais, ecossistémico do ponto de vista ambiental [PCP]	Milhões de EUR	Dos quais, ecossistémico do ponto de vista ambiental [PCP]	Milhões de EUR	Dos quais, ecossistémico do ponto de vista ambiental [BIO]	Milhões de EUR	Dos quais, ecossistémico do ponto de vista ambiental [BIO]	Milhões de EUR	Dos quais, ecossistémico do ponto de vista ambiental [MAC - AAC - RHM - EC - PCP - BIO]	Milhões de EUR	Dos quais, ecossistémico do ponto de vista ambiental [MAC - AAC - RHM - EC - PCP - BIO]
235,08	84.24 Atividades de Segurança e Ordem Pública	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
236,08	84.25 Atividades de Proteção Civil	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
237,08	84.30 Atividades de Segurança Social Obrigatória	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
238,08	85.10 Educação pré-escolar	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
239,08	85.20 Ensino básico [1.º e 2.º Ciclos]	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
240,08	85.31 Ensino básico [3.º Ciclo] e secundário geral	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
241,08	85.32 Ensino secundário tecnológico, artístico e profissional	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
242,08	85.41 Ensino pós-secundário não superior	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
243,08	85.42 Ensino superior	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
244,08	85.51 Ensino desportivo e recreativo	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
245,08	85.52 Ensino de atividades culturais	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
246,08	85.53 Escolas de condução e pilotagem	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
247,08	85.59 Formação profissional, reforço de lugares e outras atividades educativas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
248,08	85.60 Atividades de serviços de apoio à educação	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
249,08	86.10 Atividades dos estabelecimentos de saúde com internamento	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
250,08	86.90 Outras atividades de saúde humana	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
251,08	87.10 Atividades dos estabelecimentos de assistência social com alojamento, com alojamento	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
252,08	87.20 Atividades dos estabelecimentos para pessoas com doença do foro mental e de abuso de drogas, com alojamento	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
253,08	87.30 Atividades de apoio social para pessoas idosas e com deficiência, com alojamento	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
254,08	87.90 Outras atividades de apoio social com alojamento	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
255,08	88.99 Outras atividades de apoio social sem alojamento, n.e.	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
256,08	90.01 Atividades das artes do espetáculo	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
257,08	90.02 Atividades de apoio às artes do espetáculo	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
258,08	90.03 Criação artística e literária	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
259,08	90.04 Exploração de salas de espetáculos e atividades anexas	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
260,08	91.01 Atividades das bibliotecas e arquivos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
261,08	91.02 Atividades dos museus	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
262,08	91.03 Atividades dos sítios e monumentos históricos	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
263,08	91.04 Atividades dos jardins botânicos, zoológicos e equivalentes e das reservas naturais	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
264,08	95.24 Reparação de calçado e de outros bens de couro e similares	.	.			.	.			.	.			.	.			.	.			.	.			.	.		
265,08	95.22 Reparação de eletrodomésticos e de outros equipamentos de uso doméstico e para jardim	.	.			.	.			.	.			.	.			.	.			.	.			.	.		

Nota: os montantes totais dos valores reconhecidos brutos elegíveis e alinhados, respetivamente nas colunas [g], são correspondem aos totais respetivos no Template 1 linha 28 colunas [ab] do exercício de recolha dos montantes elegíveis para serem referidos para montantes com código de atividade CAE 46.38, 62.20, 64.20, 64.91, 87.20, 88.91, 78.10, 74.30. Estas operações foram classificadas como de financiamento geral, pelo que foram utilizados os rácios globais de elegibilidade e alinhamento respetivos para esses quadros que equivale a um montante de 4%

2. GAR sector information based on CapEx

		c	b	e	d	g	f	i	h	k	j	m	l	o	n	q	p	s	r	u	t	w	v	y	x	aa	ab
		Mitigação das alterações climáticas [MAC]				Adaptação às alterações climáticas [AAC]				Recursos hídricos e marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e Ecossistemas [B10]				TOTAL [MAC - AAC - RHM - EC - PCP - B10]			
	Discriminação por setor - nível de 4 dígitos da NACE (código e título)	Empresas não financeiras (sujeitas a NFRD)		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras (sujeitas a NFRD)		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras (sujeitas a NFRD)		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras (sujeitas a NFRD)		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras (sujeitas a NFRD)		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras (sujeitas a NFRD)		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD		Empresas não financeiras (sujeitas a NFRD)		PME e outras empresas não sujeitas não financeiras não sujeitas a NFRD	
		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]		Quantia escriturada [bruta]	
		Milhão de EUR	Dos quais, contributário da ponta de ciclo ambiental [MAC]	Milhão de EUR	Dos quais, contributário da ponta de ciclo ambiental [MAC]	Milhão de EUR	Dos quais, contributário da ponta de ciclo ambiental [AAC]	Milhão de EUR	Dos quais, contributário da ponta de ciclo ambiental [AAC]	Milhão de EUR	Dos quais, contributário da ponta de ciclo ambiental [RHM]	Milhão de EUR	Dos quais, contributário da ponta de ciclo ambiental [RHM]	Milhão de EUR	Dos quais, contributário da ponta de ciclo ambiental [EC]	Milhão de EUR	Dos quais, contributário da ponta de ciclo ambiental [EC]	Milhão de EUR	Dos quais, contributário da ponta de ciclo ambiental [PCP]	Milhão de EUR	Dos quais, contributário da ponta de ciclo ambiental [PCP]	Milhão de EUR	Dos quais, contributário da ponta de ciclo ambiental [B10]	Milhão de EUR	Dos quais, contributário da ponta de ciclo ambiental [B10]	Milhão de EUR	Dos quais, contributário da ponta de ciclo ambiental [MAC - AAC - RHM - EC - PCP - B10]	Milhão de EUR	Dos quais, contributário da ponta de ciclo ambiental [MAC - AAC - RHM - EC - PCP - B10]
1	02.10 Silvicultura e outras atividades florestais	.				.				.				.				.				.				.			
2	02.20 Exploração florestal	.				.				.				.				.				.				.			
3	02.30 Colheita de sortilhas, resinas e capanha de outros produtos florestais, exceto madeira	.				.				.				.				.				.				.			
4	02.40 Atividades dos serviços relacionados com a silvicultura e exploração florestal	.				.				.				.				.				.				.			
5	05.10 Atividades dos serviços relacionados com a extração de petróleo e gás, exceto a prospeção	.				.				.				.				.				.				.			
6	16.10 Serração, aplainamento e impregnação de madeira	.				.				.				.				.				.				.			
7	16.21 Fabricação de folheados e painéis à base de madeira	.				.				.				.				.				.				.			
8	16.22 Parqueteria	.				.				.				.				.				.				.			
9	16.23 Fabricação de outras obras de marcenaria para a construção	.				.				.				.				.				.				.			
10	16.24 Fabricação de embalagens de madeira	.				.				.				.				.				.				.			
11	16.29 Fabricação de outras obras de madeira, de cortiça e suas obras, exceto mobiliário; indústria de vimes	.				.				.				.				.				.				.			
12	17.11 Fabricação de pasta	.				.				.				.				.				.				.			
13	17.12 Fabricação de papel e de cartão [exceto ondulado]	.				.				.				.				.				.				.			
14	17.21 Fabricação de papel e de cartão ondulados e de embalagens de papel e cartão	.				.				.				.				.				.				.			
15	17.22 Fabricação de artigos de papel para uso doméstico e sanitário	.				.				.				.				.				.				.			
16	17.23 Fabricação de artigos de papel para papelaria	.				.				.				.				.				.				.			
17	17.24 Fabricação de papel de parede	.				.				.				.				.				.				.			
18	17.29 Fabricação de outros artigos de pasta de papel, de papel e de cartão	.				.				.				.				.				.				.			
19	28.11 Fabricação de quase industriais	.				.				.				.				.				.				.			
20	28.13 Fabricação de outras produtos químicos inorgânicos de base	.				.				.				.				.				.				.			
21	28.14 Fabricação de outros produtos químicos orgânicos de base	2 871 538,38				2 871 538,38				2 871 538,38				2 871 538,38				2 871 538,38				2 871 538,38				2 871 538,38			
22	28.15 Fabricação de adubos e de compostos azotados	.				.				.				.				.				.				.			
23	28.16 Fabricação de matérias plásticas sob formas primárias	.				.				.				.				.				.				.			
24	22.11 Fabricação de pneus e câmaras-de-ar; recauchutagem de pneus	.				.				.				.				.				.				.			
25	22.19 Fabricação de outros produtos de borracha	.				.				.				.				.				.				.			
26	22.21 Fabricação de chapas, folhas, tubos e perfis de plásticos	.				.				.				.				.				.				.			
27	22.22 . Fabricação de embalagens de plásticos	.				.				.				.				.				.				.			
28	22.23 Fabricação de artigos de plásticos para a construção	.				.				.				.				.				.				.			
29	22.29 Fabricação de outros artigos de plásticos	.				.				.				.				.				.				.			
30	23.11 Fabricação de vidro plano	.				.				.				.				.				.				.			
31	23.12 Moldagem e transformação de vidro plano	.				.				.				.				.				.				.			
32	23.13 Fabricação de vidro de embalagem e artefactos de vidro [vidro oco]	.				.				.				.				.				.				.			
33	23.14 Fabricação de fibras de vidro	.				.				.				.				.				.				.			
34	23.19 Fabricação e transformação de outro vidro [incluindo vidro técnico]	.				.				.				.				.				.				.			
35	23.20 Fabricação de produtos refratários	.				.				.				.				.				.				.			
36	23.31 Fabricação de azulejos, ladrilhos, mosaicos e placas de cerâmica	.				.				.				.				.				.				.			
37	23.32 Fabricação de tijolos, telhas e de outros produtos cerâmicos para a construção	.				.				.				.				.				.				.			
38	23.41 Fabricação de artigos cerâmicos de uso doméstico e ornamental	.				.				.				.				.				.				.			
39	23.42 Fabricação de artigos cerâmicos para uso sanitário	.				.				.				.				.				.				.			
40	23.43 Fabricação de isoladores e peças isolantes em cerâmica	.				.				.				.				.				.				.			
41	23.44 Fabricação de outros produtos cerâmicos para uso técnico	.				.				.				.				.				.				.			
42	23.49 Fabricação de outros produtos cerâmicos não refratários	.				.				.				.				.				.				.			
43	23.51 Fabricação de cimento	.				.				.				.				.				.				.			
44	23.52 Fabricação de cal e gesso	.				.				.				.				.				.				.			
45	23.61 Fabricação de produtos de betão para a construção	.				.				.				.				.				.				.			
46	23.62 Fabricação de produtos de gesso para a construção	.				.				.				.				.				.				.			
47	23.63 Fabricação de betão pronto	.				.				.				.				.				.				.			
48	23.64 Fabricação de argamassas	.				.				.				.				.				.				.			
49	23.65 Fabricação de produtos de fibrocimento	.				.				.				.				.				.				.			
50	23.69 Fabricação de outros produtos de betão, gesso e cimento	.				.				.				.				.				.				.			
51	23.70 Serragem, corte e acabamento de rochas ornamentais e de outras pedras de construção	.				.				.				.				.				.				.			
52	23.91 Fabricação de produtos abrasivos	.				.				.				.				.				.				.			
53	23.99 Fabricação de outros produtos minerais não metálicos, n.e.	.				.				.				.				.				.				.			
54	24.10 Siderurgia e fabricação de ferro-ligas	.				.				.				.				.				.				.			
55	24.20 Fabricação de tubos, condutas, perfis ocos e respetivos acessórios, de aço	.				.				.				.				.				.				.			
56	24.31 Estiragem a frio	.				.				.				.				.				.				.			
57	24.32 Laminagem a frio de tiras em banda	.				.				.				.				.				.				.			
58	24.33 Perfilagem a frio	.				.				.				.				.				.				.			
59	24.34 Trefilagem a frio	.				.				.				.				.				.				.			
60	24.42 Obtenção e primeira transformação de alumínio	.				.				.				.				.				.				.			
61	24.51 Fundição de ferro fundido	.				.				.				.				.				.				.			
62	24.52 Fundição de aço	.				.				.				.				.				.				.			
63	24.53 Fundição de metais leves	.				.				.				.				.				.				.			
64	25.11 Fabricação de estruturas de construções metálicas	3 115,25	1 478,48			3 115,25				3 115,25				3 115,25				3 115,25				3 115,25				3 115,25	1 478,48		
65	25.12 Fabricação de portas, janelas e elementos similares em metal	.				.				.				.				.				.				.			
66	25.21 Fabricação de caldeiras e radiadores para aquecimento central	.				.				.				.				.				.				.			
67	25.29 Fabricação de outros reservatórios e recipientes metálicos	.				.				.				.				.				.				.			
68	25.30 Fabricação de geradores de vapor [exceto caldeiras para aquecimento central]	.				.				.				.				.				.				.			
69	25.40 Fabricação de armas e munições	.				.				.				.				.				.				.			
70	25.50 Fabricação de produtos forjados, estampados e laminados; metalurgia dos pós	.				.				.				.				.				.				.			
71	25.61 Tratamento e revestimento de metais	.				.				.				.				.				.				.			
72	25.62 Mecânica geral	.				.				.				.				.				.				.			
73	25.71 Fabricação de cutelaria	.				.				.				.				.				.				.			
74	25.72 Fabricação de fechaduras, dobradiças e de outra ferragem	.				.				.				.				.				.				.			
75	25.73 Fabricação de ferramentas	.				.				.				.				.				.				.			
76	25.91 Fabricação de embalagens metálicas e pesadas	.				.				.				.				.				.				.			
77	25.92 Fabricação de embalagens metálicas ligeiras	.				.				.				.				.				.				.			
78	25.93 Fabricação de produtos de arame, cordoalha e malha metálicas	.				.				.				.				.				.				.			

		c	b	e	d	g	f	a	h	j	i	k	l	m	n	o	p	q	r	s	t	u	v	x	w	z	y	aa	ab
		Mitigação das alterações climáticas [MAC]				Adaptação às alterações climáticas [AAC]				Recursos hídricos e marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e Ecossistemas [B10]				TOTAL [MAC - AAC - RHM - EC - PCP - B10]			
Discriminação por setor - nível de 4 dígitos da NACE (código e título)		Empresas não financeiras (sujeitas a NFRD)		PME e outras empresas não sujeitas não financeiras ou não sujeitas a NFRD		Empresas não financeiras (sujeitas a NFRD)		PME e outras empresas não sujeitas não financeiras ou não sujeitas a NFRD		Empresas não financeiras (sujeitas a NFRD)		PME e outras empresas não sujeitas não financeiras ou não sujeitas a NFRD		Empresas não financeiras (sujeitas a NFRD)		PME e outras empresas não sujeitas não financeiras ou não sujeitas a NFRD		Empresas não financeiras (sujeitas a NFRD)		PME e outras empresas não sujeitas não financeiras ou não sujeitas a NFRD		Empresas não financeiras (sujeitas a NFRD)		PME e outras empresas não sujeitas não financeiras ou não sujeitas a NFRD		Empresas não financeiras (sujeitas a NFRD)		PME e outras empresas não sujeitas não financeiras ou não sujeitas a NFRD	
		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]		Qualis receitas da [brata]	
		Milhão de EUR	Dos quais, exclusivamente da parte de ativi. ambientais [MAC]	Milhão de EUR	Dos quais, exclusivamente da parte de ativi. ambientais [MAC]	Milhão de EUR	Dos quais, exclusivamente da parte de ativi. ambientais [AAC]	Milhão de EUR	Dos quais, exclusivamente da parte de ativi. ambientais [AAC]	Milhão de EUR	Dos quais, exclusivamente da parte de ativi. ambientais [RHM]	Milhão de EUR	Dos quais, exclusivamente da parte de ativi. ambientais [RHM]	Milhão de EUR	Dos quais, exclusivamente da parte de ativi. ambientais [EC]	Milhão de EUR	Dos quais, exclusivamente da parte de ativi. ambientais [EC]	Milhão de EUR	Dos quais, exclusivamente da parte de ativi. ambientais [PCP]	Milhão de EUR	Dos quais, exclusivamente da parte de ativi. ambientais [PCP]	Milhão de EUR	Dos quais, exclusivamente da parte de ativi. ambientais [B10]	Milhão de EUR	Dos quais, exclusivamente da parte de ativi. ambientais [B10]	Milhão de EUR	Dos quais, exclusivamente da parte de ativi. ambientais [MAC - AAC - RHM - EC - PCP - B10]	Milhão de EUR	Dos quais, exclusivamente da parte de ativi. ambientais [MAC - AAC - RHM - EC - PCP - B10]
73	25.50 Fabricação de artilharia, espadas e armas	.				.				.				.				.				.				.			
88	25.99 Fabricação de outros produtos metálicos, n.e.	.				.				.				.				.				.				.			
81	26.11 Fabricação de componentes eletrónicos	.				.				.				.				.				.				.			
82	26.12 Fabricação de placas de circuitos eletrónicos	.				.				.				.				.				.				.			
83	26.20 Fabricação de computadores e de equipamento periférico	.				.				.				.				.				.				.			
84	26.30 Fabricação de aparelhos e de equipamentos para a comunicação	.				.				.				.				.				.				.			
85	26.40 Fabricação de eletrónica de vídeo e de televisão e bens de consumo similares	.				.				.				.				.				.				.			
86	26.51 Fabricação de instrumentos e aparelhos de medida, verificação e navegação	.				.				.				.				.				.				.			
87	26.52 Fabricação de relógios e material de relojoaria	.				.				.				.				.				.				.			
88	26.60 Fabricação de equipamentos de radiação, eletromedicina e eletroterapêuticos	.				.				.				.				.				.				.			
89	26.70 Fabricação de instrumentos e de equipamentos óticos e fotográficos	.				.				.				.				.				.				.			
90	26.80 Fabricação de suportes de informação magnéticos e óticos	.				.				.				.				.				.				.			
91	27.11 Fabricação de motores, geradores e transformadores elétricos	.				.				.				.				.				.				.			
92	27.12 Fabricação de material de distribuição e de controlo para instalações elétricas	.				.				.				.				.				.				.			
93	27.20 Fabricação de acumuladores e pilhas	.				.				.				.				.				.				.			
94	27.31 Fabricação de cabos de fibra ótica	.				.				.				.				.				.				.			
95	27.32 Fabricação de outros fios e cabos elétricos e eletrónicos	.				.				.				.				.				.				.			
96	27.33 Fabricação de dispositivos e acessórios para instalações elétricas, de baixa tensão	.				.				.				.				.				.				.			
97	27.40 Fabricação de lâmpadas elétricas e de outro equipamento de iluminação	.				.				.				.				.				.				.			
98	27.51 Fabricação de eletrodomésticos	.				.				.				.				.				.				.			
99	27.52 Fabricação de aparelhos não elétricos para uso doméstico	.				.				.				.				.				.				.			
100	27.90 Fabricação de outro equipamento elétrico	.				.				.				.				.				.				.			
101	28.11 Fabricação de motores e turbinas, exceto motores para aeronaves, automóveis e motociclos	.				.				.				.				.				.				.			
102	28.12 Fabricação de equipamento hidráulico e pneumático	.				.				.				.				.				.				.			
103	28.13 Fabricação de outras bombas e compressores	.				.				.				.				.				.				.			
104	28.14 Fabricação de outras torneiras e válvulas	.				.				.				.				.				.				.			
105	28.15 Fabricação de rolamentos, de engrenagens e de outros órgãos de transmissão	.				.				.				.				.				.				.			
106	28.21 Fabricação de fornos e queimadores	.				.				.				.				.				.				.			
107	28.22 Fabricação de equipamento de elevação e de movimentação	.				.				.				.				.				.				.			
108	28.23 Fabricação de máquinas e equipamento de escritório, exceto computadores e equipamento periférico	.				.				.				.				.				.				.			
109	28.24 Fabricação de máquinas-ferramenta portáteis com motor	.				.				.				.				.				.				.			
110	28.25 Fabricação de equipamento não doméstico para refrigeração e ventilação	.				.				.				.				.				.				.			
111	28.29 Fabricação de outras máquinas para uso geral, n.e.	.				.				.				.				.				.				.			
112	28.30 Fabricação de máquinas e de tratores para a agricultura, pecuária e silvicultura	.				.				.				.				.				.				.			
113	28.41 Fabricação de máquinas-ferramenta para metais	.				.				.				.				.				.				.			
114	28.43 Fabricação de outras máquinas-ferramenta	.				.				.				.				.				.				.			
115	28.91 Fabricação de máquinas para a metalurgia	.				.				.				.				.				.				.			
116	28.92 Fabricação de máquinas para as indústrias extrativas e para a construção	.				.				.				.				.				.				.			
117	28.93 Fabricação de máquinas para as indústrias alimentares, das bebidas e do tabaco	.				.				.				.				.				.				.			
118	28.94 Fabricação de máquinas para as indústrias têxtil, do vestuário e do couro	.				.				.				.				.				.				.			
119	28.95 Fabricação de máquinas para as indústrias do papel e do cartão	.				.				.				.				.				.				.			
120	28.96 Fabricação de máquinas para as indústrias do plástico e da borracha	.				.				.				.				.				.				.			
121	28.99 Fabricação de outras máquinas e equipamento para uso específico, n.e.	.				.				.				.				.				.				.			
122	29.10 Fabricação de automóveis, camiões e autocarros	.				.				.				.				.				.				.			
123	29.20 Fabricação de carroçarias, reboques e semi-reboques	.				.				.				.				.				.				.			
124	29.31 Fabricação de equipamento elétrico e eletrónico para automóveis	.				.				.				.				.				.				.			
125	29.32 Fabricação de outros componentes e acessórios para automóveis	.				.				.				.				.				.				.			
126	30.11 Construção de embarcações e estruturas flutuantes, exceto de recreio e desporto	.				.				.				.				.				.				.			
127	30.12 Construção de embarcações de recreio e desporto	.				.				.				.				.				.				.			
128	30.20 Fabricação de material circulante para caminhos-de-ferro	.				.				.				.				.				.				.			
129	30.30 - Fabricação de aeronaves, de seus motores propulsores e equipamento relacionado	.				.				.				.				.				.				.			
130	30.91 Fabricação de motociclos	.				.				.				.				.				.				.			
131	30.92 Fabricação de bicicletas e de veículos para inválidos	.				.				.				.				.				.				.			
132	30.99 Fabricação de outro equipamento de transporte, n.e.	.				.				.				.				.				.				.			
133	33.12 Reparação e manutenção de máquinas e equipamentos	.				.				.				.				.				.				.			
134	33.13 Reparação e manutenção de equipamento eletrónico e ótico	.				.				.				.				.				.				.			
135	33.14 Reparação e manutenção de equipamento elétrico	.				.				.				.				.				.				.			
136	33.15 Reparação e manutenção de embarcações	.				.				.				.				.				.				.			
137	33.16 Reparação e manutenção de aeronaves e de seus respetivos	.				.				.				.				.				.				.			
138	33.17 Reparação e manutenção de outro equipamento de transporte	.				.				.				.				.				.				.			
139	33.20 Instalação de máquinas e de equipamentos industriais	.				.				.				.				.				.				.			
140	35.11 Produção de eletricidade	93 762 446,45	93 364 824,93			93 762 446,45				93 762 446,45				93 762 446,45				93 762 446,45				93 762 446,45				93 762 446,45	93 364 824,93		
141	35.12 Transporte de eletricidade	.				.				.				.				.				.				.			
142	35.13 Distribuição de eletricidade	.				.				.				.				.				.				.			
143	35.21 Produção de gás	.				.				.				.				.				.				.			
144	35.22 Distribuição de combustíveis gasosos por condutas	.				.				.				.				.				.				.			
145	35.30 Produção e distribuição de vapor, água quente e frio e ar frio por conduta; produção de gelo	.				.				.				.				.				.				.			
146	36.00 Captação, tratamento e distribuição de água	.				.				.				.				.				.				.			
147	37.00 Recolha, drenagem e tratamento de águas residuais	.				.				.				.				.				.				.			
148	38.11 Recolha de resíduos não perigosos	4 629 589,87	249 979,99			4 629 589,87				4 629 589,87				4 629 589,87	288 924,28			4 629 589,87				4 629 589,87				4 629 589,87	444 989,53		
149	38.21 Tratamento e eliminação de resíduos não perigosos	.				.				.				.				.				.				.			
150	38.32 Valorização de resíduos selecionados	12 795 458,72	674 928,67			12 795 458,72				12 795 458,72				12 795 458,72	555 922,91			12 795 458,72				12 795 458,72				12 795 458,72	1 229 849,58		
151	38.80 Descontaminação e atividades similares	.				.				.				.				.				.				.			
152	41.10 Promoção imobiliária (desenvolvimento de projetos de edifícios)	.				.				.				.				.				.				.			
153	41.20 Construção de edifícios (residenciais e não residenciais)	.				.				.				.				.				.				.			
154	42.11 Construção de rodovias e pistas de aeroportos	5 625,88	295,44			5 625,88				5 625,88				5 625,88	244,19			5 625,88				5 625,88				5 625,88	548,55		
155	42.12 Construção de vias férreas	.				.				.				.				.				.				.			
156	42.13 Construção de pontes e túneis	.				.				.				.				.				.				.			

	Discriminação por setor - nível de 4 dígitos da NACE [código e título]	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
		Mitigação das alterações climáticas [MAC]				Adaptação às alterações climáticas [AAC]				Recursos hídricos e marinhos [RHM]				Economia circular [EC]				Poluição [PCP]				Biodiversidade e Ecossistemas [BIO]				TOTAL [MAC - AAC - RHM - EC - PCP - BIO]			
		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas a NFRD		Empresas não financeiras [sujeitas a NFRD]		PME e outras empresas não sujeitas a NFRD	
		Quantia reembolsada [bruta]		Quantia reembolsada [bruta]		Quantia reembolsada [bruta]		Quantia reembolsada [bruta]		Quantia reembolsada [bruta]		Quantia reembolsada [bruta]		Quantia reembolsada [bruta]		Quantia reembolsada [bruta]		Quantia reembolsada [bruta]		Quantia reembolsada [bruta]		Quantia reembolsada [bruta]		Quantia reembolsada [bruta]		Quantia reembolsada [bruta]		Quantia reembolsada [bruta]	
		Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [MAC]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [MAC]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [AAC]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [AAC]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [RHM]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [RHM]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [EC]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [EC]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [PCP]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [PCP]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [BIO]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [BIO]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [MAC - AAC - RHM - EC - PCP - BIO]	Milhões de EUR	Dos quais, contributo da ponta de vista ambiental [MAC - AAC - RHM - EC - PCP - BIO]
157	42.21 Construção de redes de transporte de líquidos, de esgotos e de outros fluidos	.				.				.				.				.				.				.			
158	42.22 Construção de redes de transporte e distribuição de eletricidade e redes de telecomunicações	.				.				.				.				.				.				.			
159	42.91 Engenharia hidráulica	.				.				.				.				.				.				.			
160	42.99 Construção de outras obras de engenharia civil, n.e.	.				.				.				.				.				.				.			
161	43.11 Demolição	.				.				.				.				.				.				.			
162	43.12 Preparação dum local de construção	.				.				.				.				.				.				.			
163	43.13 Perfurações e sondagens	.				.				.				.				.				.				.			
164	43.21 Instalação elétrica	.				.				.				.				.				.				.			
165	43.22 Instalação de canalizações e de climatização	.				.				.				.				.				.				.			
166	43.29 Outras instalações em construções	.				.				.				.				.				.				.			
167	43.31 Estucagem	.				.				.				.				.				.				.			
168	43.32 Montagem de trabalhos de carpintaria e de serralharia	.				.				.				.				.				.				.			
169	43.33 Revestimento de pavimentos e de paredes	.				.				.				.				.				.				.			
170	43.34 Pintura e envidraçamento de vidros	.				.				.				.				.				.				.			
171	43.39 Outras atividades de acabamento em edifícios	.				.				.				.				.				.				.			
172	43.91 Atividades de cobertura de telhados	.				.				.				.				.				.				.			
173	43.99 Outras atividades especializadas de construção, n.e.	.				.				.				.				.				.				.			
174	45.19 Transporte intermunicipal de passageiros por automóveis ligeiros	.				.				.				.				.				.				.			
175	45.20 Transporte de mercadorias por automóveis de aluguer	.				.				.				.				.				.				.			
176	45.31 Transportes ferroviários, urbanos e suburbanos, de passageiros	.				.				.				.				.				.				.			
177	45.32 Transporte ocasional de passageiros em automóveis ligeiros	.				.				.				.				.				.				.			
178	45.39 Outros transportes ferroviários de passageiros, n.e.	.				.				.				.				.				.				.			
179	45.41 Transportes rodoviários de mercadorias	.				.				.				.				.				.				.			
188	49.50 Transportes por oleodutos ou gasodutos	.				.				.				.				.				.				.			
181	50.10 Transportes marítimos de passageiros	.				.				.				.				.				.				.			
182	50.20 Transportes marítimos de mercadorias	.				.				.				.				.				.				.			
183	50.30 Transportes de passageiros por vias navegáveis interiores	.				.				.				.				.				.				.			
184	50.40 Transportes de mercadorias por vias navegáveis interiores	.				.				.				.				.				.				.			
185	51.10 Transportes aéreos de passageiros	94 372 498,26	1 845 858,68			94 372 498,26				94 372 498,26				94 372 498,26	1 517 886,45			94 372 498,26				94 372 498,26				94 372 498,26	3 363 857,13		
186	51.21 Transportes aéreos de mercadorias	.				.				.				.				.				.				.			
187	52.21 Atividades auxiliares e de gestão de infraestruturas dos transportes terrestres	58 855 192,88				58 855 192,88				58 855 192,88				58 855 192,88				58 855 192,88				58 855 192,88				58 855 192,88			
188	52.22 Atividades auxiliares dos transportes por água	.				.				.				.				.				.				.			
189	52.23 Atividades auxiliares dos transportes aéreos	.				.				.				.				.				.				.			
190	52.24 Movimentação de carga	.				.				.				.				.				.				.			
191	52.29 Atividades dos agentes transitários, aduaneiros e de outras atividades de apoio ao transporte	.				.				.				.				.				.				.			
192	53.10 Atividades postais sujeitas a obrigações de serviço universal	.				.				.				.				.				.				.			
193	53.20 Outras atividades postais e de correio	.				.				.				.				.				.				.			
194	55.11 Produção de filmes, de vídeo e de programas de televisão	.				.				.				.				.				.				.			
195	59.12 Atividades técnicas de pós-produção para filmes, vídeo e programas de televisão	.				.				.				.				.				.				.			
196	59.13 Distribuição de filmes, de vídeo e de programas de televisão	.				.				.				.				.				.				.			
197	59.14 Projeção de filmes e de vídeo	.				.				.				.				.				.				.			
198	59.20 Atividades de gravação de som e edição de música	.				.				.				.				.				.				.			
199	60.10 Atividades de rádio	.				.				.				.				.				.				.			
200	60.20 Atividades de televisão	.				.				.				.				.				.				.			
201	61.10 Atividades de telecomunicações por fio	.				.				.				.				.				.				.			
202	61.20 Atividades de telecomunicações sem fio	.				.				.				.				.				.				.			
203	61.30 Atividades de telecomunicações por satélite	.				.				.				.				.				.				.			
204	61.90 Outras atividades de telecomunicações	.				.				.				.				.				.				.			
205	62.01 Atividades de programação informática	.				.				.				.				.				.				.			
206	62.02 Atividades de consultoria em informática	.				.				.				.				.				.				.			
207	62.03 Gestão e exploração de equipamento informático	.				.				.				.				.				.				.			
208	62.09 Outras atividades relacionadas com as tecnologias de informação e informática	.				.				.				.				.				.				.			
209	63.11 Atividades de processamento de dados, domiciliação de informação e atividades relacionadas	.				.				.				.				.				.				.			
210	65.12 Seguros não vida	.				.				.				.				.				.				.			
211	65.20 Resseguros	.				.				.				.				.				.				.			
212	68.10 Compra e venda de bens imobiliários	.				.				.				.				.				.				.			
213	68.20 Arrendamento de bens imobiliários	.				.				.				.				.				.				.			
214	68.31 Mediação e avaliação imobiliária	.				.				.				.				.				.				.			
215	68.32 Administração de imóveis por conta de outrem; administração de condomínios	.				.				.				.				.				.				.			
216	71.11 Atividades de arquitetura	.				.				.				.				.				.				.			
217	71.12 Atividades de engenharia e técnicas afins	.				.				.				.				.				.				.			
218	71.20 Atividades de ensaios e análises técnicas	.				.				.				.				.				.				.			
219	72.11 Investigação e desenvolvimento em biotecnologia	.				.				.				.				.				.				.			
220	72.19 Outra investigação e desenvolvimento das ciências físicas e naturais	.				.				.				.				.				.				.			
221	74.10 Outras atividades de consultoria, atividades técnicas e similares, n.e.	.				.				.				.				.				.				.			
222	77.11 Aluguer de automóveis ligeiros	.				.				.				.				.				.				.			
223	77.12 Aluguer de automóveis pesados	.				.				.				.				.				.				.			
224	77.21 Aluguer de bens recreativos e desportivos	.				.				.				.				.				.				.			
225	77.34 Aluguer de meios de transporte marítimo e fluvial	.				.				.				.				.				.				.			
226	77.35 Aluguer de meios de transporte aéreo	.				.				.				.				.				.				.			
227	77.39 Aluguer de outras máquinas e equipamentos, n.e.	.				.				.				.				.				.				.			
228	88.28 Atividades relacionadas com sistemas de segurança	.				.				.				.				.				.				.			
229	84.11 Administração Pública em geral	.				.				.				.				.				.				.			
230	84.12 Administração Pública: atividades de saúde, educação, cultura e serviços, exceto segurança social obrigatória	.				.				.				.				.				.				.			
231	84.13 Administração Pública: atividades económicas	.				.				.				.				.				.				.			
232	84.24 Negócios Estrangeiros	.				.				.				.				.				.				.			
233	84.22 Atividades de Defesa	.				.				.				.				.				.				.			
234	84.23 Atividades de Justiça	.				.				.				.				.				.				.			

	Discriminação por setor - nível de 4 dígitos da NACE (código e título)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
		Mitigação das alterações climáticas (MAC)					Adaptação às alterações				Recursos hídricos e marinhos				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossistemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)					
		Empresas não financeiras sujeitas a NFRD		PME e outras empresas não sujeitas não financeiras ao sujeitas a NFRD			Empresas não financeiras sujeitas a NFRD		PME e outras empresas não sujeitas não financeiras ao sujeitas a NFRD		Empresas não financeiras sujeitas a NFRD		PME e outras empresas não sujeitas não financeiras ao sujeitas a NFRD		Empresas não financeiras sujeitas a NFRD		PME e outras empresas não sujeitas não financeiras ao sujeitas a NFRD		Empresas não financeiras sujeitas a NFRD		PME e outras empresas não sujeitas não financeiras ao sujeitas a NFRD		Empresas não financeiras sujeitas a NFRD		PME e outras empresas não sujeitas não financeiras ao sujeitas a NFRD		Empresas não financeiras sujeitas a NFRD		PME e outras empresas não sujeitas não financeiras ao sujeitas a NFRD		
		Quocilo receitável da [brata]		Quocilo receitável da [brata]			Quocilo receitável da [brata]		Quocilo receitável da [brata]		Quocilo receitável da [brata]		Quocilo receitável da [brata]		Quocilo receitável da [brata]		Quocilo receitável da [brata]		Quocilo receitável da [brata]		Quocilo receitável da [brata]		Quocilo receitável da [brata]		Quocilo receitável da [brata]		Quocilo receitável da [brata]		Quocilo receitável da [brata]		
		Milhão de EUR	Dos quais, controlatório da pauta de sinta ambiental [MAC]	Milhão de EUR	Dos quais, controlatório da pauta de sinta ambiental [MAC]		Milhão de EUR	Dos quais, controlatório da pauta de sinta ambiental [AAC]	Milhão de EUR	Dos quais, controlatório da pauta de sinta ambiental [AAC]	Milhão de EUR	Dos quais, controlatório da pauta de sinta ambiental [RHM]	Milhão de EUR	Dos quais, controlatório da pauta de sinta ambiental [RHM]	Milhão de EUR	Dos quais, controlatório da pauta de sinta ambiental [EC]	Milhão de EUR	Dos quais, controlatório da pauta de sinta ambiental [EC]	Milhão de EUR	Dos quais, controlatório da pauta de sinta ambiental [PCP]	Milhão de EUR	Dos quais, controlatório da pauta de sinta ambiental [PCP]	Milhão de EUR	Dos quais, controlatório da pauta de sinta ambiental [BIO]	Milhão de EUR	Dos quais, controlatório da pauta de sinta ambiental [BIO]	Milhão de EUR	Dos quais, controlatório da pauta de sinta ambiental [MAC - AAC - RHM - EC - PCP - BIO]	Milhão de EUR	Dos quais, controlatório da pauta de sinta ambiental [MAC - AAC - RHM - EC - PCP - BIO]
235	84.24 Atividades de Segurança e Ordem Pública	.					.				.				.				.				.				.				.	
236	84.25 Atividades de Proteção Civil	.					.				.				.				.				.				.				.	
237	84.30 Atividades de Segurança Social Obrigatória	.					.				.				.				.				.				.				.	
238	85.10 Educação pré-escolar	.					.				.				.				.				.				.				.	
239	85.20 Ensino básico [1.º a 2.º Ciclos]	.					.				.				.				.				.				.				.	
240	85.31 Ensino básico [3.º Ciclo] e secundário geral	.					.				.				.				.				.				.				.	
241	85.32 Ensino secundário tecnológico, artístico e profissional	.					.				.				.				.				.				.				.	
242	85.41 Ensino pós-secundário não superior	.					.				.				.				.				.				.				.	
243	85.42 Ensino superior	.					.				.				.				.				.				.				.	
244	85.51 Ensinos desportivos e recreativos	.					.				.				.				.				.				.				.	
245	85.52 Ensino de atividades culturais	.					.				.				.				.				.				.				.	
246	85.53 Escolas de condução e pilotagem	.					.				.				.				.				.				.				.	
247	85.59 Formação profissional, ensinos de línguas e outras atividades educativas	.					.				.				.				.				.				.				.	
248	85.60 Atividades de serviços de apoio à educação	.					.				.				.				.				.				.				.	
249	86.10 Atividades dos estabelecimentos de saúde com internamento	.					.				.				.				.				.				.				.	
250	86.90 Outras atividades de saúde humana	.					.				.				.				.				.				.				.	
251	87.10 Atividades dos estabelecimentos de cuidados continuados integrados, com alojamento	.					.				.				.				.				.				.				.	
252	87.20 Atividades dos estabelecimentos para pessoas com doença do foro mental e de abuso de drogas, com alojamento	.					.				.				.				.				.				.				.	
253	87.30 Atividades de apoio social para pessoas idosas e com deficiência, com alojamento	.					.				.				.				.				.				.				.	
254	87.90 Outras atividades de apoio social com alojamento	.					.				.				.				.				.				.				.	
255	88.99 Outras atividades de apoio social sem alojamento, n.e.	.					.				.				.				.				.				.				.	
256	90.01 Atividades das artes do espetáculo	.					.				.				.				.				.				.				.	
257	90.02 Atividades de apoio às artes do espetáculo	.					.				.				.				.				.				.				.	
258	90.03 Criação artística e literária	.					.				.				.				.				.				.				.	
259	90.04 Exploração de salas de espetáculos e atividades anexas	.					.				.				.				.				.				.				.	
260	91.01 Atividades das bibliotecas e arquivos	.					.				.				.				.				.				.				.	
261	91.02 Atividades dos museus	.					.				.				.				.				.				.				.	
262	91.03 Atividades dos sítios e monumentos históricos	.					.				.				.				.				.				.				.	
263	91.04 Atividades dos jardins zoológicos, botânicos e aquários e das parques e reservas naturais	.					.				.				.				.				.				.				.	
264	95.21 Reparação de televisores e de outros bens de consumo similares	.					.				.				.				.				.				.				.	
265	95.22 Reparação de eletrodomésticos e de outros equipamentos de uso doméstico e para jardim	.					.				.				.				.				.				.				.	

■ Nota: os montantes totais dos ativos reconhecidos nestas quatro colunas devem corresponder aos totais reportados no Template 1 linha 28 colunas [a] desenvolvido de exclusão dos montantes elegíveis para nuclear reportados com código de atividade CAE 65.30, 62.20, 64.20, 64.19, 87.20, 68.40, 78.10, 74.30. Estas operações foram classificadas como de financiamento geral, pelo que foram utilizadas as visões globais de elegibilidade e alinhamento reportadas pelas contrapartes que equivale a um montante de 2298.

3. GAR KPI stock based on Turnover

	% (em comparação com o total de ativos abrangidos no denominador)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
		31 Dezembro 2025																														
		Mitigação das alterações climáticas (MAC)					Adaptação às alterações				Recursos hídricos e marinhos				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossistemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)					
		Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Proporção do total dos ativos abrangidos
			Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				
			Dos quais, utilização de	Dos quais, de transição	Dos quais, capacitantes			Dos quais, utilização de	Dos quais, capacitantes			Dos quais, utilização de	Dos quais, capacitantes			Dos quais, utilização de	Dos quais, capacitantes			Dos quais, utilização de	Dos quais, capacitantes			Dos quais, utilização de	Dos quais, capacitantes			Dos quais, utilização de	Dos quais, de transição	Dos quais, capacitantes		
	RAE - ativos abrangidos tanto no numerador como																															
1	Empréstimos e adiantamentos, títulos de dívida e instrumentos de capital não elegíveis detidos para negociação para cálculo do RAE	52,66%	0,91%	0,00%	0,02%	0,08%	0,38%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,02%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	53,06%	0,91%	0,00%	0,02%	0,08%	31,91%
2	**Empresas financeiras**	10,28%	1,13%	0,00%	0,06%	0,27%	0,25%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	10,55%	1,14%	0,00%	0,06%	0,27%	8,90%
3	Instituições de crédito	10,73%	1,05%	0,00%	0,07%	0,15%	0,27%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	11,02%	1,06%	0,00%	0,07%	0,15%	8,02%
4	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,14%
5	Títulos de dívida, incluindo unidades de participação	10,91%	1,07%	0,00%	0,07%	0,15%	0,28%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	11,21%	1,07%	0,00%	0,07%	0,15%	7,88%
6	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
7	Outras empresas financeiras	6,27%	1,88%	0,00%	0,01%	1,37%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	6,30%	1,88%	0,00%	0,01%	1,37%	0,88%
8	das quais, empresas de investimento	6,35%	1,90%	0,00%	0,01%	1,39%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	6,38%	1,90%	0,00%	0,01%	1,39%	0,87%
9	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
10	Títulos de dívida, incluindo unidades de participação	6,35%	1,90%	0,00%	0,01%	1,39%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	6,38%	1,90%	0,00%	0,01%	1,39%	0,87%
11	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
12	das quais, sociedades gestoras	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
13	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
14	Títulos de dívida, incluindo unidades de participação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
15	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
16	das quais, empresas de seguros	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%
17	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
18	Títulos de dívida, incluindo unidades de participação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%
19	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
20	**Empresas não financeiras**	12,82%	10,06%	0,00%	0,00%	0,13%	6,61%	0,00%	0,00%	0,00%	0,03%	0,00%	0,00%	0,00%	0,32%	0,05%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	19,78%	10,11%	0,00%	0,00%	0,13%	1,50%
21	Empréstimos e adiantamentos	19,88%	5,12%	0,00%	0,00%	0,00%	13,80%	0,00%	0,00%	0,00%	0,16%	0,00%	0,00%	0,00%	1,55%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	35,39%	5,12%	0,00%	0,00%	0,00%	0,22%
22	Títulos de dívida, incluindo unidades de participação	11,60%	10,91%	0,00%	0,00%	0,16%	5,37%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,11%	0,05%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	17,08%	10,97%	0,00%	0,00%	0,16%	1,28%
23	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
24	**Famílias**	78,26%	0,18%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									78,26%	0,18%	0,00%	0,00%	0,00%	19,44%
25	dos quais, empréstimos caucionados por imóveis de	100,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									100,00%	0,22%	0,00%	0,00%	0,00%	15,03%
26	dos quais, empréstimos para a renovação de edifícios	100,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									100,00%	0,00%	0,00%	0,00%	0,00%	0,08%
27	dos quais, empréstimos automóveis	100,00%	2,76%	0,00%	0,00%	0,00%																										
28	**Financiamento do setor público local**	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	1,58%
29	Financiamento à habitação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
30	Outros financiamentos do setor público local	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	1,58%
31	**Cauções obtidas por aquisição da posse: bens imóveis residênciais e comerciais**	100,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	100,00%	0,18%	0,00%	0,00%	0,00%	0,48%
32	**RAE total dos ativos**	27,20%	0,47%	0,00%	0,01%	0,04%	0,20%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	27,41%	0,47%	0,00%	0,01%	0,04%	31,91%

3. GAR KPI stock based on CapEx

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
		31 Dezembro 2024																														
		Mitigação das alterações climáticas					Adaptação às alterações				Recursos hídricos e				Economia circular (EC)				Poluição (PCP)				Biodiversidade e				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)					
% (em comparação com o total de ativos abrangidos no denominador)		Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Proporção do total dos ativos abrangidos
			Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					
				Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes		
	RAE - ativos abrangidos tanto no numerador como no denominador																															
1	Empréstimos e adiantamentos, títulos de dívida e instrumentos de capital não elegíveis detidos para negociação para cálculo do RAE	53,0%	1,3%	0,0%	0,1%	0,1%	0,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	53,2%	1,3%	0,0%	0,1%	0,1%	31,91%
2	**Empresas financeiras**	9,9%	1,8%	0,0%	0,2%	0,3%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	10,3%	1,8%	0,0%	0,2%	0,3%	8,90%
3	Instituições de crédito	10,4%	1,7%	0,0%	0,2%	0,1%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	10,9%	1,7%	0,0%	0,2%	0,1%	8,02%
4	Empréstimos e adiantamentos	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,14%
5	Títulos de dívida, incluindo unidades de participação	10,6%	1,7%	0,0%	0,2%	0,1%	0,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	11,0%	1,7%	0,0%	0,2%	0,1%	7,88%
6	Instrumentos de capital	0,0%	0,0%		0,0%	0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,00%
7	Outras empresas financeiras	5,3%	2,3%	0,0%	0,0%	1,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	5,3%	2,3%	0,0%	0,0%	1,9%	0,88%
8	das quais, empresas de investimento	5,4%	2,3%	0,0%	0,0%	2,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	5,4%	2,3%	0,0%	0,0%	2,0%	0,87%
9	Empréstimos e adiantamentos	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,00%
10	Títulos de dívida, incluindo unidades de participação	5,4%	2,3%	0,0%	0,0%	2,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	5,4%	2,3%	0,0%	0,0%	2,0%	0,87%
11	Instrumentos de capital	0,0%	0,0%		0,0%	0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,00%
12	das quais, sociedades gestoras	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,00%
13	Empréstimos e adiantamentos	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,00%
14	Títulos de dívida, incluindo unidades de participação	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,00%
15	Instrumentos de capital	0,0%	0,0%		0,0%	0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,00%
16	das quais, empresas de seguros	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,01%
17	Empréstimos e adiantamentos	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,00%
18	Títulos de dívida, incluindo unidades de participação	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,01%
19	Instrumentos de capital	0,0%	0,0%		0,0%	0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,00%
20	**Empresas não financeiras**	23,1%	15,2%	0,0%	0,0%	0,1%	0,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,4%	0,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	24,4%	15,3%	0,0%	0,0%	0,1%	1,50%
21	Empréstimos e adiantamentos	16,9%	7,6%	0,0%	0,0%	0,0%	5,0%	0,0%	0,0%	0,0%	0,1%	0,0%	0,0%	0,0%	2,1%	1,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	24,0%	8,6%	0,0%	0,0%	0,0%	0,22%
22	Títulos de dívida, incluindo unidades de participação	24,2%	16,5%	0,0%	0,0%	0,1%	0,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	24,4%	16,5%	0,0%	0,0%	0,1%	1,28%
23	Instrumentos de capital	0,0%	0,0%		0,0%	0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,00%
24	**Famílias**	78,3%	0,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%					0,0%	0,0%	0,0%	0,0%									78,3%	0,2%	0,0%	0,0%	0,0%	19,44%
25	dos quais, empréstimos caucionados por imóveis de habitação	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%					0,0%	0,0%	0,0%	0,0%									100,0%	0,2%	0,0%	0,0%	0,0%	15,03%
26	dos quais, empréstimos para a renovação de edifícios	100,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%					0,0%	0,0%	0,0%	0,0%									100,0%	0,0%	0,0%	0,0%	0,0%	0,08%
27	dos quais, empréstimos automóveis	100,0%	2,8%	0,0%	0,0%	0,0%																										
28	**Financiamento do setor público local**	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	1,58%
29	Financiamento à habitação	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,00%
30	Outros financiamentos do setor público local	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	1,58%
31	**Cauções obtidas por aquisição da posse: bens imóveis residênciais e comerciais**	100,0%	0,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	100,0%	0,2%	0,0%	0,0%	0,0%	0,48%
32	**RAE total dos ativos**	27,4%	0,7%	0,0%	0,0%	0,0%	0,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	27,5%	0,7%	0,0%	0,0%	0,0%	31,9%

4. GAR KPI flow based on Turnover

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
		31 Dezembro 2024																														
	% (em comparação com o fluxo do total dos activos elegíveis)	Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas (AAC)				Recursos hídricos e marinhos (RHM)				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossistemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)					
		Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Proporção do total dos ativos abrangidos
			Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					
				Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes	
	RAE – ativos abrangidos tanto no numerador como no																															
1	Empréstimos e adiantamentos, títulos de dívida e instrumentos de capital não elegíveis detidos para negociação para cálculo do RAE	54,47%	0,88%	0,00%	0,00%	0,05%	0,99%	0,01%	0,00%	0,01%	0,01%	0,00%	0,00%	0,00%	0,17%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	55,64%	0,89%	0,00%	0,00%	0,06%	47,97%
2	**Empresas financeiras**	10,70%	1,17%	0,00%	0,02%	0,13%	0,06%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	10,78%	1,18%	0,00%	0,02%	0,13%	6,79%
3	Instituições de crédito	10,70%	1,17%	0,00%	0,02%	0,13%	0,06%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	10,78%	1,18%	0,00%	0,02%	0,13%	6,79%
4	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,58%
5	Títulos de dívida, incluindo unidades de participação	11,71%	1,28%	0,00%	0,02%	0,14%	0,07%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	11,80%	1,29%	0,00%	0,02%	0,14%	6,20%
6	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
7	Outras empresas financeiras	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
8	das quais, empresas de investimento	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
9	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
10	Títulos de dívida, incluindo unidades de participação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
11	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
12	das quais, sociedades gestoras	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
13	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
14	Títulos de dívida, incluindo unidades de participação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
15	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
16	das quais, empresas de seguros	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
17	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
18	Títulos de dívida, incluindo unidades de participação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
19	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
20	**Empresas não financeiras**	8,15%	4,13%	0,00%	0,00%	0,21%	5,84%	0,04%	0,00%	0,04%	0,06%	0,00%	0,00%	0,00%	1,02%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	15,07%	4,17%	0,00%	0,00%	0,25%	8,05%
21	Empréstimos e adiantamentos	7,56%	0,16%	0,00%	0,00%	0,00%	7,48%	0,00%	0,00%	0,00%	0,09%	0,00%	0,00%	0,00%	0,84%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	15,97%	0,16%	0,00%	0,00%	0,00%	1,19%
22	Títulos de dívida, incluindo unidades de participação	8,25%	4,81%	0,00%	0,00%	0,24%	5,55%	0,05%	0,00%	0,05%	0,06%	0,00%	0,00%	0,00%	1,05%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	14,92%	4,87%	0,00%	0,00%	0,29%	6,86%
23	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
24	**Famílias**	76,37%	0,04%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									76,37%	0,04%	0,00%	0,00%	0,00%	32,16%
25	dos quais, empréstimos caucionados por imóveis de habitação	100,00%	0,05%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									100,00%	0,05%	0,00%	0,00%	0,00%	24,36%
26	dos quais, empréstimos para a renovação de edifícios	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									100,00%	0,00%	0,00%	0,00%	0,00%	0,07%
27	dos quais, empréstimos automóveis	100,00%	0,00%	0,00%	0,00%	0,00%																										
28	**Financiamento do setor público local**	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,79%
29	Financiamento à habitação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
30	Outros finaciamentos do setor público local	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,79%
31	**Cauções obtidas por aquisição da posse: bens imóveis**	100,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	100,00%	0,00%	0,00%	0,00%	0,00%	0,18%
32	**RAE total dos ativos**	26,13%	0,42%	0,00%	0,00%	0,03%	0,47%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,08%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	26,69%	0,43%	0,00%	0,00%	0,03%	47,97%

4. GAR KPI flow based on CapEx

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
	% (em comparação com o fluxo do total dos ativos elegíveis)	31 Dezembro 2024																														
		Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas (AAC)				Recursos hídricos e marinhos (RHM)				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossitemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)					
		Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Proporção do total dos ativos abrangidos
			Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					
				Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacit antes			Dos quais, utilização de receitas	Dos quais, capacit antes			Dos quais, utilização de receitas	Dos quais, capacit antes			Dos quais, utilização de receitas	Dos quais, capacit antes			Dos quais, utilização de receitas	Dos quais, capacit antes			Dos quais, utilização de receitas	Dos quais, capacit antes			Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacit antes		
	RAE – ativos abrangidos tanto no numerador como no																															
1	Empréstimos e adiantamentos, títulos de dívida e instrumentos de capital não elegíveis detidos para negociação para cálculo do RAE	54,48%	0,70%	0,00%	0,01%	0,02%	0,37%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	1,34%	0,04%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	#####	0,74%	0,00%	0,01%	0,02%	47,97%
2	**Empresas financeiras**	10,53%	1,23%	0,00%	0,05%	0,10%	0,07%	0,02%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	10,61%	1,25%	0,00%	0,05%	0,10%	6,79%
3	Instituições de crédito	10,53%	1,23%	0,00%	0,05%	0,10%	0,07%	0,02%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	10,61%	1,25%	0,00%	0,05%	0,10%	6,79%
4	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,58%
5	Títulos de dívida, incluindo unidades de participação	11,52%	1,35%	0,00%	0,06%	0,11%	0,07%	0,02%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	11,61%	1,37%	0,00%	0,06%	0,11%	6,20%
6	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
7	Outras empresas financeiras	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
8	das quais, empresas de investimento	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
9	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
10	Títulos de dívida, incluindo unidades de participação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
11	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
12	das quais, sociedades gestoras	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
13	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
14	Títulos de dívida, incluindo unidades de participação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
15	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
16	das quais, empresas de seguros	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
17	Empréstimos e adiantamentos	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
18	Títulos de dívida, incluindo unidades de participação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
19	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
20	**Empresas não financeiras**	8,36%	3,01%	0,00%	0,00%	0,03%	2,16%	0,00%	0,00%	0,00%	0,04%	0,00%	0,00%	0,00%	7,93%	0,23%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	18,55%	3,24%	0,00%	0,00%	0,03%	8,05%
21	Empréstimos e adiantamentos	3,32%	0,65%	0,00%	0,00%	0,00%	2,71%	0,00%	0,00%	0,00%	0,04%	0,00%	0,00%	0,00%	1,12%	0,53%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	7,20%	1,18%	0,00%	0,00%	0,00%	1,19%
22	Títulos de dívida, incluindo unidades de participação	9,24%	3,41%	0,00%	0,00%	0,03%	2,06%	0,01%	0,00%	0,00%	0,04%	0,00%	0,00%	0,00%	9,18%	0,18%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	20,51%	3,60%	0,00%	0,00%	0,03%	6,86%
23	Instrumentos de capital	0,00%	0,00%		0,00%	0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%		0,00%	0,00%	0,00%
24	**Famílias**	76,37%	0,04%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									#####	0,04%	0,00%	0,00%	0,00%	32,16%
25	dos quais, empréstimos caucionados por imóveis de habitação	100,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									#####	0,00%	0,00%	0,00%	0,00%	24,36%
26	dos quais, empréstimos para a renovação de edifícios	100,00%	#####	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%					0,00%	0,00%	0,00%	0,00%									#####	#####	0,00%	0,00%	0,00%	0,07%
27	dos quais, empréstimos automóveis	100,00%	0,00%	0,00%	0,00%	0,00%																										
28	**Financiamento do setor público local**	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,79%
29	Financiamento à habitação	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
30	Outros finaciamentos do setor público local	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,79%
31	**Cauções obtidas por aquisição da posse: bens imóveis**	100,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	#####	0,00%	0,00%	0,00%	0,00%	0,18%
32	**RAE total dos ativos**	26,13%	0,34%	0,00%	0,00%	0,01%	0,18%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,64%	0,02%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	#####	0,36%	0,00%	0,00%	0,01%	47,97%

5. KPI off-balance sheet exposures based on Turnover

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae
	% (em comparação com o total dos ativos extrapatrimoniais elegíveis)	31 Dezembro 2025																													
		Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas (AAC)				Recursos hídricos e marinhos (RHM)				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossitemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)				
		Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				
			Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)			
				Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes
1	Garantias Financeiras (ICD FinGuar)	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2	Ativos sob gestão (ICD AuM)	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%

5. KPI off-balance sheet exposures based on CapEx

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae
		31 Dezembro 2025																														
% (em comparação com o total dos ativos extrapatrimoniais elegíveis)		Mitigação das alterações climáticas (MAC)					Adaptação às alterações climáticas (AAC)				Recursos hídricos e marinhos (RHM)				Economia circular (EC)				Poluição (PCP)				Biodiversidade e Ecossitemas (BIO)				TOTAL (MAC + AAC + RHM + EC + PCP + BIO)				
		Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)					Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				Dos quais, para setores pertinentes para a taxonomia (elegíveis para taxonomia)				
			Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)					Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				Dos quais, sustentáveis do ponto de vista ambiental (alinhados pela taxonomia)				
				Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, capacitantes			Dos quais, utilização de receitas	Dos quais, de transição	Dos quais, capacitantes
1	Garantias Financeiras (ICD FinGuar)	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2	Ativos sob gestão (ICD AuM)	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%

Disclosures in accordance with Annex XII – Nuclear and fossil gas related activities

Template 1 Nuclear and fossil gas related activities

Linha	Atividades relacionadas com a energia nuclear	
1	A empresa realiza, financia ou tem exposições perante atividades de investigação, desenvolvimento, demonstração e implantação de instalações inovadoras de produção de eletricidade que produzem energia a partir de processos nucleares com um mínimo de resíduos do ciclo do combustível.	Não
2	A empresa realiza, financia ou tem exposições perante a construção e o funcionamento seguro de novas instalações nucleares destinadas a produzir eletricidade ou calor industrial, incluindo para fins de aquecimento urbano ou processos industriais, como a produção de hidrogénio, bem como para a melhoria da sua segurança, utilizando as melhores tecnologias disponíveis.	Não
3	A empresa realiza, financia ou tem exposições perante o funcionamento seguro de instalações nucleares existentes que produzem eletricidade ou calor industrial, incluindo para fins de aquecimento urbano ou processos industriais, como a produção de hidrogénio a partir de energia nuclear, bem como a melhoria da sua segurança.	Não
	Atividades relacionadas com o gás fóssil	
4	A empresa realiza, financia ou tem exposições perante a construção ou exploração de instalações de produção de eletricidade que produzem eletricidade a partir de combustíveis fósseis gasosos.	Não
5	A empresa realiza, financia ou tem exposições perante a construção, renovação ou exploração de instalações de produção combinada de calor/frio e eletricidade que utilizam combustíveis fósseis gasosos.	Não
6	A empresa realiza, financia ou tem exposições perante a construção, renovação ou exploração de instalações de produção de calor que produzem calor/frio a partir de combustíveis fósseis gasosos.	Não