



## Validated Science Based Targets

Operations	GHG emissions Scope 1 & Scope 2 (tCO <sub>2</sub> eq) (base year 2019)	GHG emissions Scope 1 & Scope 2 (tCO <sub>2</sub> eq) (target year 2030)	GHG emissions reduction (%)	
Direct and indirect GHG emissions from branches and administrative buildings Continue annually sourcing 100% renewable electricity through 2030	7,880	2,136	-73%	

  

Portfolios	GHG emissions intensity (base year 2019)	GHG emissions intensity (target year 2030)	GHG emissions reduction	* Methodology
Commercial Real Estate loans in household buildings managed by companies	34 kg CO <sub>2</sub> / m <sup>2</sup>	16.84 kg CO <sub>2</sub> / m <sup>2</sup>	-50.17% / m <sup>2</sup>	SDA
Commercial Real Estate loans in commercial buildings managed by companies	59 kg CO <sub>2</sub> / m <sup>2</sup>	24.57 kg CO <sub>2</sub> / m <sup>2</sup>	-58.05% / m <sup>2</sup>	SDA
Commercial Real Estate Investments in household buildings	33 kg CO <sub>2</sub> / m <sup>2</sup>	16.47 kg CO <sub>2</sub> / m <sup>2</sup>	-50.15% / m <sup>2</sup>	SDA
Commercial Real Estate Investments in commercial buildings	71 kg CO <sub>2</sub> / m <sup>2</sup>	29.6 kg CO <sub>2</sub> / m <sup>2</sup>	-58.23% / m <sup>2</sup>	SDA
Investments in listed REITS (Real Estate Companies)	59 kg CO <sub>2</sub> / m <sup>2</sup>	24.57 kg CO <sub>2</sub> / m <sup>2</sup>	-58.1% / m <sup>2</sup>	SDA
Investments in bonds issued by companies active in the Electricity Production Electricity generation sector: continue financing and investing only in renewable electricity activities through 2030	0.657 tn CO <sub>2</sub> / MWh	0.335 tn CO <sub>2</sub> / MWh	-49.1% / MWh	SDA

  

Portfolios	** Portfolio temperature score (base year 2019)	Portfolio temperature score (target year 2027)	Temperature reduction	* Methodology
Investment in Listed Stocks	2.83 °C	2.42 °C	-0.051 °C/year	TRM
Long-term (>1 year) loans (for large corporates with 500+ employees)	2.85 °C	2.43 °C	-0.052 °C/year	TRM
Investment in corporate bonds of listed companies	1.83 °C	1.80 °C	-0.004 °C/year	TRM

\* SDA= Sectoral Decarbonization Approach. TRM= Temperature Rating Method

\*\* Portfolio temperature scores are estimated based on Scope 1 + Scope 2 emissions of financial institution's borrowers and/or investees, their GHG near or long-term emissions reduction targets (if any), enterprise values, as well as the institution's outstanding amount.