



**Air Bank a.s.**

## **Nefinanční informace za rok 2023**

### **I. Nefinanční informace dle § 32g zákona č. 563/1991 Sb., o účetnictví**

Tyto informace jsou uvedeny v části 8 Konsolidované výroční zprávy Air Bank a.s. za rok 2023, která je dostupná na webových stránkách [www.airbank.cz](http://www.airbank.cz)

### **II. Informace dle nařízení (EU) 2020/852 ze dne 18. června 2020 o zřízení rámce pro usnadnění udržitelných investic (nařízení EU o taxonomii)**

Aby bylo možné splnit cíle EU v oblasti klimatu a energetiky do roku 2030 a dosáhnout cílů Zelené dohody pro Evropu, zdůrazňují evropské orgány potřebu směřovat investice do udržitelných projektů a činností. Proto byl spuštěn klasifikační systém EU (taxonomie), jehož cílem je vytvořit seznam environmentálně udržitelných činností. Článek 8 nařízení EU o taxonomii požaduje, aby každý podnik, na který se vztahuje povinnost zveřejňovat nefinanční informace v souladu se směrnicí 2014/95/EU ze dne 22. října 2014, zveřejňoval také povinné informace o tom, do jaké míry jsou činnosti podniku spojeny s hospodářskými činnostmi, které lze označit za environmentálně udržitelné.

Jak dále stanoví Nařízení Komise v přenesené pravomoci (EU) 2021/2178 ze dne 6. července 2021, za rok 2023 zveřejňuje Air Bank a.s. ukazatele na individuálním základě (s ohledem na skutečnost, že Air Bank a.s. tvoří obezřetnostní konsolidační celek) uvedené na následujících stranách tohoto dokumentu.

K 31. prosinci 2023 neměla banka žádné expozice, které by bylo možné klasifikovat jako v souladu s taxonomií, tj. které by splňovaly všechna kritéria způsobilosti v rámci taxonomie a zároveň by splňovaly kritéria uvedená v taxonomii pro jejich sladění.

Objem expozic banky způsobilých podle taxonomie zahrnuje pouze retailové expozice, a to konkrétně úvěry zajištěné obytnými nemovitostmi. Žádný z těchto úvěrů se nekvalifikuje jako expozice v souladu s taxonomií z důvodu omezených dostupných údajů pro příslušné vyhodnocení, které banka v současné době sbírá převážně na dobrovolné bázi a obecně je jejich dostupnost na českém trhu omezená.

Vykázané expozice vůči finančním podnikům zahrnují především expozice vůči dceřiným společnostem banky. Žádná z těchto expozic není taxonomicky způsobilá.

Komerční expozice vůči nefinančním podnikům, které splňují kritéria taxonomie a podléhají NFRD, banka k 31. prosinci 2023 neměla.

Všechny ostatní expozice jsou buď vyloučeny z čitatele nebo nejsou aktivy GAR podle metodiky stanovené Nařízením Komise v přenesené pravomoci (EU) 2021/2178.

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

		Total environmentally sustainable assets	KPI****	KPI*****	% coverage (over total assets)***	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	0	0	0	68,50%	8,13%	31,50%

		Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Additional KPIs	GAR (flow)	0	0	0	0	N/A	N/A
	Trading book*	N/A	N/A	N/A			
	Financial guarantees	N/A	N/A	N/A			
	Assets under management	N/A	N/A	N/A			
	Fees and commissions income**	N/A	N/A	N/A			

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

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

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

\*\*\* % of assets covered by the KPI over banks' total assets

\*\*\*\*based on the Turnover KPI of the counterparty

\*\*\*\*\*based on the CapEx KPI of the counterparty, except for lending activities where for general lending Turnover KPI is used

**Note 1: Across the reporting templates: cells shaded in black should not be reported.**

**Note 2: Fees and Commissions (sheet 6) and Trading Book (sheet 7) KPIs shall only apply starting 2026. SMEs' inclusion in these KPI will only apply subject to a positive result of an impact assessment.**

1. Assets for the calculation of GAR

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
Million CZK		Total gross carrying amount	Disclosure reference date T														
			Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				
			Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional/adaptation	Of which enabling		
	<b>GAR - Covered assets in both numerator and denominator</b>																
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	101 884	17 997										17 997				
2	<b>Financial corporations</b>	36 864															
3	Credit institutions																
4	Loans and advances																
5	Debt securities, including UoP																
6	Equity instruments																
7	Other financial corporations	36 864															
8	of which investment firms																
9	Loans and advances																
10	Debt securities, including UoP																
11	Equity instruments																
12	of which management companies																
13	Loans and advances																
14	Debt securities, including UoP																
15	Equity instruments																
16	of which insurance undertakings																
17	Loans and advances																
18	Debt securities, including UoP																
19	Equity instruments																
20	<b>Non-financial corporations</b>																
21	Loans and advances																
22	Debt securities, including UoP																
23	Equity instruments																
24	<b>Households</b>	65 020	17 997										17 997				
25	of which loans collateralised by residential immovable property	17 997	17 997										17 997				
26	of which building renovation loans																
27	of which motor vehicle loans																
28	<b>Local governments financing</b>																
29	Housing financing																
30	Other local government financing																
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>																
32	<b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>	13 716															
33	<b>Financial and Non-financial undertakings</b>	150															
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	150															
35	Loans and advances																
36	of which loans collateralised by commercial immovable property																
37	of which building renovation loans																
38	Debt securities																
39	Equity instruments	150															
40	Non-EU country counterparties not subject to NFRD disclosure obligations																
41	Loans and advances																
42	Debt securities																
43	Equity instruments																
44	<b>Derivatives</b>	3 025															
45	<b>On demand interbank loans</b>	460															
46	<b>Cash and cash-related assets</b>	1 929															
47	<b>Other categories of assets (e.g. Goodwill, commodities etc.)</b>	8 152															
48	<b>Total GAR assets</b>	115 600	17 997	0	0	0	0						17 997	0	0	0	0
49	<b>Assets not covered for GAR calculation</b>	53 170															
50	<b>Sovereigns</b>	38 089															
51	<b>Central banks exposure</b>	15 081															
52	<b>Trading book</b>																
53	<b>Total assets</b>	168 770	17 997	0	0	0	0						17 997	0	0	0	0
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>																	
54	Financial guarantees																
55	Assets under management																
56	Of which debt securities																
57	Of which equity instruments																

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporations, non-financial corporations (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities (house financing).

2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collateralised by credit institutions by taking possession in exchange in of cancellation of debts.

3. Banks with non-EU subsidiary should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations

4. For motor vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure

**2. GAR sector information**

	a	b	c	e	f	h	i	k	l	n	o	q	r
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		Non-Financial corporates (Subject)		SMEs and other NFC not subject		Non-Financial corporates (Subject)		SMEs and other NFC not subject		Non-Financial corporates (Subject)		SMEs and other NFC not subject	
	Breakdown by sector - NACE 4 digits level (code and label)	Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
		Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)
1	N/A												
2													
3													
4													
...													

1. Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty

2. The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. The distribution of jointly incurred exposures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor. Institutions shall disclose information by NACE codes with the level of disaggregation required in the template.

### 3. GAR KPI stock

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template
2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR
3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmentally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentally sustainable assets compared to total covered assets

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Disclosure reference date T															
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)					
% (compared to total covered assets in the denominator)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total assets covered			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)							
			Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which transitional	Of which enabling				
	<b>GAR - Covered assets in both numerator and denominator</b>																
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	18%										18%					
2	<b>Financial corporations</b>																
3	Credit institutions																
4	Loans and advances																
5	Debt securities, including UoP																
6	Equity instruments																
7	Other financial corporations																
8	of which investment firms																
9	Loans and advances																
10	Debt securities, including UoP																
11	Equity instruments																
12	of which management companies																
13	Loans and advances																
14	Debt securities, including UoP																
15	Equity instruments																
16	of which insurance undertakings																
17	Loans and advances																
18	Debt securities, including UoP																
19	Equity instruments																
20	<b>Non-financial undertakings</b>																
21	Loans and advances																
22	Debt securities, including UoP																
23	Equity instruments																
24	<b>Households</b>	28%										28%					
25	of which loans collateralised by residential immovable property	100%										100%					
26	of which building renovation loans																
27	of which motor vehicle loans																
28	<b>Local governments financing</b>																
29	Housing financing																
30	Other local government financing																
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>																
32	<b>Total GAR assets</b>	16%										16%					

#### 4. GAR KPI flow

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Disclosure reference date T															
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)							
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)							
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total new assets covered			
			Of which specialised lending	Of which transitional	Of which enabling						Of which specialised lending	Of which transitional	Of which enabling				
	<b>GAR - Covered assets in both numerator and denominator</b>																
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	15%									15%						
2	<b>Financial corporations</b>																
3	Credit institutions																
4	Loans and advances																
5	Debt securities, including UoP																
6	Equity instruments																
7	Other financial corporations																
8	of which investment firms																
9	Loans and advances																
10	Debt securities, including UoP																
11	Equity instruments																
12	of which management companies																
13	Loans and advances																
14	Debt securities, including UoP																
15	Equity instruments																
16	of which insurance undertakings																
17	Loans and advances																
18	Debt securities, including UoP																
19	Equity instruments																
20	<b>Non-financial undertakings</b>																
21	Loans and advances																
22	Debt securities, including UoP																
23	Equity instruments																
24	<b>Households</b>	15%									15%						
25	of which loans collateralised by residential immovable property	100%									100%						
26	of which building renovation loans																
27	of which motor vehicle loans																
28	<b>Local governments financing</b>																
29	Housing financing																
30	Other local government financing																
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>																
32	<b>Total GAR assets</b>	15%									15%						

5. KPI off-balance sheet exposures

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
% (compared to total eligible off-balance sheet assets)		Disclosure reference date T														
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
		Of which specialised lending			Of which transitional	Of which enabling	Of which specialised lending			Of which transitional	Of which enabling	Of which specialised lending			Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)															
2	Assets under management (AuM KPI)															

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template